

## Leasing and factoring statistics 31.12.2024.\*

Finance Latvia Association Year 2024 Q4	31.12.2024.				
	EUR	Share, (%)	Change % vs		
			30.09.2024.	30.06.2024.	31.12.2023.
<b>Leasing portfolio</b>	<b>1 920 467 464</b>	<b>100.0%</b>	<b>0.1%</b>	<b>2.2%</b>	<b>5.6%</b>
Financial leasing	1 190 990 654	62.0%	0.1%	2.8%	6.5%
Operating leasing	664 624 668	34.6%	1.3%	2.3%	6.8%
Loan	64 852 142	3.4%	-9.9%	-9.5%	-16.5%
<b>New purchases (from the beginning of the year)</b>	<b>821 620 282</b>	<b>100.0%</b>	<b>-</b>	<b>-</b>	<b>-10.1%</b>
Financial leasing	556 795 369	67.8%	-	-	-5.9%
Operating leasing	251 939 899	30.7%	-	-	-8.3%
Loan	12 885 015	1.6%	-	-	-72.9%
<b>New purchases by asset type (from the beginning of the year)</b>	<b>821 620 282</b>	<b>100.0%</b>	<b>-</b>	<b>-</b>	<b>-10.1%</b>
Passenger cars	492 376 320	59.9%	-	-	-1.0%
Commercial transport	118 518 019	14.4%	-	-	3.4%
Equipment, including:	209 714 420	25.5%	-	-	-30.4%
<i>construction equipment</i>	48 397 141	5.9%	-	-	1.3%
<i>agricultural machinery</i>	104 994 579	12.8%	-	-	-42.2%
<i>forestry machinery</i>	30 924 922	3.8%	-	-	-17.9%
<i>manufacturing equipment</i>	14 894 425	1.8%	-	-	-20.6%
<i>information and communication technology equipment</i>	99 014	0.0%	-	-	-91.8%
<i>medical equipment</i>	5 628 778	0.7%	-	-	35.4%
<i>other equipment</i>	4 775 561	0.6%	-	-	-53.4%
Other assets	1 011 523	0.1%	-	-	33.0%
<b>Breakdown of leasing portfolio by asset type</b>	<b>1 920 467 464</b>	<b>100.0%</b>	<b>0.1%</b>	<b>2.2%</b>	<b>5.6%</b>
Passenger cars	1 132 526 214	59.0%	2.2%	4.0%	9.6%
Commercial transport	251 239 637	13.1%	2.3%	5.9%	7.2%
Equipment, including:	518 209 335	27.0%	-4.5%	-2.5%	-5.4%
<i>construction equipment</i>	115 893 303	6.0%	-3.2%	-1.9%	-1.7%
<i>agricultural machinery</i>	276 988 076	14.4%	-6.7%	-3.5%	-8.1%
<i>forestry machinery</i>	61 511 756	3.2%	0.7%	-2.3%	3.9%
<i>manufacturing equipment</i>	36 958 106	1.9%	4.1%	2.2%	-13.2%
<i>information and communication technology equipment</i>	1 170 488	0.1%	-7.1%	-13.8%	-20.4%
<i>medical equipment</i>	10 199 711	0.5%	9.8%	8.5%	23.2%
<i>other equipment</i>	15 487 896	0.8%	-19.5%	-4.8%	-10.0%
Other assets	18 492 277	1.0%	-13.4%	-16.2%	662.9%
<b>Breakdown of leasing portfolio by economic activity of customers</b>	<b>1 920 467 464</b>	<b>100.0%</b>	<b>0.1%</b>	<b>2.2%</b>	<b>5.6%</b>
Agriculture, forestry and fisheries	370 337 528	19.3%	-6.5%	-5.1%	-2.9%
Mining and quarrying	4 815 575	0.3%	-8.7%	-20.6%	-26.7%
Manufacturing	92 967 413	4.8%	-2.0%	-0.7%	-7.4%
Electricity, gas supply, heat supply and air conditioning	13 697 993	0.7%	-0.5%	1.8%	3.2%
Construction	70 449 767	3.7%	-1.0%	-2.0%	3.0%
Wholesale and retail	210 594 815	11.0%	1.7%	1.5%	5.8%
Accommodation and catering services	6 179 124	0.3%	5.3%	22.4%	42.3%
Transport and storage	285 489 221	14.9%	1.0%	6.0%	6.1%
Information and communication services	128 211 301	6.7%	2.5%	5.0%	15.2%
Financial intermediation	4 442 446	0.2%	2.5%	8.2%	8.4%
Other industries	237 081 771	12.3%	2.1%	2.6%	11.1%
Private persons	496 200 510	25.8%	3.4%	6.6%	11.1%
<b>Breakdown of leasing portfolio by residence of customers</b>	<b>1 920 467 464</b>	<b>100.0%</b>	<b>0.1%</b>	<b>2.2%</b>	<b>5.6%</b>
Residents	1 919 343 589	99.9%	0.1%	2.2%	5.6%
Non-residents	1 123 875	0.1%	-40.7%	-44.5%	-9.1%
<b>Breakdown of leasing portfolio by term structure</b>	<b>1 920 467 464</b>	<b>100.0%</b>	<b>0.1%</b>	<b>2.2%</b>	<b>5.6%</b>
Up to 1 year	238 027 192	12.4%	-1.7%	4.1%	11.0%
From 1 to 3 years	462 816 863	24.1%	0.9%	-0.1%	1.8%
From 3 to 5 years	597 133 764	31.1%	-1.0%	-0.3%	2.3%
Over 5 years	622 489 645	32.4%	1.3%	5.6%	10.1%
<b>Factoring portfolio</b>	<b>238 889 111</b>	<b>100.0%</b>	<b>-7.1%</b>	<b>3.2%</b>	<b>-2.7%</b>
Domestic factoring	114 778 850	48.0%	-13.5%	3.5%	-12.9%
Export factoring	97 372 915	40.8%	0.5%	5.3%	15.1%
Import factoring	26 737 347	11.2%	-2.3%	-4.5%	-8.5%
Other types of factoring	0	0.0%	0.0%	0.0%	0.0%
<b>Factoring turnover (from the beginning of the year)</b>	<b>1 085 604 487</b>	<b>100.0%</b>	<b>-</b>	<b>-</b>	<b>6.6%</b>
Domestic factoring	645 517 698	59.5%	-	-	4.1%
Export factoring	440 086 790	40.5%	-	-	10.3%
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>2 159 356 575</b>	<b>100.0%</b>	<b>-0.7%</b>	<b>2.3%</b>	<b>4.6%</b>

\* Data of the associate members of Finance Latvia Association