

Leasing and factoring statistics 30.09.2025.*

Finance Latvia Association Year 2025 Q3	30.09.2025.					
	EUR	Share, (%)	Change % vs			
			30.06.2025.	31.12.2024.	30.09.2024.	
Leasing portfolio	2 057 865 284	100.0%	2.8%	7.2%	7.3%	
Financial leasing	1 247 366 109	60.6%	2.2%	4.7%	4.8%	
Operating leasing	741 944 038	36.1%	3.8%	11.6%	13.0%	
Loan	68 555 137	3.3%	4.5%	5.7%	-4.7%	
New purchases (from the beginning of the year)	719 991 957	100.0%	-	-	18.2%	
Financial leasing	437 135 838	60.7%	-	-	10.6%	
Operating leasing	262 933 093	36.5%	-	-	29.4%	
Loan	19 923 026	2.8%	-	-	87.2%	
New purchases by asset type (from the beginning of the year)	719 991 957	100.0%	-	-	18.2%	
Passenger cars	490 277 491	68.1%	-	-	33.3%	
Commercial transport	68 019 139	9.4%	-	-	-12.7%	
Equipment, including:	154 116 062	21.4%	-	-	-5.3%	
construction equipment	46 883 709	6.5%	-	-	26.3%	
agricultural machinery	75 674 432	10.5%	-	-	-10.3%	
forestry machinery	12 978 069	1.8%	-	-	-44.7%	
manufacturing equipment	9 976 852	1.4%	-	-	28.0%	
information and communication technology equipment	11 050	0.0%	-	-	-88.8%	
medical equipment	4 109 018	0.6%	-	-	14.4%	
other equipment	4 482 933	0.6%	-	-	-28.8%	
Other assets	7 579 265	1.1%	-	-	725.1%	
Breakdown of leasing portfolio by asset type	2 057 865 284	100.0%	2.8%	7.2%	7.3%	
Passenger cars	1 278 539 153	62.1%	4.4%	12.9%	15.3%	
Commercial transport	235 883 365	11.5%	-2.5%	-6.1%	-3.9%	
Equipment, including:	519 937 660	25.3%	1.2%	0.3%	-4.2%	
construction equipment	123 735 572	6.0%	2.0%	6.8%	3.4%	
agricultural machinery	279 067 546	13.6%	2.1%	0.8%	-6.0%	
forestry machinery	55 647 066	2.7%	-4.3%	-9.5%	-8.9%	
manufacturing equipment	32 390 724	1.6%	-5.5%	-12.4%	-8.7%	
information and communication technology equipment	912 813	0.0%	-8.6%	-22.0%	-27.5%	
medical equipment	12 181 066	0.6%	25.7%	19.4%	31.2%	
other equipment	16 002 874	0.8%	-0.1%	3.3%	-16.8%	
Other assets	23 505 106	1.1%	12.3%	27.1%	10.0%	
Breakdown of leasing portfolio by economic activity of customers	2 057 865 284	100.0%	2.8%	7.2%	7.3%	
Agriculture, forestry and fisheries	364 522 022	17.7%	1.1%	-1.6%	-8.0%	
Mining and quarrying	5 857 106	0.3%	12.8%	21.6%	11.0%	
Manufacturing	97 853 431	4.8%	-0.5%	5.3%	3.1%	
Electricity, gas supply, heat supply and air conditioning	17 813 111	0.9%	-0.5%	30.0%	29.3%	
Construction	83 952 900	4.1%	3.3%	19.2%	17.9%	
Wholesale and retail	221 855 426	10.8%	1.7%	5.3%	7.1%	
Accommodation and catering services	7 426 248	0.4%	11.4%	20.2%	26.6%	
Transport and storage	268 908 114	13.1%	-2.6%	-5.8%	-4.9%	
Information and communication services	131 956 742	6.4%	-5.0%	2.9%	5.5%	
Financial intermediation	4 563 703	0.2%	-2.6%	2.7%	5.3%	
Other industries	266 694 193	13.0%	6.0%	12.5%	14.8%	
Private persons	586 462 289	28.5%	8.2%	18.2%	22.3%	
Breakdown of leasing portfolio by residence of customers	2 057 865 284	100.0%	2.8%	7.2%	7.3%	
Residents	2 056 790 400	99.9%	2.8%	7.2%	7.3%	
Non-residents	1 074 884	0.1%	-2.2%	-4.4%	-43.3%	
Breakdown of leasing portfolio by term structure	2 057 865 284	100.0%	2.8%	7.2%	7.3%	
Up to 1 year	228 357 091	11.1%	-5.2%	-4.1%	-5.7%	
From 1 to 3 years	515 425 933	25.0%	3.2%	11.4%	12.3%	
From 3 to 5 years	632 235 875	30.7%	3.4%	5.9%	4.8%	
Over 5 years	681 846 385	33.1%	5.0%	9.5%	11.0%	
Factoring portfolio	248 485 601	100.0%	3.5%	4.0%	-3.3%	
Domestic factoring	114 086 601	45.9%	-5.0%	-0.6%	-14.1%	
Export factoring	109 729 291	44.2%	16.0%	12.7%	13.2%	
Import factoring	24 669 710	9.9%	-2.8%	-7.7%	-9.9%	
Other types of factoring	0	0.0%	0.0%	0.0%	0.0%	
Factoring turnover (from the beginning of the year)	966 403 864	100.0%	-	-	19.8%	
Domestic factoring	611 069 436	63.2%	-	-	26.6%	
Export factoring	355 334 428	36.8%	-	-	9.8%	
Import factoring	0	0.0%	-	-	0.0%	
Other types of factoring	0	0.0%	-	-	0.0%	
Consumer goods lending portfolio	0	100.0%	0.0%	0.0%	0.0%	
Total portfolio of leasing, factoring and consumer goods lending	2 306 350 885	100.0%	2.9%	6.8%	6.0%	

* Data of the associate members of Finance Latvia Association