

## Leasing and factoring statistics 30.09.2022.\*

Finance Latvia Association Year 2022 Q3	30.09.2022.				
	EUR	Share, (%)	Change % vs		
			30.06.2022.	31.12.2021.	30.09.2021.
<b>Leasing portfolio</b>	<b>1 649 456 326</b>	<b>100.0%</b>	<b>4.0%</b>	<b>6.7%</b>	<b>4.5%</b>
Financial leasing	1 033 132 384	62.6%	3.9%	5.5%	3.4%
Operating leasing	531 160 023	32.2%	2.1%	3.6%	3.5%
Loan	85 163 920	5.2%	21.2%	58.3%	30.1%
<b>New purchases (from the beginning of the year)</b>	<b>584 960 155</b>	<b>100.0%</b>	<b>-</b>	<b>-</b>	<b>8.2%</b>
Financial leasing	388 949 052	66.5%	-	-	4.1%
Operating leasing	143 411 906	24.5%	-	-	-5.1%
Loan	52 599 196	9.0%	-	-	224.7%
<b>New purchases by asset type (from the beginning of the year)</b>	<b>584 960 154</b>	<b>100.0%</b>	<b>-</b>	<b>-</b>	<b>8.2%</b>
Passenger cars	285 704 711	48.8%	-	-	2.8%
Commercial transport	100 036 612	17.1%	-	-	-5.2%
Equipment, including:	198 941 835	34.0%	-	-	26.8%
<i>construction equipment</i>	34 750 209	5.9%	-	-	-0.8%
<i>agricultural machinery</i>	126 060 577	21.6%	-	-	42.8%
<i>forestry machinery</i>	17 348 575	3.0%	-	-	17.2%
<i>manufacturing equipment</i>	13 357 753	2.3%	-	-	-2.8%
<i>information and communication technology equipment</i>	196 192	0.0%	-	-	-1.0%
<i>medical equipment</i>	2 151 210	0.4%	-	-	-40.4%
<i>other equipment</i>	5 077 319	0.9%	-	-	313.0%
Other assets	276 997	0.0%	-	-	-47.1%
<b>Breakdown of leasing portfolio by asset type</b>	<b>1 649 456 326</b>	<b>100.0%</b>	<b>4.0%</b>	<b>6.7%</b>	<b>4.5%</b>
Passenger cars	896 501 841	54.4%	2.3%	6.8%	6.5%
Commercial transport	232 380 994	14.1%	1.0%	-12.9%	-15.1%
Equipment, including:	513 271 172	31.1%	9.6%	19.8%	13.7%
<i>construction equipment</i>	116 543 320	7.1%	0.6%	7.1%	5.0%
<i>agricultural machinery</i>	281 165 450	17.0%	15.7%	34.3%	22.1%
<i>forestry machinery</i>	42 914 131	2.6%	10.3%	16.5%	14.5%
<i>manufacturing equipment</i>	48 648 773	2.9%	-0.4%	-4.9%	-4.0%
<i>information and communication technology equipment</i>	666 329	0.0%	-14.2%	-22.7%	-31.2%
<i>medical equipment</i>	12 420 463	0.8%	3.1%	-13.2%	-12.8%
<i>other equipment</i>	10 912 706	0.7%	19.5%	52.4%	61.2%
Other assets	7 302 319	0.4%	-28.4%	-31.1%	-37.8%
<b>Breakdown of leasing portfolio by economic activity of customers</b>	<b>1 649 456 326</b>	<b>100.0%</b>	<b>4.0%</b>	<b>6.7%</b>	<b>4.5%</b>
Agriculture, forestry and fisheries	339 607 063	20.6%	15.1%	33.3%	24.1%
Mining and quarrying	9 148 910	0.6%	-6.8%	5.0%	5.0%
Manufacturing	105 264 168	6.4%	-0.8%	-0.9%	-0.1%
Electricity, gas supply, heat supply and air conditioning	10 924 045	0.7%	-3.9%	0.7%	1.3%
Construction	74 302 109	4.5%	-3.2%	-1.5%	-1.3%
Wholesale and retail	168 672 900	10.2%	4.2%	5.1%	1.8%
Accommodation and catering services	4 009 929	0.2%	-1.2%	-5.8%	-14.7%
Transport and storage	267 239 217	16.2%	0.8%	-10.5%	-13.2%
Information and communication services	72 306 649	4.4%	4.3%	22.5%	18.6%
Financial intermediation	3 590 495	0.2%	2.5%	-1.3%	-8.1%
Other industries	163 396 818	9.9%	2.5%	5.3%	4.8%
Private persons	430 994 023	26.1%	1.9%	5.6%	6.3%
<b>Breakdown of leasing portfolio by residence of customers</b>	<b>1 649 456 326</b>	<b>100.0%</b>	<b>4.0%</b>	<b>6.7%</b>	<b>4.5%</b>
Residents	1 648 566 397	99.9%	4.2%	6.9%	4.7%
Non-residents	889 928	0.1%	-65.4%	-65.5%	-72.3%
<b>Breakdown of leasing portfolio by term structure</b>	<b>1 649 456 326</b>	<b>100.0%</b>	<b>4.0%</b>	<b>6.7%</b>	<b>4.5%</b>
Up to 1 year	207 381 134	12.6%	-1.6%	8.0%	5.5%
From 1 to 3 years	423 883 732	25.7%	4.3%	3.8%	1.4%
From 3 to 5 years	533 194 961	32.3%	4.4%	1.8%	-1.7%
Over 5 years	484 996 498	29.4%	6.0%	15.2%	15.1%
<b>Factoring portfolio</b>	<b>262 802 819</b>	<b>100.0%</b>	<b>23.1%</b>	<b>22.5%</b>	<b>44.6%</b>
Domestic factoring	148 846 961	56.6%	12.8%	8.0%	33.6%
Export factoring	51 051 369	19.4%	7.5%	5.1%	14.1%
Import factoring	46 729 951	17.8%	137.8%	271.0%	366.6%
Other types of factoring	16 174 537	6.2%	12.6%	4.2%	3.9%
<b>Factoring turnover (from the beginning of the year)</b>	<b>750 569 658</b>	<b>100.0%</b>	<b>-</b>	<b>-</b>	<b>19.0%</b>
Domestic factoring	386 398 416	51.5%	-	-	10.3%
Export factoring	305 330 628	40.7%	-	-	19.9%
Import factoring	46 990 217	6.3%	-	-	233.8%
Other types of factoring	11 850 397	1.6%	-	-	0.0%
<b>Consumer goods lending portfolio</b>	<b>0</b>	<b>100.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>
<b>Total portfolio of leasing, factoring and consumer goods lending</b>	<b>1 912 259 145</b>	<b>100.0%</b>	<b>6.3%</b>	<b>8.7%</b>	<b>8.7%</b>

\* Data of the associate members of Finance Latvia Association