

**Leasing and factoring statistics 31.12.2022.\***

| Finance Latvia Association<br>Year 2022                                 | TOTAL<br>EUR         | TOTAL<br>%    |
|---|----------------------|---------------|
| <b>Leasing portfolio</b>  | <b>1 659 671 156</b> | <b>100.0%</b> |
| Financial leasing   | 1 026 099 667        | 61.8%         |
| Operating leasing   | 553 842 216          | 33.4%         |
| Loan  | 79 729 273           | 4.8%          |
| <b>New purchases (from the beginning of the year)</b>                   | <b>754 686 332</b>   | <b>100.0%</b> |
| Financial leasing   | 493 572 519          | 65.4%         |
| Operating leasing   | 200 542 268          | 26.6%         |
| Loan  | 60 571 545           | 8.0%          |
| <b>New purchases by asset type (from the beginning of the year)</b>     | <b>754 686 332</b>   | <b>100.0%</b> |
| Passenger cars  | 383 116 621          | 50.8%         |
| Commercial transport  | 121 543 413          | 16.1%         |
| Equipment, including:   | 249 772 775          | 33.1%         |
| <i>construction equipment</i>   | 44 790 692           | 5.9%          |
| <i>agricultural machinery</i>   | 156 841 262          | 20.8%         |
| <i>forestry machinery</i>   | 23 417 933           | 3.1%          |
| <i>manufacturing equipment</i>  | 17 659 536           | 2.3%          |
| <i>information and communication technology equipment</i>               | 595 561              | 0.1%          |
| <i>medical equipment</i>  | 2 021 971            | 0.3%          |
| <i>other equipment</i>  | 4 445 820            | 0.6%          |
| Other assets  | 253 523              | 0.0%          |
| <b>Breakdown of leasing portfolio by asset type</b>                     | <b>1 659 671 156</b> | <b>100.0%</b> |
| Passenger cars  | 920 352 205          | 55.5%         |
| Commercial transport  | 231 692 348          | 14.0%         |
| Equipment, including:   | 500 882 153          | 30.2%         |
| <i>construction equipment</i>   | 115 817 023          | 7.0%          |
| <i>agricultural machinery</i>   | 263 339 206          | 15.9%         |
| <i>forestry machinery</i>   | 49 638 768           | 3.0%          |
| <i>manufacturing equipment</i>  | 49 898 162           | 3.0%          |
| <i>information and communication technology equipment</i>               | 803 114              | 0.0%          |
| <i>medical equipment</i>  | 9 892 769            | 0.6%          |
| <i>other equipment</i>  | 11 493 110           | 0.7%          |
| Other assets  | 6 744 451            | 0.4%          |
| <b>Breakdown of leasing portfolio by economic activity of customers</b> | <b>1 659 671 156</b> | <b>100.0%</b> |
| Agriculture, forestry and fisheries                                     | 328 924 647          | 19.8%         |
| Mining and quarrying  | 8 771 497            | 0.5%          |
| Manufacturing   | 103 631 363          | 6.2%          |
| Electricity, gas supply, heat supply and air conditioning               | 11 872 127           | 0.7%          |
| Construction  | 72 170 601           | 4.3%          |
| Wholesale and retail  | 172 889 878          | 10.4%         |
| Accommodation and catering services                                     | 3 786 094            | 0.2%          |
| Transport and storage   | 264 324 238          | 15.9%         |
| Information and communication services                                  | 82 108 775           | 4.9%          |
| Financial intermediation  | 3 412 230            | 0.2%          |
| Other industries  | 175 818 755          | 10.6%         |
| Private persons   | 431 960 950          | 26.0%         |
| <b>Breakdown of leasing portfolio by residence of customers</b>         | <b>1 659 671 156</b> | <b>100.0%</b> |
| Residents   | 1 658 743 168        | 99.9%         |
| Non-residents   | 927 988              | 0.1%          |
| <b>Breakdown of leasing portfolio by term structure</b>                 | <b>1 659 671 156</b> | <b>100.0%</b> |
| Up to 1 year  | 200 011 227          | 12.1%         |
| From 1 to 3 years   | 426 812 430          | 25.7%         |
| From 3 to 5 years   | 530 624 999          | 32.0%         |
| Over 5 years  | 502 222 500          | 30.3%         |
| <b>Factoring portfolio</b>  | <b>197 526 462</b>   | <b>100.0%</b> |
| Domestic factoring  | 124 433 786          | 63.0%         |
| Export factoring  | 41 766 955           | 21.1%         |
| Import factoring  | 31 325 721           | 15.9%         |
| Other types of factoring  | 0                    | 0.0%          |
| <b>Factoring turnover (from the beginning of the year)</b>              | <b>876 609 912</b>   | <b>100.0%</b> |
| Domestic factoring  | 457 958 749          | 52.2%         |
| Export factoring  | 385 233 631          | 43.9%         |
| Import factoring  | 32 719 511           | 3.7%          |
| Other types of factoring  | 698 021              | 0.1%          |
| <b>Consumer goods lending portfolio</b>                                 | <b>0</b>             | <b>100.0%</b> |
| <b>Total portfolio of leasing, factoring and consumer goods lending</b> | <b>1 857 197 619</b> | <b>100.0%</b> |

| Swedbank Līzings SIA                                      | Luminor Līzings SIA /<br>Luminor Līzings Latvija<br>SIA | SEB līzings SIA | Citadele Leasing SIA | OP Finance Bank plc<br>Latvia branch | Citadele Factoring SIA | PayRay SIA |
|---|---|-----------------|----------------------|--------------------------------------|------------------------|------------|
| 441 461 680   | 352 038 028   | 327 577 338     | 315 355 519          | 184 732 519                          | 37 373 604             | 1 132 468  |
| 274 113 867   | 220 743 955   | 187 580 050     | 182 681 543          | 136 924 021                          | 22 923 762             | 1 132 468  |
| 143 379 487   | 103 829 472   | 139 997 288     | 122 244 823          | 32 025 474                           | 12 365 672             | 0          |
| 23 968 326  | 27 464 601  | 0               | 10 429 153           | 15 783 024                           | 2 084 169              | 0          |
| 236 302 203   | 191 432 141   | 51 831 256      | 165 779 913          | 109 292 119                          | 0                      | 48 700     |
| 160 380 227   | 121 300 773   | 25 177 126      | 105 283 851          | 81 381 842                           | 0                      | 48 700     |
| 57 810 619  | 49 281 008  | 26 654 130      | 51 094 095           | 15 702 416                           | 0                      | 0          |
| 18 111 357  | 20 850 360  | 0               | 9 401 967            | 12 207 861                           | 0                      | 0          |
| 236 302 203   | 191 432 141   | 51 831 256      | 165 779 913          | 109 292 119                          | 0                      | 48 700     |
| 136 751 724   | 81 320 792  | 32 484 821      | 109 840 878          | 22 718 406                           | 0                      | 0          |
| 26 327 575  | 44 271 102  | 2 883 420       | 12 604 547           | 35 408 069                           | 0                      | 48 700     |
| 73 222 904  | 65 688 072  | 16 463 015      | 43 334 488           | 51 064 296                           | 0                      | 0          |
| <i>construction equipment</i>                             | 11 762 708  | 10 950 899      | 11 267 342           | 8 796 298                            | 0                      | 0          |
| <i>agricultural machinery</i>                             | 39 526 713  | 47 275 005      | 23 754 061           | 38 711 497                           | 0                      | 0          |
| <i>forestry machinery</i>                                 | 9 517 027   | 3 044 942       | 4 006 461            | 2 099 581                            | 0                      | 0          |
| <i>manufacturing equipment</i>                            | 9 347 003   | 4 417 226       | 4 004 434            | 3 494 873                            | 0                      | 0          |
| <i>information and communication technology equipment</i> | 26 448  | 0               | 0                    | 0                                    | 0                      | 0          |
| <i>medical equipment</i>                                  | 2 021 971   | 0               | 490 154              | 569 113                              | 0                      | 0          |
| <i>other equipment</i>                                    | 4 445 820   | 1 500 120       | 321 597              | 887 807                              | 0                      | 0          |
| Other assets  | 253 523   | 152 175         | 0                    | 101 348                              | 0                      | 0          |
| 441 461 680   | 352 038 028   | 327 577 338     | 315 355 519          | 184 732 519                          | 37 373 604             | 1 132 468  |
| 295 734 205   | 159 356 285   | 184 466 634     | 214 805 962          | 43 417 882                           | 22 367 949             | 203 288    |
| 43 469 136  | 75 601 575  | 35 298 489      | 22 543 044           | 51 280 558                           | 3 189 007              | 310 539    |
| 500 882 153   | 114 318 039   | 105 754 736     | 76 780 748           | 89 785 024                           | 11 670 818             | 618 642    |
| <i>construction equipment</i>                             | 115 817 023   | 17 782 959      | 26 424 401           | 14 679 589                           | 1 989 396              | 0          |
| <i>agricultural machinery</i>                             | 263 339 206   | 46 819 214      | 69 764 076           | 32 086 682                           | 6 496 499              | 472 362    |
| <i>forestry machinery</i>                                 | 49 638 768  | 13 274 930      | 6 017 733            | 6 669 943                            | 1 426 425              | 37 333     |
| <i>manufacturing equipment</i>                            | 49 898 162  | 17 829 295      | 11 998 606           | 12 293 335                           | 1 626 342              | 0          |
| <i>information and communication technology equipment</i> | 803 114   | 15 797          | 18 431               | 89 282                               | 679 604                | 0          |
| <i>medical equipment</i>                                  | 9 892 769   | 2 367 138       | 63 332               | 3 397 475                            | 132 155                | 0          |
| <i>other equipment</i>                                    | 11 493 110  | 3 864 813       | 31 460               | 17 941                               | 0                      | 108 946    |
| Other assets  | 6 744 451   | 304 193         | 2 762 129            | 1 225 765                            | 249 055                | 145 830    |
| 441 461 680   | 352 038 028   | 327 577 338     | 315 355 519          | 184 732 519                          | 37 373 604             | 1 132 468  |
| 69 693 955  | 76 946 453  | 66 007 730      | 48 513 246           | 59 896 561                           | 7 265 029              | 601 673    |
| 2 910 371   | 1 946 659   | 1 773 972       | 1 527 983            | 508 817                              | 103 695                | 0          |
| 32 758 320  | 14 617 238  | 24 501 469      | 21 483 034           | 7 482 001                            | 2 677 807              | 111 494    |
| 11 872 127  | 287 798   | 8 771 273       | 1 301 392            | 522 640                              | 169 314                | 0          |
| 72 170 601  | 13 465 258  | 18 419 906      | 8 106 899            | 19 237 622                           | 11 405 103             | 1 314 873  |
| 172 889 878   | 44 568 259  | 25 056 838      | 42 249 113           | 29 585 687                           | 28 811 900             | 2 596 588  |
| 3 786 094   | 1 200 210   | 534 844         | 308 211              | 1 494 384                            | 74 941                 | 173 505    |
| 264 324 238   | 40 597 913  | 52 023 227      | 40 640 400           | 54 305 762                           | 70 234 544             | 6 383 875  |
| 82 108 775  | 5 699 196   | 68 115 633      | 3 564 279            | 4 082 664                            | 511 759                | 135 244    |
| 3 412 230   | 17 342  | 1 607 214       | 736 514              | 845 344                              | 205 816                | 0          |
| 175 818 755   | 65 228 565  | 5 361 859       | 70 437 299           | 23 502 835                           | 5 078 437              | 6 171 409  |
| 431 960 950   | 165 034 493   | 78 636 884      | 68 431 742           | 109 475 566                          | 0                      | 10 382 265 |
| 441 461 680   | 352 038 028   | 327 577 338     | 315 355 519          | 184 732 519                          | 37 373 604             | 1 132 468  |
| 440 669 315   | 351 974 080   | 327 546 029     | 315 331 785          | 184 732 519                          | 37 356 972             | 1 132 468  |
| 792 365   | 63 948  | 31 309          | 23 734               | 0                                    | 16 632                 | 0          |
| 441 461 680   | 352 038 028   | 327 577 338     | 315 355 519          | 184 732 519                          | 37 373 604             | 1 132 468  |
| 27 648 872  | 108 415 769   | 567 246         | 1 547 465            | 56 990 876                           | 4 840 999              | 0          |
| 133 005 860   | 158 725 662   | 14 222 795      | 10 790 430           | 81 705 477                           | 28 362 206             | 0          |
| 530 624 999   | 77 526 699  | 117 658 136     | 54 774 931           | 41 371 571                           | 4 041 434              | 1 132 468  |
| 46 687 188  | 7 369 898   | 195 129 161     | 248 242 693          | 4 664 595                            | 128 965                | 0          |
| 103 223 841   | 51 576 847  | 0               | 0                    | 0                                    | 42 376 437             | 349 337    |
| 79 042 362  | 36 358 229  | 0               | 0                    | 0                                    | 8 798 929              | 234 266    |
| 24 181 479  | 15 218 618  | 0               | 0                    | 0                                    | 2 251 787              | 115 072    |
| 0   | 0   | 0               | 0                    | 0                                    | 31 325 721             | 0          |
| 0   | 0   | 0               | 0                    | 0                                    | 0                      | 0          |
| 503 510 919   | 229 252 612   | 4 092 922       | 0                    | 0                                    | 138 827 481            | 925 979    |
| 308 474 829   | 52 889 649  | 1 194 219       | 0                    | 0                                    | 94 694 784             | 705 268    |
| 195 036 090   | 176 362 963   | 963 171         | 0                    | 0                                    | 12 650 697             | 220 710    |
| 0   | 0   | 1 237 511       | 0                    | 0                                    | 31 482 000             | 0          |
| 0   | 0   | 698 021         | 0                    | 0                                    | 0                      | 0          |
| 0   | 0   | 0               | 0                    | 0                                    | 0                      | 0          |
| 544 685 521   | 403 614 875   | 327 577 338     | 315 355 519          | 184 732 519                          | 79 750 041             | 1 481 806  |

\* Data of the associate members of Finance Latvia Association