

Enabling Fintech Growth: Strategic Support and Regulation in Latvia

Santa Purgaile

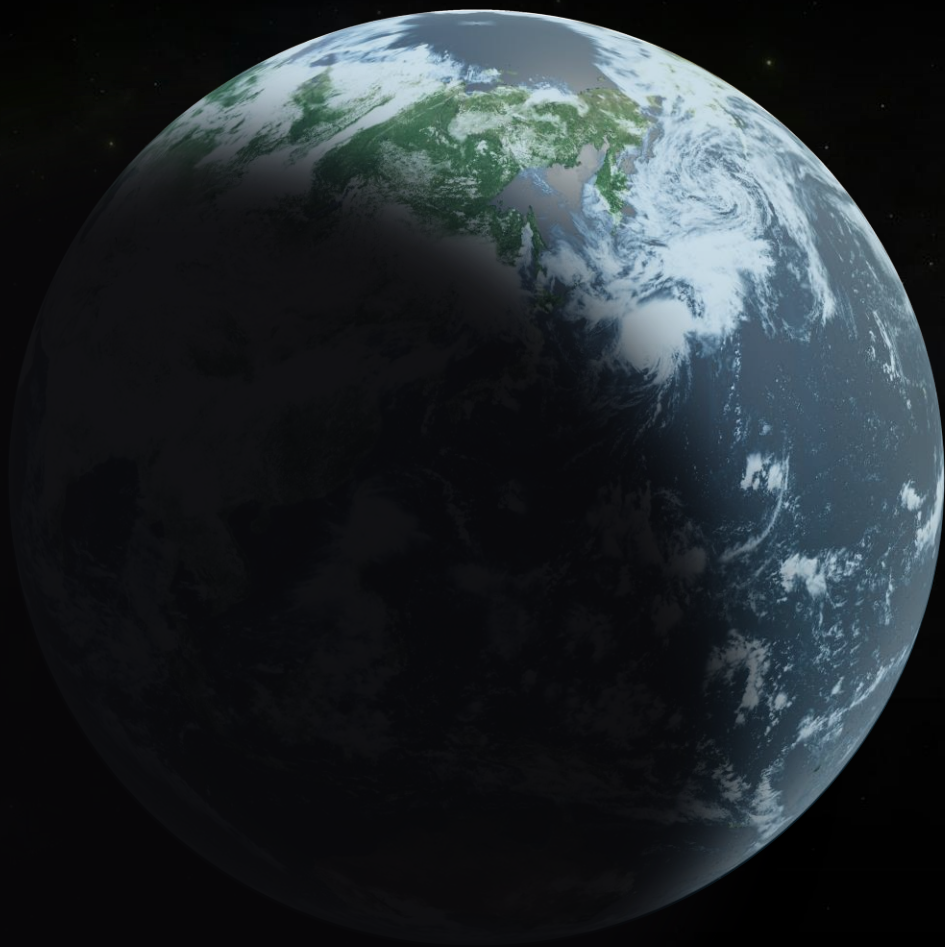
Deputy Governor of Latvijas Banka

30 September 2025

Our Role = Mission Control

Latvijas Banka as Houston: controlling stability, performing supervision, showing direction. Overseeing the entire **mission**, ensuring no system failures.

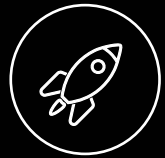




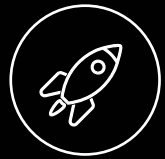
Our Vision - The Destination Planet

A safe, innovative, and sustainable fintech ecosystem = the planet we're aiming for where the whole system is accessible, competitive, and resilient.

Our Approach = Flight Path



Smart risk-based supervision



Proportionality



Technology neutrality

We don't launch a full thruster for every satellite; sometimes a small maneuver keeps it in orbit.



Our Support - The Spacecraft Systems

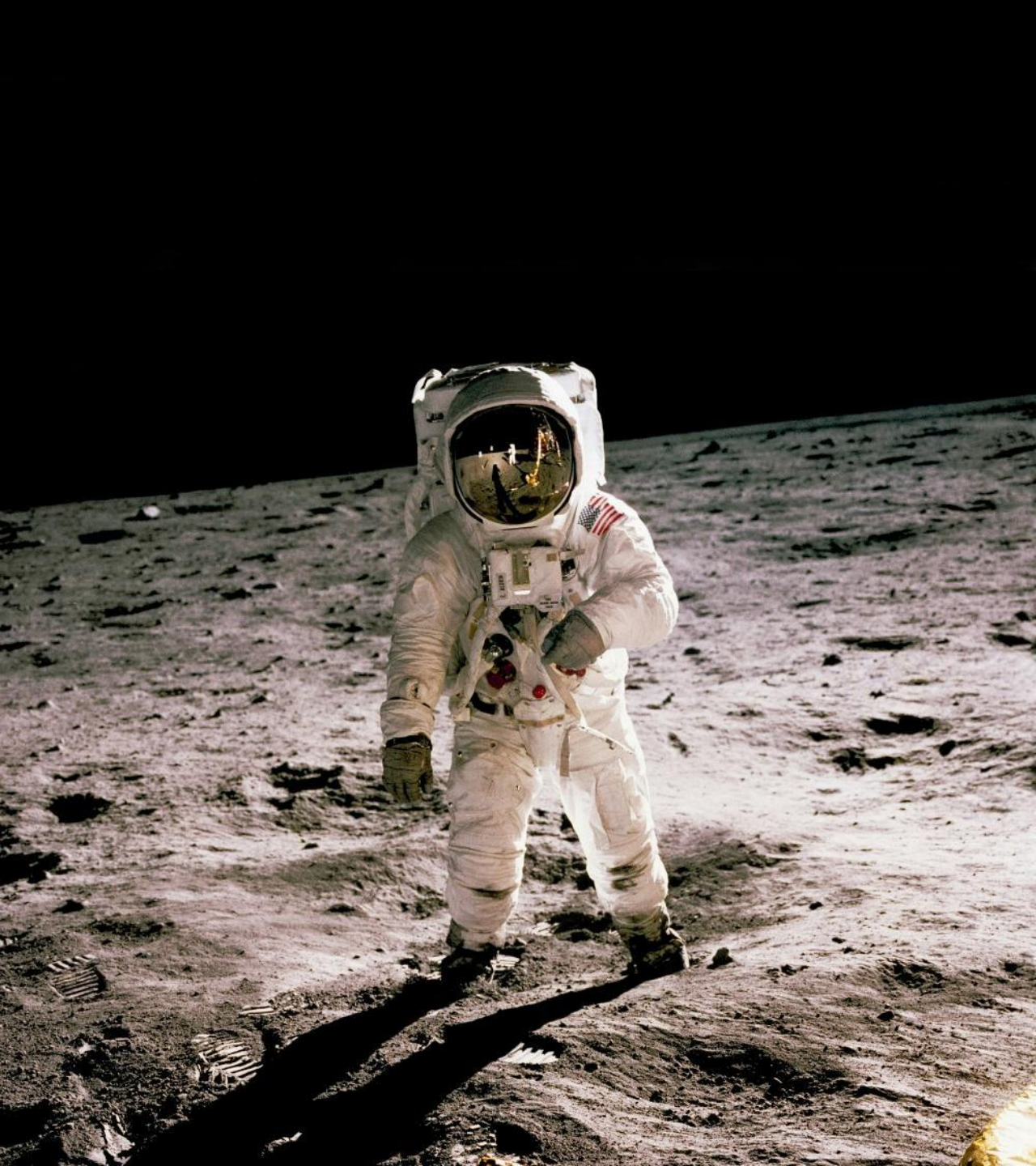
Think of us as both mission control and starship engineers: we not only steer spacecraft away from collisions but also chart safe, smooth routes through the galaxy for fintech growth.

Our Expectations = A Strong Astronaut Crew

trained, resilient, prepared

Show you can pilot your spacecraft
before leaving orbit. Inspections
aren't parachutes.





Reaching Destination

Let's make sure the only
dominoes falling are in board
games, not in financial markets.

We don't want fintechs to be shooting
stars – spectacular for a second, then gone.
We want satellites: stable, useful, and here to stay!

