

Leasing and factoring statistics 31.12.2025.*

Finance Latvia Association Year 2025 Q4	31.12.2025.				
	EUR	Share, (%)	Change % vs		
			30.09.2025.	30.06.2025.	31.12.2024.
Leasing portfolio	2 071 876 402	100.0%	0.7%	3.5%	7.9%
Financial leasing	1 249 849 639	60.3%	0.2%	2.4%	4.9%
Operating leasing	757 376 565	36.6%	2.1%	6.0%	14.0%
Loan	64 650 197	3.1%	-5.7%	-1.4%	-0.3%
New purchases (from the beginning of the year)	945 703 952	100.0%	-	-	15.1%
Financial leasing	579 097 358	61.2%	-	-	4.0%
Operating leasing	339 900 978	35.9%	-	-	34.9%
Loan	26 705 616	2.8%	-	-	107.3%
New purchases by asset type (from the beginning of the year)	945 703 952	100.0%	-	-	15.1%
Passenger cars	638 609 492	67.5%	-	-	29.7%
Commercial transport	94 828 778	10.0%	-	-	-20.0%
Equipment, including:	204 593 593	21.6%	-	-	-2.4%
<i>construction equipment</i>	56 317 439	6.0%	-	-	16.4%
<i>agricultural machinery</i>	96 824 387	10.2%	-	-	-7.8%
<i>forestry machinery</i>	19 628 310	2.1%	-	-	-36.5%
<i>manufacturing equipment</i>	16 215 427	1.7%	-	-	8.9%
<i>information and communication technology equipment</i>	429 952	0.0%	-	-	334.2%
<i>medical equipment</i>	5 558 260	0.6%	-	-	-1.3%
<i>other equipment</i>	9 619 818	1.0%	-	-	101.4%
Other assets	7 672 090	0.8%	-	-	658.5%
Breakdown of leasing portfolio by asset type	2 071 876 402	100.0%	0.7%	3.5%	7.9%
Passenger cars	1 311 943 101	63.3%	2.6%	7.1%	15.8%
Commercial transport	235 587 460	11.4%	-0.1%	-2.6%	-6.2%
Equipment, including:	498 328 210	24.1%	-4.2%	-3.0%	-3.8%
<i>construction equipment</i>	100 009 930	4.8%	-19.2%	-17.5%	-13.7%
<i>agricultural machinery</i>	257 851 344	12.4%	-7.6%	-5.6%	-6.9%
<i>forestry machinery</i>	55 616 900	2.7%	-0.1%	-4.4%	-9.6%
<i>manufacturing equipment</i>	34 667 918	1.7%	7.0%	1.2%	-6.2%
<i>information and communication technology equipment</i>	2 174 493	0.1%	138.2%	117.8%	85.8%
<i>medical equipment</i>	12 105 235	0.6%	-0.6%	24.9%	18.7%
<i>other equipment</i>	35 902 392	1.7%	124.3%	124.2%	131.8%
Other assets	26 017 630	1.3%	10.7%	24.4%	40.7%
Breakdown of leasing portfolio by economic activity of customers	2 071 876 402	100.0%	0.7%	3.5%	7.9%
Agriculture, forestry and fisheries	341 702 033	16.5%	-6.3%	-5.3%	-7.7%
Mining and quarrying	6 074 022	0.3%	3.7%	17.0%	26.1%
Manufacturing	99 607 196	4.8%	1.8%	1.3%	7.1%
Electricity, gas supply, heat supply and air conditioning	19 731 757	1.0%	10.8%	10.3%	44.0%
Construction	91 598 380	4.4%	9.1%	12.7%	30.0%
Wholesale and retail	222 939 562	10.8%	0.5%	2.2%	5.9%
Accommodation and catering services	8 125 717	0.4%	9.4%	21.9%	31.5%
Transport and storage	270 394 412	13.1%	0.6%	-2.1%	-5.3%
Information and communication services	128 106 458	6.2%	-2.9%	-7.8%	-0.1%
Financial intermediation	4 913 513	0.2%	7.7%	4.9%	10.6%
Other industries	268 451 680	13.0%	0.7%	6.7%	13.2%
Private persons	610 231 672	29.5%	4.1%	12.6%	23.0%
Breakdown of leasing portfolio by residence of customers	2 071 876 402	100.0%	0.7%	3.5%	7.9%
Residents	2 070 806 135	99.9%	0.7%	3.5%	7.9%
Non-residents	1 070 267	0.1%	-0.4%	-2.7%	-4.8%
Breakdown of leasing portfolio by term structure	2 071 876 402	100.0%	0.7%	3.5%	7.9%
Up to 1 year	225 908 916	10.9%	-1.1%	-6.2%	-5.1%
From 1 to 3 years	517 164 591	25.0%	0.3%	3.6%	11.7%
From 3 to 5 years	642 809 367	31.0%	1.7%	5.2%	7.6%
Over 5 years	685 993 528	33.1%	0.6%	5.6%	10.2%
Factoring portfolio	231 954 384	100.0%	-6.7%	-3.4%	-2.9%
Domestic factoring	104 264 879	45.0%	-8.6%	-13.2%	-9.2%
Export factoring	103 738 194	44.7%	-5.5%	9.7%	6.5%
Import factoring	23 951 311	10.3%	-2.9%	-5.6%	-10.4%
Other types of factoring	0	0.0%	0.0%	0.0%	0.0%
Factoring turnover (from the beginning of the year)	1 227 183 673	100.0%	-	-	13.0%
Domestic factoring	773 927 027	63.1%	-	-	19.9%
Export factoring	453 256 646	36.9%	-	-	3.0%
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	2 303 830 785	100.0%	-0.1%	2.8%	6.7%

* Data of the associate members of Finance Latvia Association