

## Leasing and factoring statistics 30.09.2024.\*

Finance Latvia Association Year 2024 Q3	30.09.2024.				
	EUR	Share, (%)	Change % vs		
			30.06.2024.	31.12.2023.	30.09.2023.
<b>Leasing portfolio</b>	<b>1 918 381 804</b>	<b>100.0%</b>	<b>2.0%</b>	<b>5.5%</b>	<b>3.8%</b>
Financial leasing	1 190 033 619	62.0%	2.7%	6.4%	15.4%
Operating leasing	656 389 527	34.2%	1.0%	5.5%	-7.1%
Loan	71 958 658	3.8%	0.4%	-7.4%	-34.6%
<b>New purchases (from the beginning of the year)</b>	<b>609 188 746</b>	<b>100.0%</b>	<b>-</b>	<b>-</b>	<b>-17.1%</b>
Financial leasing	395 288 724	64.9%	-	-	-16.7%
Operating leasing	203 257 315	33.4%	-	-	-6.5%
Loan	10 642 707	1.7%	-	-	-75.1%
<b>New purchases by asset type (from the beginning of the year)</b>	<b>609 188 746</b>	<b>100.0%</b>	<b>-</b>	<b>-</b>	<b>-17.1%</b>
Passenger cars	367 693 691	60.4%	-	-	-6.1%
Commercial transport	77 892 621	12.8%	-	-	-20.4%
Equipment, including:	162 683 896	26.7%	-	-	-33.5%
<i>construction equipment</i>	37 108 031	6.1%	-	-	2.7%
<i>agricultural machinery</i>	84 341 322	13.8%	-	-	-47.1%
<i>forestry machinery</i>	23 449 708	3.8%	-	-	-13.0%
<i>manufacturing equipment</i>	7 796 938	1.3%	-	-	-39.9%
<i>information and communication technology equipment</i>	99 014	0.0%	-	-	-90.6%
<i>medical equipment</i>	3 591 094	0.6%	-	-	-2.9%
<i>other equipment</i>	6 297 790	1.0%	-	-	39.8%
Other assets	918 537	0.2%	-	-	46.9%
<b>Breakdown of leasing portfolio by asset type</b>	<b>1 918 381 804</b>	<b>100.0%</b>	<b>2.0%</b>	<b>5.5%</b>	<b>3.8%</b>
Passenger cars	1 108 598 736	57.8%	1.8%	7.3%	7.9%
Commercial transport	245 537 159	12.8%	3.5%	4.7%	0.9%
Equipment, including:	542 883 362	28.3%	2.2%	-0.9%	-5.4%
<i>construction equipment</i>	119 672 300	6.2%	1.3%	1.5%	-1.1%
<i>agricultural machinery</i>	296 849 932	15.5%	3.4%	-1.5%	-10.5%
<i>forestry machinery</i>	61 087 934	3.2%	-3.0%	3.2%	10.5%
<i>manufacturing equipment</i>	35 490 850	1.9%	-1.8%	-16.6%	-13.9%
<i>information and communication technology equipment</i>	1 259 550	0.1%	-7.2%	-14.4%	-19.3%
<i>medical equipment</i>	9 285 911	0.5%	-1.2%	12.2%	-10.6%
<i>other equipment</i>	19 236 885	1.0%	18.3%	11.8%	47.1%
Other assets	21 362 546	1.1%	-3.2%	781.3%	771.4%
<b>Breakdown of leasing portfolio by economic activity of customers</b>	<b>1 918 381 803</b>	<b>100.0%</b>	<b>2.0%</b>	<b>5.5%</b>	<b>3.8%</b>
Agriculture, forestry and fisheries	396 122 865	20.6%	1.5%	3.8%	-3.9%
Mining and quarrying	5 276 815	0.3%	-13.0%	-19.6%	-19.4%
Manufacturing	94 909 629	4.9%	1.3%	-5.4%	-4.1%
Electricity, gas supply, heat supply and air conditioning	13 771 368	0.7%	2.3%	3.8%	7.6%
Construction	71 176 948	3.7%	-1.0%	4.0%	2.5%
Wholesale and retail	207 105 451	10.8%	-0.2%	4.0%	7.6%
Accommodation and catering services	5 865 592	0.3%	16.2%	35.1%	42.8%
Transport and storage	282 711 827	14.7%	5.0%	5.1%	2.2%
Information and communication services	125 121 625	6.5%	2.5%	12.4%	12.4%
Financial intermediation	4 335 094	0.2%	5.6%	5.8%	10.6%
Other industries	232 296 165	12.1%	0.5%	8.8%	8.8%
Private persons	479 688 425	25.0%	3.0%	7.4%	7.7%
<b>Breakdown of leasing portfolio by residence of customers</b>	<b>1 918 381 804</b>	<b>100.0%</b>	<b>2.0%</b>	<b>5.5%</b>	<b>3.8%</b>
Residents	1 916 486 381	99.9%	2.1%	5.5%	3.8%
Non-residents	1 895 423	0.1%	-6.4%	53.3%	54.2%
<b>Breakdown of leasing portfolio by term structure</b>	<b>1 918 381 804</b>	<b>100.0%</b>	<b>2.0%</b>	<b>5.5%</b>	<b>3.8%</b>
Up to 1 year	242 074 131	12.6%	5.9%	12.9%	8.7%
From 1 to 3 years	458 886 625	23.9%	-1.0%	0.9%	-1.5%
From 3 to 5 years	602 990 832	31.4%	0.7%	3.3%	2.1%
Over 5 years	614 430 214	32.0%	4.3%	8.7%	8.1%
<b>Factoring portfolio</b>	<b>257 069 453</b>	<b>100.0%</b>	<b>11.1%</b>	<b>4.7%</b>	<b>-1.1%</b>
Domestic factoring	132 756 770	51.6%	19.7%	0.8%	-10.6%
Export factoring	96 932 299	37.7%	4.8%	14.6%	18.7%
Import factoring	27 380 385	10.7%	-2.2%	-6.3%	-8.2%
Other types of factoring	0	0.0%	0.0%	0.0%	0.0%
<b>Factoring turnover (from the beginning of the year)</b>	<b>806 466 027</b>	<b>100.0%</b>	<b>-</b>	<b>-</b>	<b>7.4%</b>
Domestic factoring	482 744 356	59.9%	-	-	3.1%
Export factoring	323 721 671	40.1%	-	-	14.6%
Import factoring	0	0.0%	-	-	0.0%
Other types of factoring	0	0.0%	-	-	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>2 175 451 257</b>	<b>100.0%</b>	<b>3.0%</b>	<b>5.4%</b>	<b>3.2%</b>

\* Data of the associate members of Finance Latvia Association