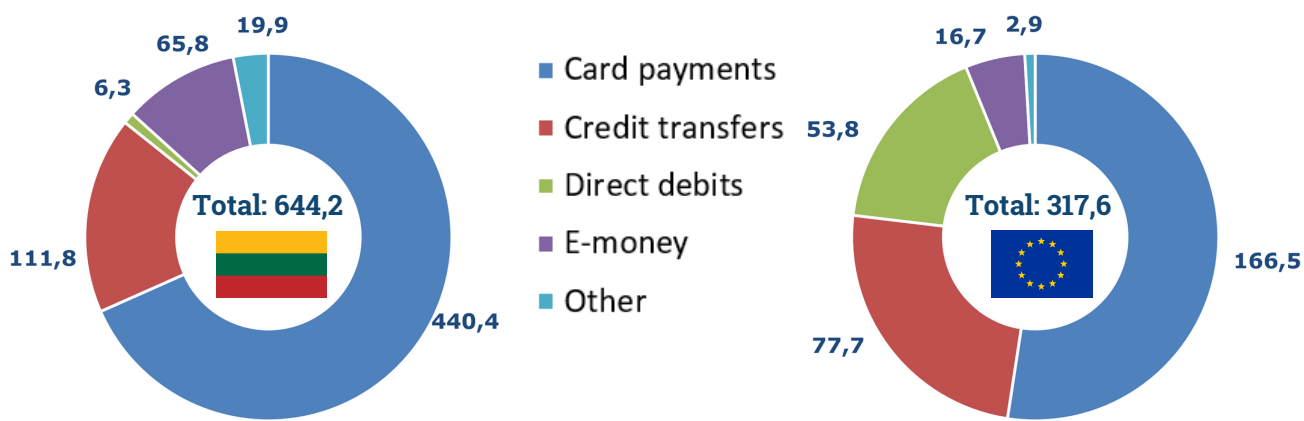




THE LITHUANIAN PAYMENT LANDSCAPE

NUMBER OF CASHLESS TRANSACTIONS PER CAPITA/PER YEAR*

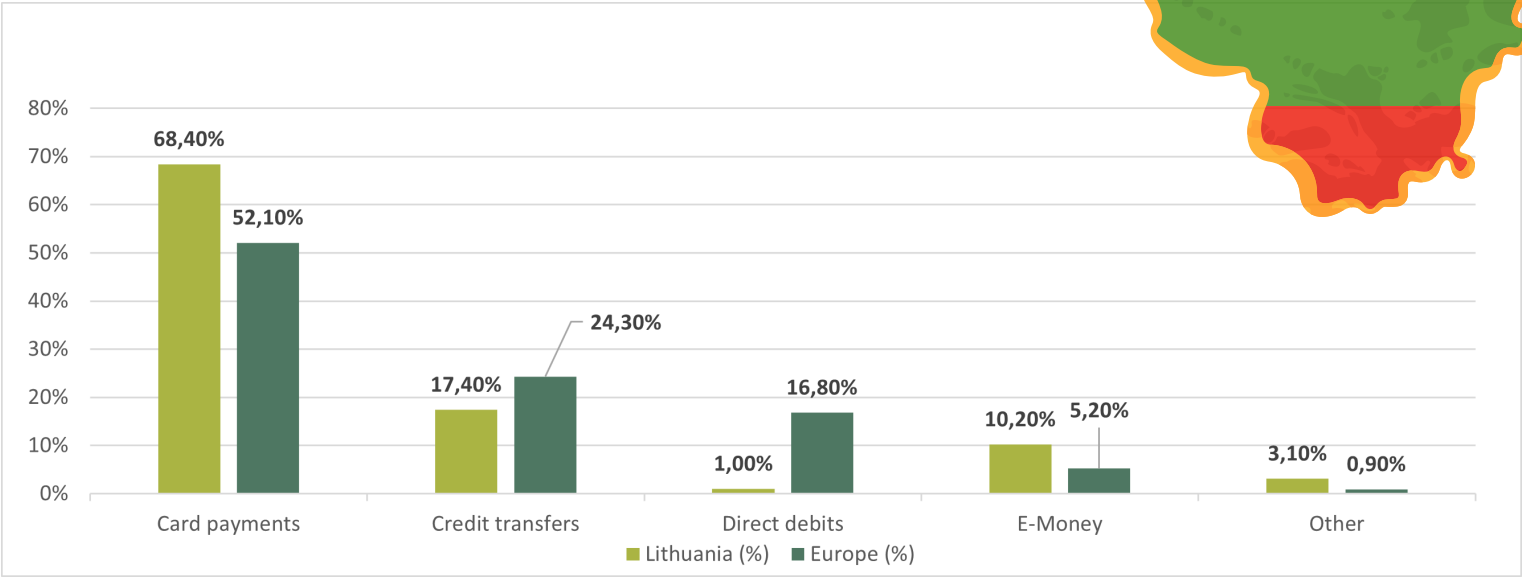


DID YOU KNOW?

- 94% of Lithuanian residents holding a payment account used internet banking in 2022, 69% used mobile payment apps (66% of them used apps to initiate payments and 36% to initiate contactless payments at POS terminals);
- The average amount of cash (€ 110) in the wallet that Lithuanians carry at the beginning of the day is significantly bigger than in other Euro area countries (€ 83);
- The share of SCT Inst transactions in the total number of euro credit transfers has been constantly growing and accounted for 64% in September 2022



DISTRIBUTION OF CASHLESS PAYMENTS*



* The high number of transactions reported by fintech companies licensed in Lithuania do not include those made solely within the country hence impacting in particular the comparison with EU per capita data.