



The Voice of Leasing and Automotive Rental in Europe



Annual Survey 2018

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1a. Total Leaseurope Leasing Market 2018

	New Production (Mio€)		% change		Outstandings (Mio€)		% change	
	2018	2017	not adjusted ¹	adjusted ²	2018	2017	not adjusted ¹	adjusted ²
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	7,725.62	6,973.70	10.78%	10.78%	24,450.55	23,041.19	6.12%	6.12%
BE Association Belge des Entreprises de Leasing	6,068.30	5,800.00	4.63%	4.63%	16,173.60	15,118.90	6.98%	6.98%
BE Fédération Belge des Loueurs de Véhicules - RENTA	3,625.00	3,346.00	8.34%	8.34%	8,060.00	7,150.00	12.73%	12.73%
BG Bulgarian Association for Leasing - BAL	1,057.85	880.03	20.21%	20.21%	2,064.52	1,842.58	12.05%	12.05%
CH Schweizerischer Leasingverband - SLV	9,420.78	9,061.80	3.96%	8.01%	19,365.37	19,393.72	-0.15%	3.74%
CZ Czech Leasing and Finance Association - CLFA	4,543.26	4,512.84	0.67%	-1.92%	9,070.18	8,766.50	3.46%	0.80%
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	57,608.64	56,262.83	2.39%	2.39%	141,200.00	146,200.00	-3.42%	-3.42%
DK Finans og Leasing	9,031.42	8,961.90	0.78%	0.97%	18,734.91	18,237.71	2.73%	2.93%
EE Estonian Leasing Association	1,250.00	1,201.00	4.08%	4.08%	2,755.00	2,529.00	8.94%	8.94%
ES Asociación Española de Leasing y Renting - AELR	9,965.88	8,929.18	11.61%	11.61%	25,093.66	22,634.10	10.87%	10.87%
ES Asociación Española de Renting de Vehículos - AER	4,940.73	4,677.20	5.63%	5.63%	9,261.59	8,301.92	11.56%	11.56%
FR Association Française des Sociétés Financières - ASF	43,276.00	39,417.00	9.79%	9.79%	104,950.00	97,554.00	7.58%	7.58%
FR Fédération Nationale des Loueurs de Véhicules - FNLV	12,970.00	11,440.00	13.37%	13.37%				
GR Association of Greek Leasing Companies - AGLC	331.65	522.97	-36.58%	-36.58%	4,403.67	5,089.46	-13.47%	-13.47%
HU Hungarian Leasing Association	2,176.95	1,981.73	9.85%	13.30%	4,595.44	4,426.64	3.81%	7.07%
IT Associazione Italiana Leasing - ASSILEA and ANIASA	29,775.00	28,231.00	5.47%	5.47%	94,236.00	94,502.00	-0.28%	-0.28%
LT Association of Lithuanian Banks - Leasing Committee	2,003.00	1,871.00	7.06%	7.06%	2,951.00	2,567.00	14.96%	14.96%
LV Latvian Lessors Association	820.41	790.86	3.74%	3.74%	1,676.85	1,562.21	7.34%	7.34%
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	7,150.00	5,975.00	19.67%	19.67%	10,000.00	9,000.00	11.11%	11.11%
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	8,231.00	6,279.00	31.09%	31.09%	23,042.00	18,265.00	26.15%	26.15%
NO Finansieringsselskapenes Forening	6,731.95	6,577.59	2.35%	5.31%	15,642.41	14,465.21	8.14%	11.27%
PL Polish Leasing Association	19,382.12	15,929.90	21.67%	21.80%	34,393.20	28,034.86	22.68%	22.81%
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	4,178.00	3,580.00	16.70%	16.70%				
RU United Leasing Association - ULA	17,975.21	16,720.62	7.50%	20.71%	59,195.53	53,158.79	11.36%	25.04%
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	14,031.08				29,901.45			
SI Leasing Committee of the Banking Association of Slovenia	1,305.51	1,258.02	3.77%	3.77%	2,101.85	2,114.48	-0.60%	-0.60%
SK Association of Leasing Companies of the Slovak Republic	2,366.00	2,557.00	-7.47%	-7.47%	4,081.00	4,234.00	-3.61%	-3.61%
TR Auto Leasing and Rental Companies Association - Tokkder	1,508.49	2,757.12	-45.29%	-24.21%	4,268.09	5,796.73	-26.37%	1.99%
TR Turkish Association of Financial Institutions - AFI/FKB	4,575.22	6,612.39	-30.81%	-4.16%	10,635.98	12,617.10	-15.70%	16.77%
UA Ukrainian Union of Lessors - UUL	445.40				483.62			
UK British Vehicle Rental and Leasing Association - BVRLA	15,457.04							
UK Finance and Leasing Association - FLA	76,437.48	73,257.90	4.34%	5.30%	149,837.80	142,135.58	5.42%	6.39%
TOTAL	386,365.00	336,365.57			832,625.27	768,738.68		
% (based on homogenous sample)			5.97%	7.69%			4.36%	6.39%

1) not adjusted for exchange rate fluctuations 2) adjusted for exchange rate fluctuations

General Notes

Data shown here are those contributed to Leaseurope by its Member Associations in the context of the 2017 Annual Survey. Data can include estimates provided by Member Associations. Data represents the share of the total national market represented by each association unless otherwise specified.

Data were provided in local currency. The exchange rates used are yearly average rates taken from Eurostat and can be found in table 5.

The data for 2017 shown here are those provided by Leaseurope's Member Associations in the 2017 Annual Survey except when changes in membership or major data modifications warranted the restating of figures for 2017.

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries.

Leasing figures include data for long term rental/operating leasing. For definitions please refer to Methodological Notes and Glossary. Leasing and short term rental data are provided separately (see tables 26a and 26b for short term rental figures).

Leaseurope members not reporting in this enquiry:

Finland: Federation of Finnish Financial Services - FKL; Germany: Bundesverband der Autovermieter Deutschlands; Greece: Greek Car Rental Companies Association; Ireland: Car Rental Council of Ireland; Luxembourg: Fédération Luxembourgeoise des Loueurs de Véhicules; Morocco: Association Professionnelle des Sociétés de Financement; Netherlands: BOVAG; Spain: FENEVAL; Sweden: Biluthyrarna Sverige

Other Notes

Figures in *italics* are estimates

Figures for Russia and Poland are estimates of the entire leasing markets in these countries (this refers to all tables in the 2018 Annual Survey). Our Russian member, the United Leasing Association represents about 80% of the Russian market and our Polish member, the Polish Leasing Association also represents approximately 90% of the Polish market.

Automotive data included in the total figures reported by Associazione Italiana Leasing - ASSILEA and ANIASA is an estimate of the total automotive leasing market in Italy.

Figures reported by our UK member, British Vehicle Rental and Leasing Association - BVRLA are adjusted to a potential overlap in the automotive data with the Finance and Leasing Association - FLA, where possible. While best efforts have been made to avoid double counting, in countries where there is more than one Member Association reporting, there may be some overlap in the data.

1b. Total Leaseurope Market by Cluster 2018

	New Production (Mio€)				Outstandings (Mio€)			
	2018	2017	not adjusted ¹	adjusted ²	2018	2017	not adjusted ¹	adjusted ²
Germany	57,608.64	56,262.83	2.39%	2.39%	141,200.00	146,200.00	-3.42%	-3.42%
UK	91,894.52	73,257.90	4.34%	5.30%	149,837.80	142,135.58	5.42%	6.39%
France	56,246.00	50,857.00	10.60%	10.60%	104,950.00	97,554.00	7.58%	7.58%
Italy	29,775.00	28,231.00	5.47%	5.47%	94,236.00	94,502.00	-0.28%	-0.28%
Mediterranean	19,416.26	17,709.35	9.64%	9.64%	38,758.92	36,025.48	7.59%	7.59%
Benelux, AT & CH	42,220.70	37,435.50	12.78%	13.76%	101,091.52	91,968.81	9.92%	10.74%
CEE (excl. Baltic countries)	37,360.81	36,489.03	2.39%	7.51%	71,693.89	67,832.89	4.98%	13.36%
Nordic & Baltic countries	33,867.86	19,402.35	2.24%	3.34%	71,661.60	39,361.12	6.09%	7.34%
Russia	17,975.21	16,720.62	7.50%	20.71%	59,195.53	53,158.79	11.36%	25.04%
TOTAL	386,365.00	336,365.57			832,625.27	768,738.68		
% (based on homogenous sample)			5.97%	7.69%			4.36%	6.39%

1) % change, not adjusted for exchange rate fluctuations

2) % change, adjusted for exchange rate fluctuations

Notes

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

Cluster composition:

Mediterranean: ES, GR, PT

Benelux, AT & CH: AT, BE, NL, CH

CEE: BG, CZ, HU, PL, SI, SK, TR, UA

Nordic & Baltic countries: DK, NO, SE, EE, LT, LV

2a. Leasing Market 2018

	New Production							Outstandings			
	Mio€		% change		Number of Contracts			Mio€		% change	
	2018	2017	not adjusted ¹	adjusted ²	2018	2017	%	2018	2017	not adjusted ¹	adjusted ²
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	6,721.21	6,110.99	9.99%	9.99%	238,042	225,717	5.46%	22,664.25	21,491.43	5.46%	5.46%
BE Association Belge des Entreprises de Leasing	6,068.30	5,800.00	4.63%	4.63%	105,450	100,063	5.38%	16,173.60	15,118.90	6.98%	6.98%
BE Fédération Belge des Loueurs de Véhicules - RENTA	3,625.00	3,346.00	8.34%	8.34%				8,060.00	7,150.00	12.73%	12.73%
BG Bulgarian Association for Leasing - BAL	1,057.85	880.03	20.21%	20.21%				2,064.52	1,842.58	12.05%	12.05%
CH Schweizerischer Leasingverband - SLV	9,420.78	9,061.80	3.96%	8.01%	241,225	232,204	3.88%	19,365.37	19,393.72	-0.15%	3.74%
CZ Czech Leasing and Finance Association - CLFA	2,371.51	2,461.07	-3.64%	-6.12%	75,216	81,302	-7.49%	4,868.45	4,784.43	1.76%	-0.87%
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	50,078.93	49,349.46	1.48%	1.48%	1,592,044	1,570,453	1.37%	120,500.00	125,500.00	-3.98%	-3.98%
DK Finans og Leasing	6,395.51	6,494.50	-1.52%	-1.33%	132,509	144,589	-8.35%	12,014.30	12,031.70	-0.14%	0.05%
EE Estonian Leasing Association	1,250.00	1,201.00	4.08%	4.08%	46,165	45,000	2.59%	2,755.00	2,529.00	8.94%	8.94%
ES Asociación Española de Leasing y Renting - AELR	9,965.88	8,929.18	11.61%	11.61%	250,159	227,347	10.03%	25,093.66	22,634.10	10.87%	10.87%
ES Asociación Española de Renting de Vehículos - AER	4,940.73	4,677.20	5.63%	5.63%				9,261.59	8,301.92	11.56%	11.56%
FR Association française des Sociétés Financières - ASF	43,276.00	39,417.00	9.79%	9.79%	1,467,798	1,354,703	8.35%	104,950.00	97,554.00	7.58%	7.58%
FR Fédération Nationale des Loueurs de Véhicules - FNLV	12,970.00	11,440.00	13.37%	13.37%	559,300	521,000	7.35%				
GR Association of Greek Leasing Companies - AGLC	331.65	522.97	-36.58%	-36.58%	2,089	1,966	6.26%	4,403.67	5,089.46	-13.47%	-13.47%
HU Hungarian Leasing Association	2,091.19	1,903.59	9.85%	13.30%	124	82	51.22%	4,324.46	4,268.20	1.32%	4.50%
IT Associazione Italiana Leasing - ASSILEA and ANIASA	29,775.00	28,231.00	5.47%	5.47%	724,723	704,789	2.83%	94,236.00	94,502.00	-0.28%	-0.28%
LT Association of Lithuanian Banks - Leasing Committee	2,003.00	1,871.00	7.06%	7.06%	135,830	151,642	-10.43%	2,951.00	2,567.00	14.96%	14.96%
LV Latvian Lessors Association	820.41	790.86	3.74%	3.74%				1,676.85	1,562.21	7.34%	7.34%
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	7,150.00	5,975.00	19.67%	19.67%	73,096	65,598	11.43%	10,000.00	9,000.00	11.11%	11.11%
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	8,231.00	6,279.00	31.09%	31.09%	283,978	251,827	12.77%	23,042.00	18,265.00	26.15%	26.15%
NO Finansieringsselskapenes Forening	6,731.95	6,577.59	2.35%	5.31%				15,642.41	14,465.21	8.14%	11.27%
PL Polish Leasing Association	19,382.12	15,929.90	21.67%	21.80%	508,853	470,963	8.05%	34,393.20	28,034.86	22.68%	22.81%
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	4,178.00	3,580.00	16.70%	16.70%	95,924	88,142	8.83%				
RU United Leasing Association - ULA	17,975.21	16,720.62	7.50%	20.71%	230,000	191,000	20.42%	59,195.53	53,158.79	11.36%	25.04%
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	7,116.09				377,736			17,586.64			
SI Leasing Committee of the Banking Association of Slovenia	1,305.51	1,258.02	3.77%	3.77%	58,388	55,156	5.86%	2,101.85	2,114.48	-0.60%	-0.60%
SK Association of Leasing Companies of the Slovak Republic	1,457.00	1,544.00	-5.63%	-5.63%	41,092	47,936	-14.28%	2,801.00	2,817.00	-0.57%	-0.57%
TR Auto Leasing and Rental Companies Association - Tokkder	1,508.49	2,757.12	-45.29%	-24.21%		6,134		4,268.09	5,796.73	-26.37%	1.99%
TR Turkish Association of Financial Institutions - AFI/FKB	4,575.22	6,612.39	-30.81%	-4.16%				10,635.98	12,617.10	-15.70%	16.77%
UA Ukrainian Union of Lessors - UUL	445.40				8,461			483.62			
UK British Vehicle Rental and Leasing Association - BVRLA	15,282.97				580,099						
UK Finance and Leasing Association - FLA	14,019.28	14,445.57	-2.95%	-2.05%				36,488.79	36,575.91	-0.24%	0.68%
TOTAL	302,521.19	264,166.85			7,828,301	6,537,613		672,001.82	649,703		
% (based on homogenous sample)			5.87%	7.87%			5.06%			3.94%	6.26%

1) not adjusted for exchange rate fluctuations 2) adjusted for exchange rate fluctuations

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

2b. Hire Purchase 2018

	New Production							Outstandings (Mio€)			
	Mio€		% changes		Number of Contracts			Mio€		% changes	
	2018	2017	not adjusted ¹	adjusted ²	2018	2017	%	2018	2017	not adjusted ¹	adjusted ²
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	1,004.41	862.71	16.43%	16.43%	23,357	22,082	5.77%	1,786.30	1,549.77	15.26%	15.26%
BE Association Belge des Entreprises de Leasing											
BE Fédération Belge des Loueurs de Véhicules - RENTA											
BG Bulgarian Association for Leasing - BAL											
CH Schweizerischer Leasingverband - SLV											
CZ Czech Leasing and Finance Association - CLFA	2,171.76	2,051.77	5.85%	3.12%	82,372	79,877	3.12%	4,201.74	3,982.07	5.52%	2.79%
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	7,529.71	6,913.37	8.92%	8.92%	86,698	83,128	4.29%	20,700.00	20,700.00		
DK Finans og Leasing	2,635.92	2,467.40	6.83%	7.04%	108,862	106,080	2.62%	6,720.60	6,206.01	8.29%	8.50%
EE Estonian Leasing Association											
ES Asociación Española de Leasing y Renting - AELR											
ES Asociación Española de Renting de Vehículos - AER											
FR Association française des Sociétés Financières - ASF											
FR Fédération Nationale des Loueurs de Véhicules - FNLV											
GR Association of Greek Leasing Companies - AGLC											
HU Hungarian Leasing Association	85.77	78.14	9.76%	13.21%				270.98	158.44	71.03%	76.40%
IT Associazione Italiana Leasing - ASSILEA and ANIASA											
LT Association of Lithuanian Banks - Leasing Committee											
LV Latvian Lessors Association											
NL Nederlandse Vereniging van Leasemaatschappijen - NVL											
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA											
NO Finansieringsselskapenes Forening											
PL Polish Leasing Association											
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF											
RU United Leasing Association - ULA											
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	6,914.99				315,495			12,314.81			
SI Leasing Committee of the Banking Association of Slovenia											
SK Association of Leasing Companies of the Slovak Republic	909.00	1,013.00	-10.27%	-10.27%	104,776	48,479	116.13%	1,280.00	1,417.00	-9.67%	-9.67%
TR Auto Leasing and Rental Companies Association - Tokkder											
TR Turkish Association of Financial Institutions - AFI/FKB											
UA Ukrainian Union of Lessors - UUL											
UK British Vehicle Rental and Leasing Association - BVRLA	<i>174.07</i>				<i>5,742</i>						
UK Finance and Leasing Association - FLA	62,418.19	58,812.32	6.13%	7.11%				113,349.01	105,559.68	7.38%	8.37%
TOTAL	83,843.81	72,198.72			727,302	339,646		160,623.44	152,804		
% (based on homogenous sample)			6.31%	7.04%			19.56%			6.26%	6.95%

1) not adjusted for exchange rate fluctuations 2) adjusted for exchange rate fluctuations

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

3. Leasing and Hire Purchase Penetration

Mio €	New Production (Mio€)		Penetration Rates	
	2018	2017	2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	7,725.62	6,973.70	13.96%	13.26%
BE Association Belge des Entreprises de Leasing	6,068.30	5,800.00	10.04%	9.97%
BE Fédération Belge des Loueurs de Véhicules - RENTA	3,625.00	3,346.00	6.00%	5.75%
BE Total			16.03%	15.73%
BG Bulgarian Association for Leasing - BAL	1,057.85	880.03	13.91%	12.71%
CH Schweizerischer Leasingverband - SLV	9,420.78	9,061.80	12.53%	12.15%
CZ Czech Leasing and Finance Association - CLFA	4,543.26	4,512.84	12.28%	14.01%
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	57,608.64	56,262.83	15.87%	16.38%
DK Finans og Leasing	9,031.42	8,961.90	25.33%	27.13%
EE Estonian Leasing Association	1,250.00	1,201.00	29.17%	28.92%
ES Asociación Española de Leasing y Renting - AELR	9,965.88	8,929.18	6.59%	6.33%
ES Asociación Española de Renting de Vehículos - AER	4,940.73	4,677.20	3.27%	3.31%
ES Total			9.86%	9.64%
FR Association française des Sociétés Financières - ASF	43,276.00	39,417.00	16.89%	15.95%
FR Fédération Nationale des Loueurs de Véhicules - FNLV	12,970.00	11,440.00	5.06%	4.63%
FR Total			21.95%	20.58%
GR Association of Greek Leasing Companies - AGLC	331.65	522.97	2.06%	2.74%
HU Hungarian Leasing Association	2,176.95	1,981.73	8.52%	9.52%
IT Associazione Italiana Leasing - ASSILEA and ANIASA	29,775.00	28,231.00	16.05%	15.92%
LT Association of Lithuanian Banks - Leasing Committee	2,003.00	1,871.00	31.64%	31.53%
LV Latvian Lessors Association	820.41	790.86	14.87%	17.11%
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	7,150.00	5,975.00	8.02%	7.09%
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	8,231.00	6,279.00	9.24%	7.45%
NL Total			17.26%	14.53%
NO Finansieringsselskapenes Forening	6,731.95	6,577.59	12.14%	12.06%
PL Polish Leasing Association	19,382.12	15,929.90	26.95%	24.66%
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	4,178.00	3,580.00	18.68%	16.77%
RU United Leasing Association - ULA	17,975.21	16,720.62		
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	14,031.08		22.43%	
SI Leasing Committee of the Banking Association of Slovenia	1,305.51	1,258.02	19.61%	21.90%
SK Association of Leasing Companies of the Slovak Republic	2,366.00	2,557.00	14.99%	17.76%
TR Auto Leasing and Rental Companies Association - Tokkder	1,508.49	2,757.12		
TR Turkish Association of Financial Institutions - AF1/FKB	4,575.22	6,612.39		
TR Total				
UA Ukrainian Union of Lessors - UUL	445.40			
UK British Vehicle Rental and Leasing Association - BVRLA	15,457.04		6.64%	
UK Finance and Leasing Association - FLA	76,437.48	73,257.90	32.85%	31.38%
UK Total			39.49%	31.38%
TOTAL			18.69%*	18.26%*

Notes

Figures in *italics* are estimates

Penetration shows the amount of investment in a given country financed by leasing and hire purchase and is calculated as total new volumes divided by total investment (excluding private dwellings) in a given country.

Please note that we have used a slightly different definition of investment compared to the 2011 Annual Survey.

Investment is defined as Gross Fixed Capital Formation in equipment (UIGEQ) and non-residential construction and civil engineering (UIGNR) taken together. These figures are expressed in current prices. Data was extracted from the European Commission's DG ECFIN database AMECO on 19/08/2019. When data was not available from AMECO, assumptions were made using data available from Eurostat.

Figures reported by our UK member, British Vehicle Rental and Leasing Association - BVRLA are adjusted to a potential overlap in the automotive data with the Finance and Leasing Association - FLA, where possible. While best efforts have been made to avoid double counting, in countries where there is more than one Member Association reporting, there may be some overlap in the data.

* Total penetration rate for all members for whom data was available for both 2017 and 2018

4. 2018 Market Shares

Leasing incl Long Term Rental

2018	New Production (Mio €)	Share of Leaseurope Market	Representivity	Total Market Size (Mio €)
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	7,725.62	2.00%	94.46%	8,178.72
BE Association Belge des Entreprises de Leasing	6,068.30	1.57%	90.00%	6,742.56
BE Fédération Belge des Loueurs de Véhicules - RENTA	3,625.00	0.94%	94.00%	3,856.38
BG Bulgarian Association for Leasing - BAL	1,057.85	0.27%	90.00%	1,175.39
CH Schweizerischer Leasingverband - SLV	9,420.78	2.44%	80.00%	11,775.97
CZ Czech Leasing and Finance Association - CLFA	4,543.26	1.18%	97.00%	4,683.77
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	57,608.64	14.91%	90.00%	64,009.60
DK Finans og Leasing	9,031.42	2.34%	90.00%	10,034.91
EE Estonian Leasing Association	1,250.00	0.32%	99.00%	1,262.63
ES Asociación Española de Leasing y Renting - AELR	9,965.88	2.58%	96.00%	10,381.13
ES Asociación Española de Renting de Vehículos - AER	4,940.73	1.28%		
FR Association française des Sociétés Financières - ASF	43,276.00	11.20%	95.00%	45,553.68
FR Fédération Nationale des Loueurs de Véhicules - FNLV	12,970.00	3.36%	98.00%	13,234.69
GR Association of Greek Leasing Companies - AGLC	331.65	0.09%	100.00%	331.65
HU Hungarian Leasing Association	2,176.95	0.56%	85.00%	2,561.12
IT Associazione Italiana Leasing - ASSILEA and ANIASA	29,775.00	7.71%	95.00%	31,342.11
LT Association of Lithuanian Banks - Leasing Committee	2,003.00	0.52%	95.00%	2,108.42
LV Latvian Lessors Association	820.41	0.21%	95.00%	863.59
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	7,150.00	1.85%	94.00%	7,606.38
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	8,231.00	2.13%	89.00%	9,248.31
NO Finansieringsselskapenes Forening	6,731.95	1.74%	90.00%	7,479.95
PL Polish Leasing Association	19,382.12*	5.02%	100.00%	19,382.12
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	4,178.00	1.08%	96.00%	4,352.08
RU United Leasing Association - ULA	17,975.21*	4.65%	100.00%	17,975.21
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	14,031.08	3.63%	80.00%	17,538.85
SI Leasing Committee of the Banking Association of Slovenia	1,305.51	0.34%	85.00%	1,535.89
SK Association of Leasing Companies of the Slovak Republic	2,366.00	0.61%	97.00%	2,439.18
TR Auto Leasing and Rental Companies Association - Tokkder	1,508.49	0.39%	82.00%	1,839.62
TR Turkish Association of Financial Institutions - AFI/FKB	4,575.22	1.18%	100.00%	4,575.22
UA Ukrainian Union of Lessors - UUL	445.40	0.12%	63.00%	706.99
UK British Vehicle Rental and Leasing Association - BVRLA	15,457.04	4.00%		
UK Finance and Leasing Association - FLA	76,437.48	19.78%	95.00%	80,460.50
Leaseurope's representativity	386,365.00		91.46%	393,236.64

(**)

Notes

Figures in *italics* are estimates

* Figures for Russia and Poland are estimates of the entire leasing markets in these countries. Our Russian member, the United Leasing Association represents about 80% of the Russian market, our Polish member, the Polish Leasing Association represents 90% of the leasing market in Poland.

Automotive data included in the total figures reported by Associazione Italiana Leasing - ASSILEA and ANIASA is an estimate of the total automotive leasing market in Italy.

** Leaseurope's representativity reflects its membership only

5. Exchange Rates

ISO2	Country	2018	2017
AT	Austria	1	1
BE	Belgium	1	1
BG	Bulgaria	1.9558	1.9558
CH	Switzerland	1.155	1.1117
CZ	Czech Republic	25.6469	26.326
DE	Germany	1	1
DK	Denmark	7.4532	7.4386
EE	Estonia	1	1
ES	Spain	1	1
FR	France	1	1
GR	Greece	1	1
HU	Hungary	318.89	309.19
IT	Italy	1	1
LT	Lithuania	1	1
LV	Latvia	1	1
NL	Netherlands	1	1
NO	Norway	9.5975	9.327
PL	Poland	4.2615	4.257
PT	Portugal	1	1
RU	Russian Federation	74.0416	65.9383
SE	Sweden	10.2583	9.6351
SI	Slovenia	1	1
SK	Slovakia	1	1
TR	Turkey	5.7077	4.1205
UA	Ukraine	32.1429	30.0041
UK	United Kingdom	0.8847	0.8766

Notes:

These rates are a yearly average and are taken from Eurostat (extraction date for 2018 exchange rates is 03.05.2019). Where exchange rates were not available from Eurostat, information from the national central banks or the European Central Bank was used.

Rates in the table are provided in the following way: 1 Eur = x Local Currency, for instance 1 Eur = 0,8847 GDP in 2019

6a. Equipment (Leasing & Hire Purchase)

Mio €	New Production							Outstandings			
	Mio €		% change		Number of Contracts			Mio €		% change	
	2018	2017	not adj. ¹	adjusted ²	2018	2017	%	2018	2017	not adj. ¹	adjusted ²
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	7,285.76	6,599.50	10.40%	10.40%	261,318	247,717	5.49%	16,087.85	14,561.95	10.48%	10.48%
BE Association Belge des Entreprises de Leasing	5,366.60	5,020.70	6.89%	6.89%	105,159	99,781	5.39%	11,132.40	10,188.20	9.27%	9.27%
BE Fédération Belge des Loueurs de Véhicules - RENTA	3,625.00	3,346.00	8.34%	8.34%				8,060.00	7,150.00	12.73%	12.73%
BG Bulgarian Association for Leasing - BAL	1,047.90	859.14	21.97%	21.97%				1,928.99	1,685.40	14.45%	14.45%
CH Schweizerischer Leasingverband - SLV	9,420.78	9,061.80	3.96%	8.01%	241,225	232,204	3.88%	19,365.37	19,393.72	-0.15%	3.74%
CZ Czech Leasing and Finance Association - CLFA	4,417.44	4,404.01	0.30%	-2.28%	157,564	161,155	-2.23%	8,669.20	8,254.39	5.03%	2.32%
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	56,298.06	55,142.84	2.09%	2.09%	1,678,608	1,653,467	1.52%	111,200.00	111,200.00		
DK Finans og Leasing	8,891.35	8,539.78	4.12%	4.32%	241,371	250,669	-3.71%	18,327.70	17,406.77	5.29%	5.50%
EE Estonian Leasing Association	1,250.00	1,201.00	4.08%	4.08%	46,165	45,000	2.59%	2,740.00	2,510.00	9.16%	9.16%
ES Asociación Española de Leasing y Renting - AELR	9,175.90	7,827.78	17.22%	17.22%	249,002	226,145	10.11%	19,170.84	16,025.85	19.62%	19.62%
ES Asociación Española de Renting de Vehículos - AER	4,940.73	4,677.20	5.63%	5.63%				9,261.59	8,301.92	11.56%	11.56%
FR Association française des Sociétés Financières - ASF	38,869.00	35,296.00	10.12%	10.12%	1,466,330	1,353,195	8.36%	69,664.00	61,423.00	13.42%	13.42%
FR Fédération Nationale des Loueurs de Véhicules - FNLV	12,970.00	11,440.00	13.37%	13.37%	559,300	521,000	7.35%				
GR Association of Greek Leasing Companies - AGLC	301.76	313.00	-3.59%	-3.59%	2,075	1,838	12.89%	1,291.92	1,267.77	1.90%	1.90%
HU Hungarian Leasing Association	2,165.15	1,972.80	9.75%	13.19%				4,437.95	4,274.01	3.84%	7.09%
IT Associazione Italiana Leasing - ASSILEA and ANIASA	25,587.00	24,405.00	4.84%	4.84%	720,033	700,493	2.79%	45,942.00	42,288.00	8.64%	8.64%
LT Association of Lithuanian Banks - Leasing Committee	1,989.00	1,858.00	7.05%	7.05%	135,762	151,581	-10.44%	2,774.00	2,362.00	17.44%	17.44%
LV Latvian Lessors Association	820.41	790.86	3.74%	3.74%				1,676.85	1,562.21	7.34%	7.34%
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	7,150.00	5,975.00	19.67%	19.67%	73,096	65,598	11.43%	10,000.00	9,000.00	11.11%	11.11%
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	8,231.00	6,279.00	31.09%	31.09%	283,978	251,827	12.77%	23,042.00	18,265.00	26.15%	26.15%
NO Finansieringsselskapenes Forening	6,728.11	6,567.28	2.45%	5.42%				15,517.37	14,265.47	8.78%	11.93%
PL Polish Leasing Association	19,159.26	15,716.30	21.91%	22.04%	508,757	470,852	8.05%	32,987.94	26,508.55	24.44%	24.57%
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	3,076.00	2,777.00	10.77%	10.77%	93,432	88,142	6.00%				
RU United Leasing Association - ULA	17,692.76	16,606.43	6.54%	19.63%	230,000	191,000	20.42%	58,075.46	52,321.64	11.00%	24.64%
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	14,024.25				693,069			29,861.19			
SI Leasing Committee of the Banking Association of Slovenia	1,292.15	1,206.86	7.07%	7.07%	58,299	54,991	6.02%	1,844.66	1,672.55	10.29%	10.29%
SK Association of Leasing Companies of the Slovak Republic	2,305.00	2,513.00	-8.28%	-8.28%	145,785	96,327	51.34%	3,851.00	3,992.00	-3.53%	-3.53%
TR Auto Leasing and Rental Companies Association - Tokkder	1,508.49	2,757.12	-45.29%	-24.21%		6,134		4,268.09	5,796.73	-26.37%	1.99%
TR Turkish Association of Financial Institutions - AFI/FKB	3,887.21	5,476.87	-29.03%	-1.69%				8,034.23	9,374.36	-14.30%	18.72%
UA Ukrainian Union of Lessors - UUL	445.40				8,461			483.62			
UK British Vehicle Rental and Leasing Association - BVRLA	15,457.04				585,841						
UK Finance and Leasing Association - FLA	76,437.48	73,257.90	4.34%	5.30%				149,837.80	142,135.58	5.42%	6.39%
TOTAL	371,815.99	321,888.17			8,544,630	6,869,116		689,534.03	613,187.07		
% (based on homogenous sample)			6.21%	7.93%			5.74%			7.50%	9.86%

1) not adjusted for exchange rate fluctuations 2) adjusted for exchange rate fluctuations

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

6b. Real Estate

Mio €	New Production							Outstandings (Mio€)				
	Mio €		% change		Number of Contracts			Mio €		% change		
	2018	2017	not adj. ¹	adjusted ²	2018	2017	%	2018	2017	not adj. ¹	adjusted ²	
AT	Verband Österreichischer Leasing-Gesellschaften - VÖL	439.87	374.20	17.55%	17.55%	81	82	-1.22%	8,362.70	8,479.24	-1.37%	-1.37%
BE	Association Belge des Entreprises de Leasing	701.70	779.30	-9.96%	-9.96%	291	282	3.19%	5,041.20	4,930.70	2.24%	2.24%
BE	Fédération Belge des Loueurs de Véhicules - RENTA											
BG	Bulgarian Association for Leasing - BAL	9.95	20.89	-52.38%	-52.38%				135.53	157.18	-13.78%	-13.78%
CH	Schweizerischer Leasingverband - SLV											
CZ	Czech Leasing and Finance Association - CLFA	125.82	108.83	15.62%	12.63%	24	24		400.98	512.12	-21.70%	-23.72%
DE	Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	1,310.58	1,119.99	17.02%	17.02%	134	114	17.54%	30,000.00	35,000.00	-14.29%	-14.29%
DK	Finans og Leasing	140.07	422.12	-66.82%	-66.75%				407.21	830.94	-50.99%	-50.90%
EE	Estonian Leasing Association								15.00	19.00	-21.05%	-21.05%
ES	Asociación Española de Leasing y Renting - AELR	789.98	1,101.40	-28.27%	-28.27%	1,157	1,202	-3.74%	5,922.82	6,608.25	-10.37%	-10.37%
ES	Asociación Española de Renting de Vehículos - AER											
FR	Association française des Sociétés Financières - ASF	4,407.00	4,121.00	6.94%	6.94%	1,468	1,508	-2.65%	35,286.00	36,131.00	-2.34%	-2.34%
FR	Fédération Nationale des Loueurs de Véhicules - FNLV											
GR	Association of Greek Leasing Companies - AGLC	29.89	209.97	-85.76%	-85.76%	14	128	-89.06%	3,111.75	3,821.69	-18.58%	-18.58%
HU	Hungarian Leasing Association	11.80	8.93	32.14%	36.28%	124	82	51.22%	157.49	152.63	3.18%	6.42%
IT	Associazione Italiana Leasing - ASSILEA and ANIASA	4,188.00	3,826.00	9.46%	9.46%	4,690	4,296	9.17%	48,294.00	52,214.00	-7.51%	-7.51%
LT	Association of Lithuanian Banks - Leasing Committee	14.00	13.00	7.69%	7.69%	68	61	11.48%	177.00	205.00	-13.66%	-13.66%
LV	Latvian Lessors Association											
NL	Nederlandse Vereniging van Leasemaatschappijen - NVL											
NL	Vereniging van Nederlandse Autoleasemaatschappijen - VNA											
NO	Finansieringsselskapenes Forening	3.85	10.31	-62.72%	-61.64%				125.03	199.74	-37.40%	-35.59%
PL	Polish Leasing Association	222.86	213.60	4.33%	4.44%	96	111	-13.51%	1,405.26	1,526.31	-7.93%	-7.83%
PT	Associação Portuguesa de Leasing, Factoring e Renting - ALF	1,102.00	803.00	37.24%	37.24%	2,492						
RU	United Leasing Association - ULA	282.45	114.18	147.37%	177.76%				1,120.07	837.15	33.80%	50.24%
SE	AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	6.82				162			40.26			
SI	Leasing Committee of the Banking Association of Slovenia	13.36	51.16	-73.89%	-73.89%	89	165	-46.06%	257.19	441.93	-41.80%	-41.80%
SK	Association of Leasing Companies of the Slovak Republic	61.00	44.00	38.64%	38.64%	83	88	-5.68%	230.00	242.00	-4.96%	-4.96%
TR	Auto Leasing and Rental Companies Association - Tokkder											
TR	Turkish Association of Financial Institutions - AFI/FKB	688.02	1,135.51	-39.41%	-16.07%				2,601.75	3,242.73	-19.77%	11.14%
UA	Ukrainian Union of Lessors - UUL											
UK	British Vehicle Rental and Leasing Association - BVRLA											
UK	Finance and Leasing Association - FLA											
TOTAL		14,549.01	14,477.39			10,973	8,263		143,091.23	155,590.01		
% (based on homogenous sample)				0.45%	2.50%			32.76%			-8.04%	-7.30%

1) not adjusted for exchange rate fluctuations 2) adjusted for exchange rate fluctuations

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

8. Hire Purchase - Equipment by Asset Type

Mio €	Machinery & Industrial Equipment					Computers & Business Machines					Road Transport Vehicles					Motorcars					
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	
AT	Verband Österreichischer Leasing-Gesellschaften - VÖL	159.12	93.98	69.32%	69.32%	15.84%	53.89	41.51	29.82%	29.82%	5.37%	105.04	96.62	8.71%	8.71%	10.46%	365.40	348.05	4.98%	4.98%	36.38%
BE	Association Belge des Entreprises de Leasing																				
BE	Fédération Belge des Loueurs de Véhicules - RENTA																				
BG	Bulgarian Association for Leasing - BAL																				
CH	Schweizerischer Leasingverband - SLV																				
CZ	Czech Leasing and Finance Association - CLFA	654.77	654.71	0.01%	-2.57%	30.15%	16.45	17.09	-3.74%	-6.22%	0.76%	492.30	444.77	10.69%	7.83%	22.67%	956.94	892.62	7.43%	4.66%	44.16%
DE	Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	2,877.79	2,597.40	10.80%	10.80%	38.22%	214.83	157.09	36.76%	36.76%	2.85%	2,593.91	2,462.30	5.35%	5.35%	34.45%	699.55	745.52	-6.17%	-6.17%	9.29%
DK	Finans og Leasing	105.32	95.85	9.88%	10.10%	4.00%						47.77	75.28	-36.55%	-36.43%	1.81%	2,415.20	2,233.49	8.14%	8.35%	91.63%
EE	Estonian Leasing Association																				
ES	Asociación Española de Leasing y Renting - AELR																				
ES	Asociación Española de Renting de Vehículos - AER																				
FR	Association Française des Sociétés Financières - ASF																				
FR	Fédération Nationale des Loueurs de Véhicules - FNLV																				
GR	Association of Greek Leasing Companies - AGLC																				
HU	Hungarian Leasing Association	83.52	61.20	36.46%	40.75%	97.37%	0.28	4.59	-93.85%	-93.66%	0.33%	1.91	0.07	2843.08%	2935.41%	2.23%	0.06	12.29	-99.51%	-99.50%	0.07%
IT	Associazione Italiana Leasing - ASSILEA and ANIASA																				
LT	Association of Lithuanian Banks - Leasing Committee																				
LV	Latvian Lessors Association																				
NL	Nederlandse Vereniging van Leasemaatschappijen - NVL																				
NL	Vereniging van Nederlandse Autoleasemaatschappijen - VNA																				
NO	Finansieringselskapenes Forening																				
PL	Polish Leasing Association																				
PT	Associação Portuguesa de Leasing, Factoring e Renting - ALF																				
RU	United Leasing Association - ULA																				
SE	AFINA regrouping Finansbolagens Förening and Svenska Banktjänsterna	1,552.99				22.46%	2.05			0.03%	1,205.05				17.44%	3,489.08					50.46%
SI	Leasing Committee of the Banking Association of Slovenia																				
SK	Association of Leasing Companies of the Slovak Republic	166.00	125.00	32.80%	32.80%	18.26%	2.00	1.00	100.00%	100.00%	0.22%	151.00	148.00	2.03%	2.03%	16.61%	570.00	727.00	-21.60%	-21.60%	62.71%
TR	Auto Leasing and Rental Companies Association - Tokker																				
TR	Turkish Association of Financial Institutions - AFIFKB																				
UA	Ukrainian Union of Lessors - UUL																				
UK	British Vehicle Rental and Leasing Association - BVRLA											66.69	393.54	-83.05%	-82.90%	38.31%	107.38	11,976.00	-99.10%	-99.10%	61.69%
UK	Finance and Leasing Association - FLA	6,710.67	6,260.05	7.20%	8.19%	10.75%	2,989.68	2,585.92	15.61%	16.68%	4.79%	5,860.68	5,493.52	6.88%	7.67%	9.39%	44,708.44	42,169.80	6.02%	7.00%	71.63%
TOTAL		12,310.19	9,888.19	8.79%	9.27%	14.68%	3,279.18	2,807.20	16.74%	17.71%	3.91%	10,525.34	8,720.55	6.10%	6.58%	12.55%	53,314.05	47,128.77	5.49%	6.33%	63.59%
% (based on homogenous sample)																					

Mio €	Ships, Aircraft, Railway, Rolling Stock					Other					Total		
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	
AT	Verband Österreichischer Leasing-Gesellschaften - VÖL	117.15	124.58	-5.96%	-5.96%	11.66%	203.82	157.97	29.02%	29.02%	20.29%	1,004.41	862.71
BE	Association Belge des Entreprises de Leasing												
BE	Fédération Belge des Loueurs de Véhicules - RENTA												
BG	Bulgarian Association for Leasing - BAL												
CH	Schweizerischer Leasingverband - SLV												
CZ	Czech Leasing and Finance Association - CLFA	41.56	31.95	30.11%	26.75%	1.91%	7.72	10.64	-27.42%	-29.29%	0.36%	2,171.76	2,051.77
DE	Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	322.85	307.38	5.03%	5.03%	4.29%	820.78	643.68	27.51%	27.51%	10.90%	7,529.71	6,913.37
DK	Finans og Leasing						67.62	62.78	7.71%	7.92%	2.57%	2,635.92	2,467.40
EE	Estonian Leasing Association												
ES	Asociación Española de Leasing y Renting - AELR												
ES	Asociación Española de Renting de Vehículos - AER												
FR	Association Française des Sociétés Financières - ASF												
FR	Fédération Nationale des Loueurs de Véhicules - FNLV												
GR	Association of Greek Leasing Companies - AGLC												
HU	Hungarian Leasing Association										85.77	78.14	
IT	Associazione Italiana Leasing - ASSILEA and ANIASA												
LT	Association of Lithuanian Banks - Leasing Committee												
LV	Latvian Lessors Association												
NL	Nederlandse Vereniging van Leasemaatschappijen - NVL												
NL	Vereniging van Nederlandse Autoleasemaatschappijen - VNA												
NO	Finansieringselskapenes Forening												
PL	Polish Leasing Association												
PT	Associação Portuguesa de Leasing, Factoring e Renting - ALF												
RU	United Leasing Association - ULA												
SE	AFINA regrouping Finansbolagens Förening and Svenska Banktjänsterna	79.16			1.14%	585.67				8.47%	6,914.99		
SI	Leasing Committee of the Banking Association of Slovenia												
SK	Association of Leasing Companies of the Slovak Republic	15.00	7.00	114.29%	114.29%	1.65%	5.00	5.00		0.55%	909.00	1,013.00	
TR	Auto Leasing and Rental Companies Association - Tokker												
TR	Turkish Association of Financial Institutions - AFIFKB												
UA	Ukrainian Union of Lessors - UUL												
UK	British Vehicle Rental and Leasing Association - BVRLA										174.07	12,369.54	
UK	Finance and Leasing Association - FLA	257.71	499.62	-48.42%	-47.94%	0.41%	1,891.02	1,803.42	4.86%	5.83%	3.03%	62,418.19	58,812.32
TOTAL		833.43	970.52	-22.28%	-22.15%	0.99%	3,581.63	2,683.49	11.64%	12.29%	4.27%	83,843.81	72,198.72
% (based on homogenous sample)													

1) not adjusted for exchange rate fluctuations 2) adjusted for exchange rate fluctuations

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

Figures reported by our UK member, British Vehicle Rental and Leasing Association - BVRLA are adjusted to a potential overlap in the automotive data with the Finance and Leasing Association - FLA, where possible. While best efforts have been made to avoid double counting, in countries where there is more than one Member Association reporting, there may be some overlap in the data.

10. Leasing - Equipment by Customer Type

Mio €	Private Sector																
	Agriculture, Forestry & Fishing					Manufacturing, Industry & Construction					Services					Private Sector Total	
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	83.48	77.19	8.15%	8.15%	1.33%	2,584.76	2,390.07	8.15%	8.15%	41.15%	1,627.61	1,505.02	8.15%	8.15%	25.91%	4,295.85	3,972.28
BE Association Belge des Entreprises de Leasing	87.80	80.20	9.48%	9.48%	1.64%	1,481.50	1,361.30	8.83%	8.83%	27.61%	3,414.10	3,194.90	6.86%	6.86%	63.62%	4,983.40	4,636.40
BE Fédération Belge des Loueurs de Véhicules - RENTA																	
BG Bulgarian Association for Leasing - BAL	98.40	76.55	28.54%	28.54%	9.39%	159.97	114.21	40.07%	40.07%	15.27%	598.33	536.69	11.48%	11.48%	57.10%	856.70	727.46
CH Schweizerischer Leasingverband - SLV	187.88	195.20	-3.75%	0.00%	1.99%	1,952.38	1,848.52	5.62%	9.73%	20.72%	2,901.30	2,817.31	2.98%	6.99%	30.80%	5,041.56	4,861.02
CZ Czech Leasing and Finance Association - CLFA	139.90	147.27	-5.00%	-7.45%	6.23%	973.02	1,024.58	-5.03%	-7.48%	43.33%	942.37	992.33	-5.03%	-7.48%	41.96%	2,055.29	2,164.17
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	1,696.43	1,677.69	1.12%	1.12%	3.48%	10,812.47	10,692.99	1.12%	1.12%	22.17%	25,053.96	24,777.12	1.12%	1.12%	51.37%	37,562.86	37,147.80
DK Finans og Leasing	404.93	415.27	-2.49%	-2.30%	6.47%	1,033.52	968.19	6.75%	6.96%	16.52%	1,891.27	2,363.89	-19.99%	-19.84%	30.23%	3,329.71	3,747.35
EE Estonian Leasing Association	157.00	142.00	10.56%	10.56%	12.56%	210.00	250.00	-16.00%	-16.00%	16.80%	498.00	443.00	12.42%	12.42%	39.84%	865.00	835.00
ES Asociación Española de Leasing y Renting - AELR																	
ES Asociación Española de Renting de Vehículos - AER																	
FR Association française des Sociétés Financières - ASF	1,645.00	1,520.00	8.22%	8.22%	4.23%	9,424.00	8,704.00	8.27%	8.27%	24.25%	16,753.00	15,473.00	8.27%	8.27%	43.10%	27,822.00	25,697.00
FR Fédération Nationale des Loueurs de Véhicules - FNLV						7,004.00	5,254.00	33.31%	33.31%	54.00%	4,669.00	4,942.00	-5.52%	-5.52%	36.00%	11,673.00	10,196.00
GR Association of Greek Leasing Companies - AGLC	4.79	26.30	-81.79%	-81.79%	1.59%	118.93	153.88	-22.71%	-22.71%	39.41%	153.34	102.42	49.72%	49.72%	50.82%	277.06	282.60
HU Hungarian Leasing Association																	
IT Associazione Italiana Leasing - ASSILEA and ANIASA	1,117.00	1,052.00	6.18%	6.18%	4.37%	7,784.00	7,843.00	-0.75%	-0.75%	30.42%	15,217.00	13,800.00	10.27%	10.27%	59.47%	24,118.00	22,695.00
LT Association of Lithuanian Banks - Leasing Committee	143.00	170.00	-15.88%	-15.88%	7.19%	195.00	207.00	-5.80%	-5.80%	9.80%	1,360.00	1,237.00	9.94%	9.94%	68.38%	1,698.00	1,614.00
LV Latvian Lessors Association																	
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	572.00	409.00	39.85%	39.85%	8.00%	1,215.00	955.00	27.23%	27.23%	16.99%	5,094.00	4,554.00	11.86%	11.86%	71.24%	6,881.00	5,918.00
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																	
NO Finansieringsselskapenes Forening	621.17	471.95	31.62%	35.44%	9.23%	1,994.68	1,997.04	-0.12%	2.78%	29.65%	1,833.33	1,753.09	4.58%	7.61%	27.25%	4,449.18	4,222.08
PL Polish Leasing Association																	
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																	
RU United Leasing Association - ULA																	
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																	
SI Leasing Committee of the Banking Association of Slovenia	3.87	3.75	3.20%	3.20%	0.30%	81.28	70.48	15.32%	15.32%	6.29%	530.96	483.35	9.85%	9.85%	41.09%	616.11	557.58
SK Association of Leasing Companies of the Slovak Republic	79.00	78.00	1.28%	1.28%	5.66%	445.00	497.00	-10.46%	-10.46%	31.88%	720.00	767.00	-6.13%	-6.13%	51.58%	1,244.00	1,342.00
TR Auto Leasing and Rental Companies Association - Tokkder	94.26	172.31	-45.30%	-24.22%	6.25%	726.04	1,326.75	-45.28%	-24.20%	48.13%	676.63	1,236.71	-45.29%	-24.21%	44.85%	1,496.93	2,735.77
TR Turkish Association of Financial Institutions - AFİ/FKB	109.68	146.82	-25.30%	3.47%	2.82%	1,898.66	2,666.60	-28.80%	-1.37%	48.84%	1,878.87	2,663.45	-29.46%	-2.28%	48.33%	3,887.21	5,476.87
UA Ukrainian Union of Lessors - UUL	220.90				49.59%	100.87				22.65%	93.54				21.00%	415.30	
UK British Vehicle Rental and Leasing Association - BVRLA																	
UK Finance and Leasing Association - FLA	271.28	258.93	4.77%	5.73%	1.94%	2,542.08	3,013.68	-15.65%	-14.87%	18.13%	7,937.06	7,958.53	-0.27%	0.65%	56.62%	10,750.42	11,231.14
TOTAL	7,737.76	7,120.43			3.93%	52,737.14	51,338.29			26.76%	93,843.66	91,600.79			47.63%		
% (based on homogenous sample)			5.57%	7.02%				2.53%	4.76%				2.35%	3.66%			

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

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Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

10. Leasing - Equipment by Customer Type (Continued)

Mio €	Public Sector					Consumers					Other					Total	
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VOL	97.20	79.85	21.72%	21.72%	1.55%	1,887.19	1,683.96	12.07%	12.07%	30.04%	1.11	0.70	59.14%	59.14%	0.02%	6,281.35	5,736.79
BE Association Belge des Entreprises de Leasing	135.40	183.30	-26.13%	-26.13%	2.52%	7.90	7.60	3.95%	3.95%	0.15%	240.00	193.40	24.10%	24.10%	4.47%	5,366.70	5,020.70
BE Fédération Belge des Loueurs de Véhicules - RENTA																	
BG Bulgarian Association for Leasing - BAL	0.58	0.06	914.04%	914.04%	0.06%	186.79	127.40	46.62%	46.62%	17.83%	3.84	4.23	-9.23%	-9.23%	0.37%	1,047.90	859.14
CH Schweizerischer Leasingverband - SLV	161.04	151.12	6.56%	10.71%	1.71%	4,218.18	4,049.65	4.16%	8.22%	44.78%						9,420.78	9,061.80
CZ Czech Leasing and Finance Association - CLFA	39.15	41.02	-4.58%	-7.04%	1.74%	151.25	147.04	2.86%	0.21%	6.73%						2,245.68	2,352.24
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	798.60	789.78	1.12%	1.12%	1.64%	5,739.05	5,675.64	1.12%	1.12%	11.77%	4,667.84	4,616.25	1.12%	1.12%	9.57%	48,768.35	48,229.47
DK Finans og Leasing	359.04	341.06	5.27%	5.48%	5.74%	535.74	558.44	-4.06%	-3.88%	8.56%	2,030.94	1,425.54	42.47%	42.75%	32.47%	6,255.43	6,072.38
EE Estonian Leasing Association	34.00	30.00	13.33%	13.33%	2.72%	350.00	331.00	5.74%	5.74%	28.00%	1.00	5.00	-80.00%	-80.00%	0.08%	1,250.00	1,201.00
ES Asociación Española de Leasing y Renting - AELR																	
ES Asociación Española de Renting de Vehículos - AER																	
FR Association Française des Sociétés Financières - ASF	2,094.00	1,934.00	8.27%	8.27%	5.39%	8,953.00	7,665.00	16.80%	16.80%	23.03%						38,869.00	35,296.00
FR Fédération Nationale des Loueurs de Véhicules - FNLV	1,297.00	1,244.00	4.26%	4.26%	10.00%											12,970.00	124,611.00
GR Association of Greek Leasing Companies - AGLC											24.70	30.40	-18.75%	-18.75%	8.19%	301.76	313.00
HU Hungarian Leasing Association	6.24				2.36%	257.84				97.64%						264.08	
IT Associazione Italiana Leasing - ASSILEA and ANIASA	52.00	40.00	30.00%	30.00%	0.20%	1,417.00	1,670.00	-15.15%	-15.15%	5.54%						25,587.00	24,405.00
LT Association of Lithuanian Banks - Leasing Committee	13.00	5.00	160.00%	160.00%	0.65%	278.00	238.00	16.81%	16.81%	13.98%						1,989.00	1,857.00
LV Latvian Lessors Association																	
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	269.00	57.00	371.93%	371.93%	3.76%											7,150.00	5,975.00
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																	
NO Finansieringsselskapenes Forening	679.19	684.56	-0.78%	2.09%	10.09%	1,170.86	1,213.11	-3.48%	-0.68%	17.40%	428.88	447.54	-4.17%	-1.39%	6.37%	6,728.11	6,567.28
PL Polish Leasing Association																	
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																	
RU United Leasing Association - ULA																	
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																	
SI Leasing Committee of the Banking Association of Slovenia	13.60	20.48	-33.59%	-33.59%	1.05%	661.10	627.86	5.29%	5.29%	51.16%	1.34	0.94	42.55%	42.55%	0.10%	1,292.15	1,206.86
SK Association of Leasing Companies of the Slovak Republic	6.00	4.00	50.00%	50.00%	0.43%	145.00	152.00	-4.61%	-4.61%	10.39%	1.00	2.00	-50.00%	-50.00%	0.07%	1,396.00	1,500.00
TR Auto Leasing and Rental Companies Association - Tokkder	11.56	21.36	-45.86%	-25.00%	0.77%											1,508.49	2,757.12
TR Turkish Association of Financial Institutions - AFIFKB																3,887.21	5,476.87
UA Ukrainian Union of Lessors - UUL						15.17				3.40%	14.94				3.35%	445.40	
UK British Vehicle Rental and Leasing Association - BVRLA																	
UK Finance and Leasing Association - FLA	622.80	688.97	-9.60%	-8.77%	4.44%	2,632.50	2,518.62	4.52%	5.49%	18.78%	13.56	6.84	98.19%	100.02%	0.10%	14,019.28	14,445.57
TOTAL	6,689.39	6,315.56			3.39%	28,606.57	26,665.32			14.52%	7,429.15	6,732.83			3.77%		
% (based on homogenous sample)			5.92%	6.49%	3.39%			7.22%	8.08%	14.52%			10.12%	10.37%			

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

11. Hire Purchase - Equipment by Customer Type

Mio €	Private Sector																
	Agriculture, Forestry & Fishing					Manufacturing, Industry & Construction					Services					Private Sector Total	
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	7.75	6.53	18.80%	18.80%	0.77%	557.71	469.47	18.80%	18.80%	55.53%	211.80	178.29	18.80%	18.80%	21.09%	777.27	654.28
BE Association Belge des Entreprises de Leasing																	
BE Fédération Belge des Loueurs de Véhicules - RENTA																	
BG Bulgarian Association for Leasing - BAL																	
CH Schweizerischer Leasingverband - SLV																	
CZ Czech Leasing and Finance Association - CLFA																	
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	261.92	96.44	171.59%	171.59%	3.48%	1,669.42	1,839.34	-9.24%	-9.24%	22.17%	3,868.27	3,787.41	2.13%	2.13%	51.37%	5,799.61	5,723.19
DK Finans og Leasing																	
EE Estonian Leasing Association																	
ES Asociación Española de Leasing y Renting - AELR																	
ES Asociación Española de Renting de Vehículos - AER																	
FR Association française des Sociétés Financières - ASF																	
FR Fédération Nationale des Loueurs de Véhicules - FNLV																	
GR Association of Greek Leasing Companies - AGLC																	
HU Hungarian Leasing Association																	
IT Associazione Italiana Leasing - ASSILEA and ANIASA																	
LT Association of Lithuanian Banks - Leasing Committee																	
LV Latvian Lessors Association																	
NL Nederlandse Vereniging van Leasemaatschappijen - NVL																	
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																	
NO Finansieringsselskapenes Forening																	
PL Polish Leasing Association																	
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																	
RU United Leasing Association - ULA																	
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																	
SI Leasing Committee of the Banking Association of Slovenia																	
SK Association of Leasing Companies of the Slovak Republic	69.00	79.00	-12.66%	-12.66%	7.59%	224.00	208.00	7.69%	7.69%	24.64%	495.00	572.00	-13.46%	-13.46%	54.46%	788.00	859.00
TR Auto Leasing and Rental Companies Association - Tokkder																	
TR Turkish Association of Financial Institutions - AFİ/FKB																	
UA Ukrainian Union of Lessors - UUL																	
UK British Vehicle Rental and Leasing Association - BVRLA																	
UK Finance and Leasing Association - FLA	2,182.64	1,853.61	17.75%	18.84%	3.50%	5,363.34	5,247.13	2.21%	3.16%	8.59%	15,926.12	15,117.43	5.35%	6.32%	25.52%	23,472.10	22,218.17
TOTAL	2,521.31	2,035.57			3.51%	7,814.47	7,763.93			10.87%	20,501.19	19,655.13			28.53%		
% (based on homogenous sample)			23.86%	24.85%				0.65%	1.29%				4.30%	5.05%			

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

11. Hire Purchase - Equipment by Customer Type (Continued)

Mio €	Public Sector					Consumers					Other				Total		
	2018	2017	not adj. ¹	adjusted ² % of equip 18		2018	2017	not adj. ¹	adjusted ² % of equip 18		2018	2017	not adj. ¹	adjusted ² % of equip 18		2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	10.31	5.29	94.82%	94.82%	1.03%	216.55	202.98	6.68%	6.68%	21.56%	0.29	0.16	85.90%	85.90%	0.03%	1,004.41	862.71
BE Association Belge des Entreprises de Leasing																	
BE Fédération Belge des Loueurs de Véhicules - RENTA																	
BG Bulgarian Association for Leasing - BAL																	
CH Schweizerischer Leasingverband - SLV																	
CZ Czech Leasing and Finance Association - CLFA																	
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	123.30	107.92	14.25%	14.25%	1.64%	886.10	397.42	122.96%	122.96%	11.77%	720.70	684.84	5.24%	5.24%	9.57%	7,529.71	6,913.37
DK Finans og Leasing																	
EE Estonian Leasing Association																	
ES Asociación Española de Leasing y Renting - AELR																	
ES Asociación Española de Renting de Vehículos - AER																	
FR Association Française des Sociétés Financières - ASF																	
FR Fédération Nationale des Loueurs de Véhicules - FNLV																	
GR Association of Greek Leasing Companies - AGLC																	
HU Hungarian Leasing Association																	
IT Associazione Italiana Leasing - ASSILEA and ANIASA																	
LT Association of Lithuanian Banks - Leasing Committee																	
LV Latvian Lessors Association																	
NL Nederlandse Vereniging van Leasemaatschappijen - NVL																	
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																	
NO Finansieringssekskapenes Forening																	
PL Polish Leasing Association																	
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																	
RU United Leasing Association - ULA																	
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																	
SI Leasing Committee of the Banking Association of Slovenia																	
SK Association of Leasing Companies of the Slovak Republic	1.00	2.00	-50.00%	-50.00%	0.11%	119.00	151.00	-21.19%	-21.19%	13.09%	1.00	1.00		0.11%	909.00	1,013.00	
TR Auto Leasing and Rental Companies Association - Tokkder																	
TR Turkish Association of Financial Institutions - AFIFKB																	
UA Ukrainian Union of Lessors - UUL																	
UK British Vehicle Rental and Leasing Association - BVRLA																	
UK Finance and Leasing Association - FLA	429.52	418.63	2.60%	3.55%	0.69%	38,503.01	36,076.29	6.73%	7.71%	61.69%	13.56	99.24	-86.33%	-86.21%	0.02%	62,418.19	58,812.32
TOTAL	564.13	533.84			0.79%	39,724.66	36,827.69			55.28%	735.55	785.24			1.02%		
% (based on homogenous sample)			5.67%	6.42%				7.87%	8.83%				-6.33%	-6.31%			

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

Figures in *italics* are estimates

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12. Leasing & Hire Purchase - Equipment by Customer Type

Mio €	Private Sector																
	Agriculture, Forestry & Fishing					Manufacturing, Industry & Construction					Services					Private Sector Total	
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	91.24	83.72	8.98%	8.98%	1.25%	3,142.47	2,859.54	9.89%	9.89%	43.13%	1,839.41	1,683.31	9.27%	9.27%	25.25%	5,073.11	4,626.56
BE Association Belge des Entreprises de Leasing	87.80	80.20	9.48%	9.48%	1.64%	1,481.50	1,361.30	8.83%	8.83%	27.61%	3,414.10	3,194.90	6.86%	6.86%	63.62%	4,983.40	4,636.40
BE Fédération Belge des Loueurs de Véhicules - RENTA																	
BG Bulgarian Association for Leasing - BAL	98.40	76.55	28.54%	28.54%	9.39%	159.97	114.21	40.07%	40.07%	15.27%	598.33	536.69	11.48%	11.48%	57.10%	856.70	727.46
CH Schweizerischer Leasingverband - SLV	187.88	195.20	-3.75%	0.00%	1.99%	1,952.38	1,848.52	5.62%	9.73%	20.72%	2,901.30	2,817.31	2.98%	6.99%	30.80%	5,041.56	4,861.02
CZ Czech Leasing and Finance Association - CLFA	139.90	147.27	-5.00%	-7.45%	6.23%	973.02	1,024.58	-5.03%	-7.48%	43.33%	942.37	992.33	-5.03%	-7.48%	41.96%	2,055.29	2,164.17
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	1,958.35	1,774.13	10.38%	10.38%	3.48%	12,481.89	12,532.33	-0.40%	-0.40%	22.17%	28,922.23	28,564.53	1.25%	1.25%	51.37%	43,362.47	42,870.99
DK Finans og Leasing	404.93	415.27	-2.49%	-2.30%	6.47%	1,033.52	968.19	6.75%	6.96%	16.52%	1,891.27	2,363.89	-19.99%	-19.84%	30.23%	3,329.71	3,747.35
EE Estonian Leasing Association	157.00	142.00	10.56%	10.56%	12.56%	210.00	250.00	-16.00%	-16.00%	16.80%	498.00	443.00	12.42%	12.42%	39.84%	865.00	835.00
ES Asociación Española de Leasing y Renting - AELR																	
ES Asociación Española de Renting de Vehículos - AER																	
FR Association française des Sociétés Financières - ASF	1,645.00	1,520.00	8.22%	8.22%	4.23%	9,424.00	8,704.00	8.27%	8.27%	24.25%	16,753.00	15,473.00	8.27%	8.27%	43.10%	27,822.00	25,697.00
FR Fédération Nationale des Loueurs de Véhicules - FNLV						7,004.00	5,254.00	33.31%	33.31%	54.00%	4,669.00	4,942.00	-5.52%	-5.52%	36.00%	11,673.00	10,196.00
GR Association of Greek Leasing Companies - AGLC	4.79	26.30	-81.79%	-81.79%	1.59%	118.93	153.88	-22.71%	-22.71%	39.41%	153.34	102.42	49.72%	49.72%	50.82%	277.06	282.60
HU Hungarian Leasing Association																	
IT Associazione Italiana Leasing - ASSILEA and ANIASA	1,117.00	1,052.00	6.18%	6.18%	4.37%	7,784.00	7,843.00	-0.75%	-0.75%	30.42%	15,217.00	13,800.00	10.27%	10.27%	59.47%	24,118.00	22,695.00
LT Association of Lithuanian Banks - Leasing Committee	143.00	170.00	-15.88%	-15.88%	7.19%	195.00	207.00	-5.80%	-5.80%	9.80%	1,360.00	1,237.00	9.94%	9.94%	68.38%	1,698.00	1,614.00
LV Latvian Lessors Association																	
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	572.00	409.00	39.85%	39.85%	8.00%	1,215.00	955.00	27.23%	27.23%	16.99%	5,094.00	4,554.00	11.86%	11.86%	71.24%	6,881.00	5,918.00
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																	
NO Finansieringsselskapes Forning	621.17	471.95	31.62%	35.44%	9.23%	1,994.68	1,997.04	-0.12%	2.78%	29.65%	1,833.33	1,753.09	4.58%	7.61%	27.25%	4,449.18	4,222.08
PL Polish Leasing Association																	
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																	
RU United Leasing Association - ULA																	
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																	
SI Leasing Committee of the Banking Association of Slovenia	3.87	3.75	3.20%	3.20%	0.30%	81.28	70.48	15.32%	15.32%	6.29%	530.96	483.35	9.85%	9.85%	41.09%	616.11	557.58
SK Association of Leasing Companies of the Slovak Republic	148.00	157.00	-5.73%	-5.73%	6.42%	669.00	705.00	-5.11%	-5.11%	29.02%	1,215.00	1,339.00	-9.26%	-9.26%	52.71%	2,032.00	2,201.00
TR Auto Leasing and Rental Companies Association - Tokkder	94.26	172.31	-45.30%	-24.22%	6.25%	726.04	1,326.75	-45.28%	-24.20%	48.13%	676.63	1,236.71	-45.29%	-24.21%	44.85%	1,496.93	2,735.77
TR Turkish Association of Financial Institutions - AFİ/FKB	109.68	146.82	-25.30%	3.47%	2.82%	1,898.66	2,666.60	-28.80%	-1.37%	48.84%	1,878.87	2,663.45	-29.46%	-2.28%	48.33%	3,887.21	5,476.87
UA Ukrainian Union of Lessors - UUL	220.90				49.59%	100.87				22.65%	93.54				21.00%	415.30	
UK British Vehicle Rental and Leasing Association - BVRLA																	
UK Finance and Leasing Association - FLA	2,453.91	2,112.54	16.16%	17.23%	3.21%	7,905.42	8,260.81	-4.30%	-3.42%	10.34%	23,863.19	23,075.96	3.41%	4.37%	31.22%	34,222.51	33,449.30
TOTAL	10,259.07	9,156.00			3.82%	60,551.61	59,102.22			22.52%	114,344.86	111,255.92			42.52%		
% (based on homogenous sample)			9.63%	10.99%				2.28%	4.30%				2.69%	3.91%			

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

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12. Leasing & Hire Purchase - Equipment by Customer Type (Continued)

Mio €	Public Sector					Consumers					Other					Total	
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VOL	107.50	85.15	26.26%	26.26%	1.48%	2,103.74	1,886.94	11.49%	11.49%	28.87%	1.40	0.86	64.02%	64.02%	0.02%	7,285.76	6,599.50
BE Association Belge des Entreprises de Leasing	135.40	183.30	-26.13%	-26.13%	2.52%	7.90	7.60	3.95%	3.95%	0.15%	240.00	193.40	24.10%	24.10%	4.47%	5,366.70	5,020.70
BE Fédération Belge des Loueurs de Véhicules - RENTA																	
BG Bulgarian Association for Leasing - BAL	0.58	0.06	914.04%	914.04%	0.06%	186.79	127.40	46.62%	46.62%	17.83%	3.84	4.23	-9.23%	-9.23%	0.37%	1,047.90	859.14
CH Schweizerischer Leasingverband - SLV	161.04	151.12	6.56%	10.71%	1.71%	4,218.18	4,049.65	4.16%	8.22%	44.78%						9,420.78	9,061.80
CZ Czech Leasing and Finance Association - CLFA	39.15	41.02	-4.58%	-7.04%	1.74%	151.25	147.04	2.86%	0.21%	6.73%						2,245.68	2,352.24
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	921.90	897.70	2.70%	2.70%	1.64%	6,625.15	6,073.06	9.09%	9.09%	11.77%	5,388.54	5,301.09	1.65%	1.65%	9.57%	56,298.06	55,142.84
DK Finans og Leasing	359.04	341.06	5.27%	5.48%	5.74%	535.74	558.44	-4.06%	-3.88%	8.56%	2,030.94	1,425.54	42.47%	42.75%	32.47%	6,255.43	6,072.38
EE Estonian Leasing Association	34.00	30.00	13.33%	13.33%	2.72%	350.00	331.00	5.74%	5.74%	28.00%	1.00	5.00	-80.00%	-80.00%	0.08%	1,250.00	1,201.00
ES Asociación Española de Leasing y Renting - AELR																	
ES Asociación Española de Renting de Vehículos - AER																	
FR Association Française des Sociétés Financières - ASF	2,094.00	1,934.00	8.27%	8.27%	5.39%	8,953.00	7,665.00	16.80%	16.80%	23.03%						38,869.00	35,296.00
FR Fédération Nationale des Loueurs de Véhicules - FNLV	1,297.00	1,244.00	4.26%	4.26%	10.00%											12,970.00	124,611.00
GR Association of Greek Leasing Companies - AGLC											24.70	30.40	-18.75%	-18.75%	8.19%	301.76	313.00
HU Hungarian Leasing Association	6.24				2.36%	257.84				97.64%						264.08	
IT Associazione Italiana Leasing - ASSILEA and ANIASA	52.00	40.00	30.00%	30.00%	0.20%	1,417.00	1,670.00	-15.15%	-15.15%	5.54%						25,587.00	24,405.00
LT Association of Lithuanian Banks - Leasing Committee	13.00	5.00	160.00%	160.00%	0.65%	278.00	238.00	16.81%	16.81%	13.98%						1,989.00	1,857.00
LV Latvian Lessors Association																	
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	269.00	57.00	371.93%	371.93%	3.76%											7,150.00	5,975.00
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																	
NO Finansieringssekskapenes Forening	679.19	684.56	-0.78%	2.09%	10.09%	1,170.86	1,213.11	-3.48%	-0.68%	17.40%	428.88	447.54	-4.17%	-1.39%	6.37%	6,728.11	6,567.28
PL Polish Leasing Association																	
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																	
RU United Leasing Association - ULA																	
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																	
SI Leasing Committee of the Banking Association of Slovenia	13.60	20.48	-33.59%	-33.59%	1.05%	661.10	627.86	5.29%	5.29%	51.16%	1.34	0.94	42.55%	42.55%	0.10%	1,292.15	1,206.86
SK Association of Leasing Companies of the Slovak Republic	7.00	6.00	16.67%	16.67%	0.30%	264.00	303.00	-12.87%	-12.87%	11.45%	2.00	3.00	-33.33%	-33.33%	0.09%	2,305.00	2,513.00
TR Auto Leasing and Rental Companies Association - Tokkder	11.56	21.36	-45.86%	-25.00%	0.77%											1,508.49	2,757.12
TR Turkish Association of Financial Institutions - AFIFKB																3,887.21	5,476.87
UA Ukrainian Union of Lessors - UUL						15.17				3.40%	14.94				3.35%	445.40	
UK British Vehicle Rental and Leasing Association - BVRLA																	
UK Finance and Leasing Association - FLA	1,052.32	1,107.60	-4.99%	-4.11%	1.38%	41,135.51	38,594.91	6.58%	7.57%	53.82%	27.13	106.08	-74.43%	-74.19%	0.04%	76,437.48	73,257.90
TOTAL	7,253.52	6,849.40			2.70%	68,331.23	63,493.01			25.41%	8,164.71	7,518.07			3.04%		
% (based on homogenous sample)			5.90%	6.48%				7.60%	8.52%				8.40%	8.62%			

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

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13. Leasing - Equipment by Customer Size

Mio €	Private Sector											
	Corporate					SME					Private Sector Total	
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017
AT	Verband Österreichischer Leasing-Gesellschaften - VÖL										4,295.85	3,972.28
BE	Association Belge des Entreprises de Leasing										4,983.40	4,636.40
BE	Fédération Belge des Loueurs de Véhicules - RENTA											
BG	Bulgarian Association for Leasing - BAL										856.70	727.46
CH	Schweizerischer Leasingverband - SLV										5,041.56	4,861.02
CZ	Czech Leasing and Finance Association - CLFA										2,055.29	2,164.17
DE	12,520.95	12,382.60	1.12%	1.12%	33.33%	25,041.91	24,765.20	1.12%	1.12%	66.67%	37,562.86	37,147.80
DE	Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL											
DK	Finans og Leasing										3,329.71	3,747.35
EE	810.00	804.00	0.75%	0.75%	93.64%	55.00	31.00	77.42%	77.42%	6.36%	865.00	835.00
ES	Asociación Española de Leasing y Renting - AELR											
ES	Asociación Española de Renting de Vehículos - AER										2,283.11	1,999.04
ES	2,657.62	2,678.16	-0.77%	-0.77%				14.21%	14.21%		27,822.00	25,697.00
FR	Association Française des Sociétés Financières - ASF										11,673.00	10,196.00
FR	Fédération Nationale des Loueurs de Véhicules - FNLV											
GR	130.09	147.85	-12.01%	-12.01%	46.95%	146.97	134.75	9.07%	9.07%	53.05%	277.06	282.60
GR	Association of Greek Leasing Companies - AGLC											
HU	Hungarian Leasing Association										1,497.16	
IT	318.15					18,209.00	16,045.00	13.49%	13.49%	75.50%	24,118.00	22,695.00
IT	Associazione Italiana Leasing - ASSILEA and ANIASA											
LT	Association of Lithuanian Banks - Leasing Committee										1,698.00	1,614.00
LV	Latvian Lessors Association											
NL	805.00	896.00	-10.16%	-10.16%	11.70%	6,076.00	5,022.00	20.99%	20.99%	88.30%	6,881.00	5,918.00
NL	Nederlandse Vereniging van Leasemaatschappijen - NVL											
NL	Vereniging van Nederlandse Autoleasemaatschappijen - VNA											
NO	Finansieringsselskaperens Forening										4,449.18	4,222.08
PL	Polish Leasing Association											
PT	Associação Portuguesa de Leasing, Factoring e Renting - ALF											
RU	9,271.00	7,954.48	16.55%	30.87%		8,421.75	8,651.95	-2.66%	9.30%			
RU	United Leasing Association - ULA											
SE	AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen											
SI	Leasing Committee of the Banking Association of Slovenia										616.11	557.58
SK	Association of Leasing Companies of the Slovak Republic										1,244.00	1,342.00
TR	Auto Leasing and Rental Companies Association - Tokkder										1,496.93	2,735.77
TR	Turkish Association of Financial Institutions - AFI/FKB										3,887.21	5,476.87
TR	2,211.40	2,862.45	-22.74%	7.01%	56.89%	1,675.81	2,614.43	-35.90%	-11.21%	43.11%	3,887.21	5,476.87
UA	139.51				33.59%	275.80				66.41%	415.30	
UA	Ukrainian Union of Lessors - UUL											
UK	British Vehicle Rental and Leasing Association - BVRLA											
UK	Finance and Leasing Association - FLA										10,750.42	11,231.14
TOTAL	34,772.72	34,375.54				63,682.50	59,263.37					
% (based on homogenous sample)			0.75%	6.57%				6.99%	9.91%			

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

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13. Leasing - Equipment by Customer Size (Continued)

Mio €	SME - Medium					SME - Small					SME - Micro				SME - Total		
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VOL																	
BE Association Belge des Entreprises de Leasing																	
BE Fédération Belge des Loueurs de Véhicules - RENTA																	
BG Bulgarian Association for Leasing - BAL																	
CH Schweizerischer Leasingverband - SLV																	
CZ Czech Leasing and Finance Association - CLFA																	
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	8,353.00	8,765.00	-4.70%	-4.70%	33.36%	8,322.00	8,773.00	-5.14%	-5.14%	33.23%	8,366.91	7,227.20	15.77%	15.77%	33.41%	25,041.91	24,765.20
DK Finans og Leasing																	
EE Estonian Leasing Association	30.00	7.00	328.57%	328.57%	54.55%	15.00	7.00	114.29%	114.29%	27.27%	10.00	17.00	-41.18%	-41.18%	18.18%	55.00	31.00
ES Asociación Española de Leasing y Renting - AELR																2,283.11	1,999.04
ES Asociación Española de Renting de Vehículos - AER																	
FR Association Française des Sociétés Financières - ASF																	
FR Fédération Nationale des Loueurs de Véhicules - FNLV																	
GR Association of Greek Leasing Companies - AGLC	138.63	130.30	6.39%	6.39%	94.33%	7.38	4.03	83.13%	83.13%	5.02%	0.96	0.42	128.57%	128.57%	0.65%	146.97	134.75
HU Hungarian Leasing Association																1,497.16	
IT Associazione Italiana Leasing - ASSILEA and ANIASA																18,209.00	16,045.00
LT Association of Lithuanian Banks - Leasing Committee																	
LV Latvian Lessors Association																	
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	1,961.00	2,251.00	-12.88%	-12.88%	32.27%	1,063.00	1,084.00	-1.94%	-1.94%	17.50%	3,052.00	1,687.00	80.91%	80.91%	50.23%	6,076.00	5,022.00
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																	
NO Finansieringsselskapenes Forening																	
PL Polish Leasing Association																	
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																	
RU United Leasing Association - ULA	2,848.53	2,424.54	17.49%	31.93%	33.82%	5,573.22	6,227.41	-10.51%	0.49%	66.18%						8,421.75	8,651.95
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																	
SI Leasing Committee of the Banking Association of Slovenia																	
SK Association of Leasing Companies of the Slovak Republic																	
TR Auto Leasing and Rental Companies Association - Tokkder																	
TR Turkish Association of Financial Institutions - AFIFKB	558.54	871.48	-35.91%	-11.22%	33.33%	558.54	871.48	-35.91%	-11.22%	33.33%	558.72	871.48	-35.89%	-11.19%	33.34%	1,675.81	2,614.43
UA Ukrainian Union of Lessors - UIUL	128.09				46.44%	141.93				51.46%	5.78				2.10%	275.80	
UK British Vehicle Rental and Leasing Association - BVRLA																	
UK Finance and Leasing Association - FLA																	
TOTAL	14,017.80	14,449.31				15,681.07	16,966.92				11,994.37	9,803.10					
% (based on homogenous sample)			-3.87%	0.04%				-8.42%	-3.11%				22.29%	24.49%			

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Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

14. Hire Purchase - Equipment by Customer Size

Mio €	Private Sector											
	Corporate					SME				Private Sector Total		
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017
AT											777.27	654.28
BE												
BG												
CH												
CZ												
DE	1,000.00	1,000.00			17.24%	4,799.61	4,723.19	1.62%	1.62%	82.76%	5,799.61	5,723.19
DK												
EE												
ES												
FR												
GR												
HU												
IT												
LT												
LV												
NL												
NO												
PL												
PT												
RU												
SE												
SI												
SK											788.00	859.00
TR												
UA												
UK											23,472.10	22,218.17
TOTAL	1,000.00	1,000.00				4,799.61	4,723.19					
% (based on homogenous sample)								1.62%	1.62%			

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

14. Hire Purchase - Equipment by Customer Size (Continued)

Mio €	SME - Medium					SME - Small					SME - Micro				SME - Total		
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VOL																	
BE Association Belge des Entreprises de Leasing																	
BE Fédération Belge des Loueurs de Véhicules - RENTA																	
BG Bulgarian Association for Leasing - BAL																	
CH Schweizerischer Leasingverband - SLV																	
CZ Czech Leasing and Finance Association - CLFA																	
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	1,610.00	1,570.00	2.55%	2.55%	33.54%	1,580.00	1,580.00			32.92%	1,609.61	1,573.19	2.32%	2.32%	33.54%	4,799.61	4,723.19
DK Finans og Leasing																	
EE Estonian Leasing Association																	
ES Asociación Española de Leasing y Renting - AELR																	
ES Asociación Española de Renting de Vehículos - AER																	
FR Association Française des Sociétés Financières - ASF																	
FR Fédération Nationale des Loueurs de Véhicules - FNLV																	
GR Association of Greek Leasing Companies - AGLC																	
HU Hungarian Leasing Association																	
IT Associazione Italiana Leasing - ASSILEA and ANIASA																	
LT Association of Lithuanian Banks - Leasing Committee																	
LV Latvian Lessors Association																	
NL Nederlandse Vereniging van Leasemaatschappijen - NVL																	
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																	
NO Finansieringsselskapenes Forening																	
PL Polish Leasing Association																	
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																	
RU United Leasing Association - ULA																	
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																	
SI Leasing Committee of the Banking Association of Slovenia																	
SK Association of Leasing Companies of the Slovak Republic																	
TR Auto Leasing and Rental Companies Association - Tokkder																	
TR Turkish Association of Financial Institutions - AFIFKB																	
UA Ukrainian Union of Lessors - UUL																	
UK British Vehicle Rental and Leasing Association - BVRLA																	
UK Finance and Leasing Association - FLA																	
TOTAL	1,610.00	1,570.00				1,580.00	1,580.00				1,609.61	1,573.19					
% (based on homogenous sample)			2.55%	2.55%									2.32%	2.32%			

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

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15. Leasing & Hire Purchase - Equipment by Customer Size

Mio €	Private Sector											
	Corporate					SME					Private Sector Total	
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017
AT											5,073.11	4,626.56
BE											4,983.40	4,636.40
BG											856.70	727.46
CH											5,041.56	4,861.02
CZ											2,055.29	2,164.17
DE	13,520.95	13,382.60	1.03%	1.03%	31.18%	29,841.52	29,488.39	1.20%	1.20%	68.82%	43,362.47	42,870.99
DK											3,329.71	3,747.35
EE	810.00	804.00	0.75%	0.75%	93.64%	55.00	31.00	77.42%	77.42%	6.36%	865.00	835.00
ES											27,822.00	25,697.00
FR	2,657.62	2,678.16	-0.77%	-0.77%		2,283.11	1,999.04	14.21%	14.21%		11,673.00	10,196.00
GR	130.09	147.85	-12.01%	-12.01%	46.95%	146.97	134.75	9.07%	9.07%	53.05%	277.06	282.60
HU	318.15					1,497.16						
IT	5,909.00	6,650.00	-11.14%	-11.14%	24.50%	18,209.00	16,045.00	13.49%	13.49%	75.50%	24,118.00	22,695.00
LT											1,698.00	1,614.00
LV												
NL	805.00	896.00	-10.16%	-10.16%	11.70%	6,076.00	5,022.00	20.99%	20.99%	88.30%	6,881.00	5,918.00
NO											4,449.18	4,222.08
PL												
PT												
RU	9,271.00	7,954.48	16.55%	30.87%		8,421.75	8,651.95	-2.66%	9.30%			
SE												
SI											616.11	557.58
SK											2,032.00	2,201.00
TR	2,211.40	2,862.45	-22.74%	7.01%	56.89%	1,675.81	2,614.43	-35.90%	-11.21%	43.11%	1,496.93	2,735.77
UA	139.51				33.59%	275.80				66.41%	3,887.21	5,476.87
UK											415.30	
UK											34,222.51	33,449.30
TOTAL	35,772.72	35,375.54				68,482.11	63,986.56					
% (based on homogenous sample)			0.73%	6.39%				6.59%	9.29%			

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

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15. Leasing & Hire Purchase - Equipment by Customer Size (Continued)

Mio €	SME - Medium					SME - Small					SME - Micro					SME - Total	
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VOL																	
BE Association Belge des Entreprises de Leasing																	
BE Fédération Belge des Loueurs de Véhicules - RENTA																	
BG Bulgarian Association for Leasing - BAL																	
CH Schweizerischer Leasingverband - SLV																	
CZ Czech Leasing and Finance Association - CLFA																	
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	9,963.00	10,335.00	-3.60%	-3.60%	33.39%	9,902.00	10,353.00	-4.36%	-4.36%	33.18%	9,976.52	8,800.39	13.36%	13.36%	33.43%	29,841.52	29,488.39
DK Finans og Leasing																	
EE Estonian Leasing Association	30.00	7.00	328.57%	328.57%	54.55%	15.00	7.00	114.29%	114.29%	27.27%	10.00	17.00	-41.18%	-41.18%	18.18%	55.00	31.00
ES Asociación Española de Leasing y Renting - AELR																2,283.11	1,999.04
ES Asociación Española de Renting de Vehículos - AER																	
FR Association Française des Sociétés Financières - ASF																	
FR Fédération Nationale des Loueurs de Véhicules - FNLV																	
GR Association of Greek Leasing Companies - AGLC	138.63	130.30	6.39%	6.39%	94.33%	7.38	4.03	83.13%	83.13%	5.02%	0.96	0.42	128.57%	128.57%	0.65%	146.97	134.75
HU Hungarian Leasing Association																1,497.16	
IT Associazione Italiana Leasing - ASSILEA and ANIASA																18,209.00	16,045.00
LT Association of Lithuanian Banks - Leasing Committee																	
LV Latvian Lessors Association																	
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	1,961.00	2,251.00	-12.88%	-12.88%	32.27%	1,063.00	1,084.00	-1.94%	-1.94%	17.50%	3,052.00	1,687.00	80.91%	80.91%	50.23%	6,076.00	5,022.00
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																	
NO Finansieringsselskapenes Forening																	
PL Polish Leasing Association																	
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																	
RU United Leasing Association - ULA	2,848.53	2,424.54	17.49%	31.93%	33.82%	5,573.22	6,227.41	-10.51%	0.49%	66.18%						8,421.75	8,651.95
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																	
SI Leasing Committee of the Banking Association of Slovenia																	
SK Association of Leasing Companies of the Slovak Republic																	
TR Auto Leasing and Rental Companies Association - Tokkder																	
TR Turkish Association of Financial Institutions - AFIFKB	558.54	871.48	-35.91%	-11.22%	33.33%	558.54	871.48	-35.91%	-11.22%	33.33%	558.72	871.48	-35.89%	-11.19%	33.34%	1,675.81	2,614.43
UA Ukrainian Union of Lessors - UIUL	128.09				46.44%	141.93				51.46%	5.78				2.10%	275.80	
UK British Vehicle Rental and Leasing Association - BVRLA																	
UK Finance and Leasing Association - FLA																	
TOTAL	15,627.80	16,019.31				17,261.07	18,546.92				13,603.98	11,376.29					
% (based on homogenous sample)			-3.24%	0.28%				-7.70%	-2.85%				19.53%	21.42%			

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

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16. Leasing - Equipment by Contract Term

Mio €	Up to and including 2 Years					2 - 5 Years					5 - 10 Years					Longer than 10 Years					Total		
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	
AT Verband Österreichischer Leasing-Gesellschaften - VOL																							
BE Association Belge des Entreprises de Leasing	623.30	525.70	18.57%	18.57%	11.61%	3,732.20	3,624.00	2.99%	2.99%	69.54%	969.90	836.10	16.00%	16.00%	18.07%	41.20	34.90	18.05%	18.05%	0.77%	5,366.60	5,020.70	
BE Fédération Belge des Loueurs de Véhicules - RENTA																							
BG Bulgarian Association for Leasing - BAL																							
CH Schweizerischer Leasingverband - SLV																							
CZ Czech Leasing and Finance Association - CLFA	199.13	208.58	-4.53%	-6.99%	8.87%	1,711.12	1,792.26	-4.53%	-6.99%	76.20%	310.45	325.19	-4.53%	-7.00%	13.82%	24.99	26.21	-4.64%	-7.10%	1.11%	2,245.68	2,352.24	
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	5,799.76	5,735.65	1.12%	1.12%	11.89%	31,241.75	30,896.55	1.12%	1.12%	64.06%	7,922.78	7,835.24	1.12%	1.12%	16.25%	3,804.06	3,762.03	1.12%	1.12%	7.80%	48,768.35	48,229.47	
DK Finans og Leasing	1,479.56	1,352.84	9.37%	9.58%	23.65%	3,701.74	3,523.21	5.07%	5.27%	59.18%	1,074.06	1,196.32	-10.22%	-10.04%	17.17%	0.08	0.01	500.00%	501.18%	0.00%	6,255.43	6,072.38	
EE Estonian Leasing Association	170.00	165.00	3.03%	3.03%	13.60%	868.00	752.00	15.43%	15.43%	69.44%	212.00	284.00	-25.35%	-25.35%	16.96%						1,250.00	1,201.00	
ES Asociación Española de Leasing y Renting - AELR						7,304.01	6,162.03	18.53%	18.53%	79.60%	1,871.89	1,665.75	12.38%	12.38%	20.40%						9,175.90	7,827.78	
ES Asociación Española de Renting de Vehículos - AER	1,453.57	1,547.14	-6.05%	-6.05%	29.42%	3,487.16	3,130.06	11.41%	11.41%	70.58%											4,940.73	4,677.20	
FR Association Française des Sociétés Financières - ASF	117.00	106.00	10.38%	10.38%	0.30%	34,088.00	30,955.00	10.12%	10.12%	87.70%	3,887.00	3,529.00	10.14%	10.14%	10.00%	777.00	706.00	10.06%	10.06%	2.00%	38,869.00	35,296.00	
FR Fédération Nationale des Loueurs de Véhicules - FNLV	1,945.00	1,716.00	13.34%	13.34%	15.00%	11,025.00	9,724.00	13.38%	13.38%	85.00%											12,970.00	11,440.00	
GR Association of Greek Leasing Companies - AGLC	3.41	0.30	1036.67%	1036.67%	1.13%	239.72	284.62	-9.41%	-9.41%	79.44%	57.73	48.08	20.07%	20.07%	19.13%	0.90				0.30%	301.76	313.00	
HU Hungarian Leasing Association	523.00	411.00	27.25%	27.25%	2.04%	18,311.00	9,482.00	93.11%	93.11%	71.56%	1,951.00	995.00	96.08%	96.08%	7.62%	4,802.00	13,517.00	-64.47%	-64.47%	18.77%	25,587.00	24,405.00	
LT Association of Lithuanian Banks - Leasing Committee	105.00	101.00	3.96%	3.96%	5.28%	1,037.00	880.00	17.84%	17.84%	52.19%	841.00	874.00	-3.78%	-3.78%	42.33%	4.00	2.00	100.00%	100.00%	0.20%	1,987.00	1,857.00	
LV Latvian Lessors Association																							
NL Nederlandse Vereniging van Leasemaatschappijen - NVL						7,150.00	5,975.00	19.67%	19.67%	100.00%											7,150.00	5,975.00	
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																							
NO Finansleingselskapsenes Forening	456.54	233.96	95.14%	100.80%	6.79%	4,979.89	4,148.21	20.05%	23.53%	74.02%	1,264.97	1,527.14	-17.17%	-14.77%	18.80%	26.71	657.97	-95.94%	-95.82%	0.40%	6,728.11	6,567.28	
PL Polish Leasing Association																							
PT Associação Portuguesa de Leasing, Factoring e Renting - ALP																							
RU United Leasing Association - ULA																							
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																							
SI Leasing Committee of the Banking Association of Slovenia	237.60	220.82	7.55%	7.55%	18.39%	423.15	427.75	-1.08%	-1.08%	32.75%	630.88	557.65	13.13%	13.13%	48.82%	0.52	0.54	-3.70%	-3.70%	0.04%	1,292.15	1,206.88	
SK Association of Leasing Companies of the Slovak Republic	57.00	108.00	-46.23%	-46.23%	4.08%	1,148.00	1,210.00	-5.04%	-5.04%	82.31%	187.00	181.00	3.31%	3.31%	13.40%	3.00	3.00			0.21%	1,396.00	1,500.00	
TR Auto Leasing and Rental Companies Association - Tokker	388.25	865.41	-55.14%	-37.86%	25.74%	1,120.24	1,891.72	-40.78%	-17.97%	74.26%											1,508.49	2,757.12	
TR Turkish Association of Financial Institutions - AFIFKB											3,887.21	5,476.87	-29.03%	-1.69%	100.00%						3,887.21	5,476.87	
UA Ukrainian Union of Lessors - UUL	115.38				25.90%	324.94				72.95%	5.09				1.14%						445.40		
UK British Vehicle Rental and Leasing Association - BVRLA																							
UK Finance and Leasing Association - FLA	4,486.22	4,622.04	-2.94%	-2.04%	32.00%	7,010.21	7,223.93	-2.96%	-2.06%	50.00%	1,401.59	1,444.10	-2.94%	-2.05%	10.00%	1,121.27	1,155.51	-2.96%	-2.07%	8.00%	14,019.28	14,445.57	
TOTAL	18,159.70	17,917.52	0.71%	1.84%	9.35%	138,904.12	122,062.33	13.53%	14.03%	71.55%	26,474.54	26,775.44	-1.14%	4.61%	13.64%	10,605.74	19,865.17	-46.61%	-46.56%	5.46%			

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

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17. Hire Purchase - Equipment by Contract Term

Mio €	Up to and Including 2 Years					2 - 5 Years					5 - 10 Years					Longer than 10 Years					Total		
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	
AT																							
BE																							
BG																							
CH																							
CZ																							
DE	894.32	821.12	8.91%	8.91%	11.88%	4,828.22	4,433.02	8.91%	8.91%	64.12%	1,222.82	1,122.71	8.92%	8.92%	16.24%	584.35	536.52	8.91%	8.91%	7.76%	7,529.71	6,913.37	
DK																							
EE																							
ES																							
FR																							
GR																							
HU																							
IT																							
LT																							
LV																							
NL																							
NO																							
PL																							
PT																							
RU																							
SE																							
SI																							
SK	76.00	143.00	-46.85%	-46.85%	8.36%	694.00	700.00	-0.86%	-0.86%	76.35%	139.00	170.00	-18.24%	-18.24%	15.29%						909.00	1,013.00	
TR																							
UA																							
UK	12,483.19	11,762.69	6.13%	7.11%	20.00%	43,693.41	41,168.29	6.13%	7.11%	70.00%	5,617.66	5,292.76	6.14%	7.12%	9.00%	623.93	588.59	6.00%	6.98%	1.00%	62,418.19	58,812.32	
TOTAL	13,453.51	12,726.81			18.99%	49,215.63	46,301.31			69.46%	6,979.48	6,585.47			9.85%	1,208.28	1,125.11						
% (based on homogenous sample)			5.71%	6.62%				6.29%	7.17%				5.98%	6.77%				7.39%	7.90%				

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

18. Leasing & Hire Purchase - Equipment by Contract Term

Mio €	Up to and including 2 Years					2 - 5 Years					5 - 10 Years					Longer than 10 Years					Total		
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	
AT Verband Österreichischer Leasing-Gesellschaften - VOL																							
BE Association Belge des Entreprises de Leasing	623.30	525.70	18.57%	18.57%	11.61%	3,732.20	3,624.00	2.99%	2.99%	69.54%	969.90	836.10	16.00%	16.00%	18.07%	41.20	34.90	18.05%	18.05%	0.77%	5,366.60	5,020.70	
BE Fédération Belge des Loueurs de Véhicules - RENTA																							
BG Bulgarian Association for Leasing - BAL																							
CH Schweizerischer Leasingverband - SLV																							
CZ Czech Leasing and Finance Association - CLFA	199.13	208.58	-4.53%	-6.99%	8.87%	1,711.12	1,792.26	-4.53%	-6.99%	76.20%	310.45	325.19	-4.53%	-7.00%	13.82%	24.99	26.21	-4.64%	-7.10%	1.11%	2,245.68	2,352.24	
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	6,694.08	6,556.77	2.09%	2.09%	11.89%	36,069.97	35,329.57	2.10%	2.10%	64.07%	9,145.60	8,957.95	2.09%	2.09%	16.24%	4,388.41	4,298.55	2.09%	2.09%	7.79%	56,298.06	55,142.84	
DK Finans og Leasing	1,479.56	1,352.84	9.37%	9.58%	23.65%	3,701.74	3,523.21	5.07%	5.27%	59.18%	1,074.06	1,196.32	-10.22%	-10.04%	17.17%	0.08	0.01	500.00%	501.18%	0.00%	6,255.43	6,072.38	
EE Estonian Leasing Association	170.00	165.00	3.03%	3.03%	13.60%	868.00	752.00	15.43%	15.43%	69.44%	212.00	284.00	-25.35%	-25.35%	16.96%						1,250.00	1,201.00	
ES Asociación Española de Leasing y Renting - AELR						7,304.01	6,162.03	18.53%	18.53%	79.60%	1,871.89	1,665.75	12.38%	12.38%	20.40%						9,175.90	7,827.78	
ES Asociación Española de Renting de Vehículos - AER	1,453.57	1,547.14	-6.05%	-6.05%	29.42%	3,487.16	3,330.06	11.41%	11.41%	70.58%											4,940.73	4,677.20	
FR Association Française des Sociétés Financières - ASF	117.00	106.00	10.38%	10.38%	0.30%	34,088.00	30,955.00	10.12%	10.12%	87.70%	3,887.00	3,529.00	10.14%	10.14%	10.00%	777.00	706.00	10.06%	10.06%	2.00%	38,869.00	35,299.00	
FR Fédération Nationale des Loueurs de Véhicules - FNLV	1,945.00	1,716.00	13.34%	13.34%	15.00%	11,025.00	9,724.00	13.38%	13.38%	85.00%											12,970.00	11,440.00	
GR Association of Greek Leasing Companies - AGLC	3.41	0.30	1036.67%	1036.67%	1.13%	239.72	284.62	-9.41%	-9.41%	79.44%	57.73	48.08	20.07%	20.07%	19.13%	0.90					301.76	313.00	
HU Hungarian Leasing Association	523.00	411.00	27.25%	27.25%	2.04%	18,311.00	9,482.00	93.11%	93.11%	71.56%	1,951.00	995.00	96.08%	96.08%	7.62%	4,802.00	13,517.00	-64.47%	-64.47%	18.77%	25,587.00	24,405.00	
LT Association of Lithuanian Banks - Leasing Committee	105.00	101.00	3.96%	3.96%	5.28%	1,037.00	880.00	17.84%	17.84%	52.19%	841.00	874.00	-3.78%	-3.78%	42.33%	4.00	2.00	100.00%	100.00%	0.20%	1,987.00	1,857.00	
LV Latvian Lessors Association																							
NL Nederlandse Vereniging van Leasemaatschappijen - NVL						7,150.00	5,975.00	19.67%	19.67%	100.00%											7,150.00	5,975.00	
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																							
NO Finansieringselskaperenes Forening	456.54	233.96	95.14%	100.80%	6.79%	4,979.89	4,148.21	20.05%	23.53%	74.02%	1,264.97	1,527.14	-17.17%	-14.77%	18.80%	26.71	657.97	-95.94%	-95.82%	0.40%	6,728.11	6,567.28	
PL Polish Leasing Association																							
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																							
RU United Leasing Association - ULA																							
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																							
SI Leasing Committee of the Banking Association of Slovenia	237.60	220.82	7.55%	7.55%	18.39%	423.15	427.75	-1.08%	-1.08%	32.75%	630.88	557.65	13.13%	13.13%	48.82%	0.52	0.54	-3.70%	-3.70%	0.04%	1,292.15	1,206.88	
SK Association of Leasing Companies of the Slovak Republic	133.00	249.00	-46.59%	-46.59%	5.77%	1,843.00	1,910.00	-3.51%	-3.51%	79.95%	326.00	351.00	-7.12%	-7.12%	14.14%	3.00	3.00				2,305.00	2,513.00	
TR Auto Leasing and Rental Companies Association - Tokker	388.25	865.41	-55.14%	-37.86%	25.74%	1,120.24	1,891.72	-40.78%	-17.97%	74.26%											1,508.49	2,757.12	
TR Turkish Association of Financial Institutions - AFIFKB											3,887.21	5,476.87	-29.03%	-1.69%	100.00%						3,887.21	5,476.87	
UA Ukrainian Union of Lessors - UUL	115.38				25.90%	324.94				72.95%	5.09				1.14%						445.40		
UK British Vehicle Rental and Leasing Association - BVRLA																							
UK Finance and Leasing Association - FLA	16,969.40	16,384.73	3.57%	4.53%	22.20%	50,703.62	48,392.21	4.78%	5.74%	66.33%	7,019.25	6,736.86	4.19%	5.15%	9.18%	1,745.20	1,744.10	0.06%	0.99%	2.28%	76,437.48	73,257.90	
TOTAL	31,613.21	30,644.34			11.93%	188,119.75	168,363.64			70.99%	33,454.02	33,360.91			12.62%	11,814.02	20,990.29			4.46%			
%(based on homogenous sample)			2.79%	3.82%				11.54%	12.14%				0.26%	5.04%				-43.72%	-43.64%				

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

19. Leasing - Number of Contracts for Equipment by Contract Size

	0 - 20.000€			20.000€ - 50.000€			50.000€ - 100.000€			10.000€ - 1 mln€			> 1 mln€			Total	
	2018	2017	% change	2018	2017	% change	2018	2017	% change	2018	2017	% change	2018	2017	% change	2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VÖL																237,961	225,635
BE Association Belge des Entreprises de Leasing	44,135	42,034	5.00%	38,810	36,819	5.41%	13,192	12,774	3.27%	8,649	7,783	11.13%	373	371	0.54%	105,159	99,781
BE Fédération Belge des Loueurs de Véhicules - RENTA																	
BG Bulgarian Association for Leasing - BAL																	
CH Schweizerischer Leasingverband - SLV																241,225	232,204
CZ Czech Leasing and Finance Association - CLFA																75,192	81,278
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	580,810	559,239	3.86%	1,000,000	1,000,000		10,000	10,000		1,000	1,000		100	100		1,591,910	1,570,339
DK Finans og Leasing																132,509	144,589
EE Estonian Leasing Association	40,000	43,428	-7.89%	5,600	1,200	366.67%	350	210	66.67%	200	150	33.33%	15	12	25.00%	46,165	45,000
ES Asociación Española de Leasing y Renting - AELR																249,002	226,145
ES Asociación Española de Renting de Vehículos - AER																	
FR Association Française des Sociétés Financières - ASF																1,466,330	1,353,195
FR Fédération Nationale des Loueurs de Véhicules - FNLV																559,300	521,000
GR Association of Greek Leasing Companies - AGLC	654	571	14.54%	556	476	16.81%	293	291	0.69%	526	462	13.85%	46	38	21.05%	2,075	1,838
HU Hungarian Leasing Association																	
IT Associazione Italiana Leasing - ASSILEA and ANIASA	233,631	228,145	2.40%	278,803	266,822	4.49%	122,859	118,501	3.68%	79,111	80,141	-1.29%	5,629	6,884	-18.23%	720,033	700,493
LT Association of Lithuanian Banks - Leasing Committee																135,762	151,581
LV Latvian Lessors Association																	
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	14,572	13,344	9.20%	29,398	27,837	5.61%	14,288	13,051	9.48%	14,042	10,697	31.27%	796	669	18.98%	73,096	65,598
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																283,978	251,827
NO Finansieringssekskapenes Forening																	
PL Polish Leasing Association																508,757	470,852
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																93,432	88,142
RU United Leasing Association - ULA																230,000	191,000
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																377,574	
SI Leasing Committee of the Banking Association of Slovenia																58,299	54,991
SK Association of Leasing Companies of the Slovak Republic																41,009	47,848
TR Auto Leasing and Rental Companies Association - Tokkder																	6,134
TR Turkish Association of Financial Institutions - AFIFKB																	
UA Ukrainian Union of Lessors - UUL	2,430			4,178			1,454			398			1			8,461	
UK British Vehicle Rental and Leasing Association - BVRLA																580,099	
UK Finance and Leasing Association - FLA																	
TOTAL	916,232	886,761		1,357,345	1,333,154		162,436	154,827		103,926	100,233		6,960	8,074		7,817,328	6,529,470
%(based on homogenous sample)			3.05%			1.50%			3.98%			3.29%			-13.81%		

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

20. Hire Purchase - Number of Contracts for Equipment by Contract Size

	0 - 20.000€			20.000€ - 50.000€			50.000€ - 100.000€			10.000€ - 1 mln€			> 1 mln€			Total	
	2018	2017	% change	2018	2017	% change	2018	2017	% change	2018	2017	% change	2018	2017	% change	2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VÖL																23,357	22,082
BE Association Belge des Entreprises de Leasing																	
BE Fédération Belge des Loueurs de Véhicules - RENTA																	
BG Bulgarian Association for Leasing - BAL																	
CH Schweizerischer Leasingverband - SLV																	
CZ Czech Leasing and Finance Association - CLFA																82,372	79,877
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	65,688	62,118	5.75%	10,000	10,000		10,000	10,000		1,000	1,000		10	10		86,698	83,128
DK Finans og Leasing																108,862	106,080
EE Estonian Leasing Association																	
ES Asociación Española de Leasing y Renting - AELR																	
ES Asociación Española de Renting de Vehículos - AER																	
FR Association française des Sociétés Financières - ASF																	
FR Fédération Nationale des Loueurs de Véhicules - FNLV																	
GR Association of Greek Leasing Companies - AGLC																	
HU Hungarian Leasing Association																	
IT Associazione Italiana Leasing - ASSILEA and ANIASA																	
LT Association of Lithuanian Banks - Leasing Committee																	
LV Latvian Lessors Association																	
NL Nederlandse Vereniging van Leasemaatschappijen - NVL																	
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																	
NO Finansieringssekskapenes Forening																	
PL Polish Leasing Association																	
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																	
RU United Leasing Association - ULA																	
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																315,495	
SI Leasing Committee of the Banking Association of Slovenia																	
SK Association of Leasing Companies of the Slovak Republic																104,776	48,479
TR Auto Leasing and Rental Companies Association - Tokkder																	
TR Turkish Association of Financial Institutions - AFIFKB																	
UA Ukrainian Union of Lessors - UUL																	
UK British Vehicle Rental and Leasing Association - BVRLA																5,742	
UK Finance and Leasing Association - FLA																	
TOTAL	65,688	62,118		10,000	10,000		10,000	10,000		1,000	1,000		10	10		727,302	339,646
% (based on homogenous sample)			5.75%														

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

21. Leasing & Hire Purchase - Number of Contracts for Equipment by Contract Size

	0 - 20.000€			20.000€ - 50.000€			50.000€ - 100.000€			10.000€ - 1 mln€			> 1 mln€			Total	
	2018	2017	% change	2018	2017	% change	2018	2017	% change	2018	2017	% change	2018	2017	% change	2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VÖL																261,318	247,717
BE Association Belge des Entreprises de Leasing	44,135	42,034	5.00%	38,810	36,819	5.41%	13,192	12,774	3.27%	8,649	7,783	11.13%	373	371	0.54%	105,159	99,781
BE Fédération Belge des Loueurs de Véhicules - RENTA																	
BG Bulgarian Association for Leasing - BAL																	
CH Schweizerischer Leasingverband - SLV																241,225	232,204
CZ Czech Leasing and Finance Association - CLFA																157,564	161,155
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	646,498	621,357	4.05%	1,010,000	1,010,000		20,000	20,000		2,000	2,000		110	110		1,678,608	1,653,467
DK Finans og Leasing																241,371	250,669
EE Estonian Leasing Association	40,000	43,428	-7.89%	5,600	1,200	366.67%	350	210	66.67%	200	150	33.33%	15	12	25.00%	46,165	45,000
ES Asociación Española de Leasing y Renting - AELR																249,002	226,145
ES Asociación Española de Renting de Vehículos - AER																	
FR Association Française des Sociétés Financières - ASF																1,466,330	1,353,195
FR Fédération Nationale des Loueurs de Véhicules - FNLV																559,300	521,000
GR Association of Greek Leasing Companies - AGLC	654	571	14.54%	556	476	16.81%	293	291	0.69%	526	462	13.85%	46	38	21.05%	2,075	1,838
HU Hungarian Leasing Association																	
IT Associazione Italiana Leasing - ASSILEA and ANIASA	233,631	228,145	2.40%	278,803	266,822	4.49%	122,859	118,501	3.68%	79,111	80,141	-1.29%	5,629	6,884	-18.23%	720,033	700,493
LT Association of Lithuanian Banks - Leasing Committee																135,762	151,581
LV Latvian Lessors Association																	
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	14,572	13,344	9.20%	29,398	27,837	5.61%	14,288	13,051	9.48%	14,042	10,697	31.27%	796	669	18.98%	73,096	65,598
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																283,978	251,827
NO Finansieringssekskapenes Forening																	
PL Polish Leasing Association																508,757	470,852
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																93,432	88,142
RU United Leasing Association - ULA																230,000	191,000
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																693,069	
SI Leasing Committee of the Banking Association of Slovenia																58,299	54,991
SK Association of Leasing Companies of the Slovak Republic																145,785	96,327
TR Auto Leasing and Rental Companies Association - Tokkder																	6,134
TR Turkish Association of Financial Institutions - AFIFKB																	
UA Ukrainian Union of Lessors - UUL	2,430			4,178			1,454			398			1			8,461	
UK British Vehicle Rental and Leasing Association - BVRLA																585,841	
UK Finance and Leasing Association - FLA																	
TOTAL	981,920	948,879		1,367,345	1,343,154		172,436	164,827		104,926	101,233		6,970	8,084		8,544,630	6,869,116
% (based on homogenous sample)			3.23%			1.49%			3.73%			3.25%			-13.79%		

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

22a. Passenger Cars - New Business - Volumes

Mio €	Total	By Product Type			New or Used		By Purpose	
	Value	Finance Leasing	Operating Leasing	Hire Purchase	New	Used	Private Use	Business Use
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	4,206.62	2,983.78	857.43	365.40	3,666.47	540.15	2,035.05	2,171.57
BE Association Belge des Entreprises de Leasing	1,302.70	603.50	699.10					
BE Fédération Belge des Loueurs de Véhicules - RENTA	3,625.00		3,625.00		3,625.00		150.00	3,475.00
BG Bulgarian Association for Leasing - BAL	490.79	453.87	36.92					
CH Schweizerischer Leasingverband - SLV	5,997.40				3,893.51	2,103.90	4,217.32	1,780.09
CZ Czech Leasing and Finance Association - CLFA	1,995.36	109.45	926.93	958.98	1,645.61	349.75	151.25	1,844.11
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	33,538.37	18,120.86	14,724.84	692.67	32,301.20	1,237.17	6,357.31	27,181.06
DK Finans og Leasing	4,843.56	1,206.06	1,222.29	2,415.20	3,594.16	1,249.40	2,976.17	1,867.39
EE Estonian Leasing Association	623.00	433.00	190.00		394.00	229.00	324.00	299.00
ES Asociación Española de Leasing y Renting - AELR	1,458.75	765.96	692.79		1,379.96	78.79		1,458.75
ES Asociación Española de Renting de Vehículos - AER	4,180.85		4,180.85		4,180.85		367.07	3,813.78
FR Association française des Sociétés Financières - ASF	14,973.00	10,727.00	4,246.00		14,528.00	445.00	8,277.00	6,696.00
FR Fédération Nationale des Loueurs de Véhicules - FNLV	8,820.00		8,820.00		8,820.00			8,820.00
GR Association of Greek Leasing Companies - AGLC	68.18	68.18			66.68	1.50		68.18
HU Hungarian Leasing Association	839.46	674.51	164.89	0.06	628.09	211.36	219.25	620.21
IT Associazione Italiana Leasing - ASSILEA and ANIASA	11,296.00	5,141.00	6,155.00		9,466.00	1,830.00	209.00	11,087.00
LT Association of Lithuanian Banks - Leasing Committee	599.00				434.00	165.00	230.00	369.00
LV Latvian Lessors Association	401.85							
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	1,313.00	1,313.00			1,313.00			1,313.00
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	7,076.00	429.00	6,647.00		7,076.00		1,047.00	6,029.00
NO Finansieringsselskapenes Forening	2,245.59	1,602.40	643.19		2,245.59		1,402.34	843.24
PL Polish Leasing Association	8,046.02							
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	1,613.00	977.00	636.00					
RU United Leasing Association - ULA	2,805.72	2,657.80	147.92		2,767.84	37.88	145.89	2,659.83
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	7,381.34	3,065.23	827.04	3,489.08	5,095.09	2,286.25	3,356.01	4,025.42
SI Leasing Committee of the Banking Association of Slovenia	830.08	663.07	167.01		557.86	272.22	580.08	250.00
SK Association of Leasing Companies of the Slovak Republic	1,082.00	359.00	153.00	570.00	751.00	331.00	249.00	833.00
TR Auto Leasing and Rental Companies Association - Tokkder	1,464.69		1,464.69		1,464.69			
TR Turkish Association of Financial Institutions - AFIFKB	127.72	106.00	21.73		127.72			127.72
UA Ukrainian Union of Lessors - UUL	134.69	108.31	26.38		112.59	22.11	16.95	117.74
UK British Vehicle Rental and Leasing Association - BVRLA	12,853.93	100.60	12,644.82	107.38	12,852.80			
UK Finance and Leasing Association - FLA	51,188.53	306.32	6,173.77	44,708.44	30,447.27	20,741.26	41,136.64	10,051.88
TOTAL	197,422.19							

Notes

Figures in *italics* are estimates

Automotive data reported by Associazione Italiana Leasing - ASSILEA and ANIASA is an estimate of the total automotive leasing market in Italy (see Tables 22a.-22c.).

Figures reported by our UK member, British Vehicle Rental and Leasing Association - BVRLA are adjusted to a potential overlap in the automotive data with the Finance and Leasing Association - FLA, where possible (see Tables 22a.-22c.). While best efforts have been made to avoid double counting, in countries, where there is more than one Member Association reporting, there may be some overlap in the data.

22b. Passenger Cars - New Business - Volumes

Mio €		Private Use	By Purchase Option	
		Value	Operating Leasing	Other Product Types
AT	Verband Österreichischer Leasing-Gesellschaften - VÖL	2,035.05		
BE	Association Belge des Entreprises de Leasing			
BE	Fédération Belge des Loueurs de Véhicules - RENTA	150.00	150.00	
BG	Bulgarian Association for Leasing - BAL			
CH	Schweizerischer Leasingverband - SLV	4,217.32		
CZ	Czech Leasing and Finance Association - CLFA	151.25	147.39	3.86
DE	Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	6,357.31		6,357.31
DK	Finans og Leasing	2,976.17	379.43	2,596.74
EE	Estonian Leasing Association	324.00	50.00	274.00
ES	Asociación Española de Leasing y Renting - AELR			
ES	Asociación Española de Renting de Vehículos - AER	367.07	367.07	
FR	Association française des Sociétés Financières - ASF	8,277.00		7,494.00
FR	Fédération Nationale des Loueurs de Véhicules - FNLV			
GR	Association of Greek Leasing Companies - AGLC			
HU	Hungarian Leasing Association	219.25		
IT	Associazione Italiana Leasing - ASSILEA and ANIASA	209.00		
LT	Association of Lithuanian Banks - Leasing Committee	230.00		
LV	Latvian Lessors Association			
NL	Nederlandse Vereniging van Leasemaatschappijen - NVL			
NL	Vereniging van Nederlandse Autoleasemaatschappijen - VNA	1,047.00	1,047.00	
NO	Finansieringsselskapenes Forening	1,402.34		
PL	Polish Leasing Association			
PT	Associação Portuguesa de Leasing, Factoring e Renting - ALF			
RU	United Leasing Association - ULA	145.89		
SE	AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	3,356.01	70.87	3,285.15
SI	Leasing Committee of the Banking Association of Slovenia	580.08		
SK	Association of Leasing Companies of the Slovak Republic	249.00	14.00	235.00
TR	Auto Leasing and Rental Companies Association - Tokkder			
TR	Turkish Association of Financial Institutions - AFI/FKB			
UA	Ukrainian Union of Lessors - UUL	16.95		16.95
UK	British Vehicle Rental and Leasing Association - BVRLA			
UK	Finance and Leasing Association - FLA	41,136.64	2,632.50	38,504.14
TOTAL		73,447.33		

Notes

Figures in *italics* are estimates

22c. Passenger Cars - Outstandings - Value

Mio €	Total	By Product Type			By Purpose	
	Value	Finance Leasing	Operating Leasing	Hire Purchase	Private Use	Business Use
AT Verband Österreichischer Leasing-Gesellschaften - VÖL						
BE Association Belge des Entreprises de Leasing						
BE Fédération Belge des Loueurs de Véhicules - RENTA						
BG Bulgarian Association for Leasing - BAL	820.68	739.22	81.47			
CH Schweizerischer Leasingverband - SLV	10,533.33				7,725.54	2,807.79
CZ Czech Leasing and Finance Association - CLFA						
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	83,266.53	44,839.68	36,687.49	1,739.36	16,651.15	66,615.38
DK Finans og Leasing	9,907.15	1,393.23	1,793.32	6,720.60	7,790.88	2,116.27
EE Estonian Leasing Association	1,340.00	890.00	450.00		756.00	584.00
ES Asociación Española de Leasing y Renting - AELR	2,543.83	1,366.96	1,176.87			2,543.83
ES Asociación Española de Renting de Vehículos - AER	7,837.16		7,837.16		688.10	7,149.56
FR Association française des Sociétés Financières - ASF	26,692.00	19,703.00	6,989.00		14,663.00	12,029.00
FR Fédération Nationale des Loueurs de Véhicules - FNLV						
GR Association of Greek Leasing Companies - AGLC	143.99	143.99			4.15	139.84
HU Hungarian Leasing Association	1,661.64	1,309.77	240.04	111.84	502.17	1,159.47
IT Associazione Italiana Leasing - ASSILEA and ANIASA	16,150.00	5,901.00	10,249.00		829.00	15,321.00
LT Association of Lithuanian Banks - Leasing Committee						
LV Latvian Lessors Association						
NL Nederlandse Vereniging van Leasemaatschappijen - NVL						
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	18,952.00	1,440.00	17,512.00		2,041.00	16,911.00
NO Finansieringsselskapenes Forening	4,724.98	3,015.06	1,709.92			
PL Polish Leasing Association						
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	1,534.00		1,534.00			
RU United Leasing Association - ULA	3,774.91	3,495.21	279.69			
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	12,417.17	5,478.49	1,101.35	5,837.32	5,836.45	6,580.82
SI Leasing Committee of the Banking Association of Slovenia						
SK Association of Leasing Companies of the Slovak Republic	1,511.00	462.00	313.00	736.00	311.00	1,200.00
TR Auto Leasing and Rental Companies Association - Tokkder	4,144.40		4,144.40			
TR Turkish Association of Financial Institutions - AFI/FKB						
UA Ukrainian Union of Lessors - UUL	107.44	75.34	32.10		5.21	102.24
UK British Vehicle Rental and Leasing Association - BVRLA						
UK Finance and Leasing Association - FLA						
TOTAL	208,062.21					

Notes

Figures in *italics* are estimates

Figures shown for Portugal include only operating leasing

23a. Passenger Cars - New Business - Number of Contracts

	Total	By Product Type			New or Used		By Purpose		By Original Contract Term						By Level of Services	
	Number	Finance Leasing	Operating Leasing	Hire Purchase	New	Used	Private Use	Business Use	12 month	24 month	36 month	48 month	60 month	> 60 month	With Services	Without Services
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	176,133	127,868	31,736	16,529	149,681	26,452	102,175	73,958								
BE Association Belge des Entreprises de Leasing	42,841	24,199	18,642													
BE Fédération Belge des Loueurs de Véhicules - RENTA	141,400		141,400		141,400		3,599	137,801	4,500	5,000	7,800	84,600	36,500	3,000	96,096	45,304
BG Bulgarian Association for Leasing - BAL																
CH Schweizerischer Leasingverband - SLV	202,889				118,009	84,880	150,718	52,171							12,328	190,561
CZ Czech Leasing and Finance Association - CLFA	108,951	4,077	51,763	53,111	90,250	18,701	12,946	96,005							51,763	57,188
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	1,126,024	613,739	502,150	10,135	1,094,024	32,000	217,026	908,998	61,427	280,505	534,863	181,715	24,970	42,543	568,507	557,517
DK Finans og Leasing	189,746	44,997	43,078	101,671	133,199	56,547	125,123	64,623								
EE Estonian Leasing Association	33,650	23,500	10,150		19,150	14,500	20,967	12,683	1,395	3,500	4,600	18,320	5,800	35	1,800	31,850
ES Asociación Española de Leasing y Renting - AELR	49,613	22,287	27,326		46,686	2,927		49,613			3,596	45,445	572		27,628	21,985
ES Asociación Española de Renting de Vehículos - AER	217,875		217,875		217,875		19,129	198,746							217,875	
FR Association française des Sociétés Financières - ASF	736,327	507,421	228,906		711,387	24,940	433,843	302,484		67,629	52,202	80,941	17,103		736,327	
FR Fédération Nationale des Loueurs de Véhicules - FNLV	380,324		380,324		380,324			380,324		38,032		304,260	38,032		323,275	57,049
GR Association of Greek Leasing Companies - AGLC	797	797			797			797			329	263	189	16		797
HU Hungarian Leasing Association	71,667	62,778	8,884	5	49,459	22,208	38,639	33,028							14,184	57,483
IT Associazione Italiana Leasing - ASSILEA and ANIASA	394,283	130,211	264,072		321,208	73,075	7,291	386,992	1,028	7,434	51,341	251,494	79,737	3,249		
LT Association of Lithuanian Banks - Leasing Committee																
LV Latvian Lessors Association																
NL Nederlandse Vereniging van Leasemaatschappijen - NVL																
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	239,865	14,572	225,293		239,865		55,732	184,133								
NO Finansieringsselskapenes Forening																
PL Polish Leasing Association																
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	75,084	45,014	30,070													
RU United Leasing Association - ULA																
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	403,364	130,549	30,562	242,253	217,376	185,988	243,899	159,464								
SI Leasing Committee of the Banking Association of Slovenia	47,024	38,216	8,808		28,452	18,572			10,534	1,926	2,976	4,761	5,089	21,738		
SK Association of Leasing Companies of the Slovak Republic	58,098	17,713	7,648	32,737	35,429	22,669	20,979	37,119								
TR Auto Leasing and Rental Companies Association - Tokkder																
TR Turkish Association of Financial Institutions - AFI/FKB																
UA Ukrainian Union of Lessors - UUL	7,490	6,409	1,081		5,211	2,279	2,274	5,216	318	265	936	1,722	4,156	93	4,845	2,645
UK British Vehicle Rental and Leasing Association - BVRLA	505,394	3,972	497,207	4,215	505,394											
UK Finance and Leasing Association - FLA	2,828,987	13,790	277,286	2,537,911	1,356,599	1,472,388	2,372,388	456,599								
TOTAL	8,037,826															

Notes

Figures in *italics* are estimates

Automotive data reported by Associazione Italiana Leasing - ASSILEA and ANIASA is an estimate of the total automotive leasing market in Italy (see Tables 23a.-23d.).

Figures reported by our UK member, British Vehicle Rental and Leasing Association - BVRLA are adjusted to a potential overlap in the automotive data with the Finance and Leasing Association - FLA, where possible (see Tables 23a.-23d.). While best efforts have been made to avoid double counting, in countries, where there is more than one Member Association reporting, there may be some overlap in the data.

23b. Passenger Cars - New Business - Number of Contracts

	Private Use	By Purchase Option	
	Number	Operating Leasing	Other Product Types
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	102,175		
BE Association Belge des Entreprises de Leasing			
BE Fédération Belge des Loueurs de Véhicules - RENTA	3,599	3,500	
BG Bulgarian Association for Leasing - BAL			
CH Schweizerischer Leasingverband - SLV	150,718		
CZ Czech Leasing and Finance Association - CLFA	12,946	12,765	181
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	217,026		217,026
DK Finans og Leasing	125,123		
EE Estonian Leasing Association	20,967	6,448	14,519
ES Asociación Española de Leasing y Renting - AELR			
ES Asociación Española de Renting de Vehículos - AER	19,129	19,129	
FR Association française des Sociétés Financières - ASF	433,843		394,076
FR Fédération Nationale des Loueurs de Véhicules - FNLV			
GR Association of Greek Leasing Companies - AGLC			
HU Hungarian Leasing Association	38,639		
IT Associazione Italiana Leasing - ASSILEA and ANIASA	7,291		
LT Association of Lithuanian Banks - Leasing Committee			
LV Latvian Lessors Association			
NL Nederlandse Vereniging van Leasemaatschappijen - NVL			
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	55,732	55,732	
NO Finansieringsselskapenes Forening			
PL Polish Leasing Association			
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF			
RU United Leasing Association - ULA			
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	243,899	4,290	239,609
SI Leasing Committee of the Banking Association of Slovenia			
SK Association of Leasing Companies of the Slovak Republic	20,979	1,007	19,972
TR Auto Leasing and Rental Companies Association - Tokkder			
TR Turkish Association of Financial Institutions - AFIFKB			
UA Ukrainian Union of Lessors - UUL	2,274		2,274
UK British Vehicle Rental and Leasing Association - BVRLA			
UK Finance and Leasing Association - FLA	2,372,368	118,972	2,253,416
TOTAL	3,826,728		

Notes

Figures in *italics* are estimates

23c. Passenger Cars - Outstandings - Number of Contracts

	Total	By Product Type			By Purpose	
	Number	Finance Leasing	Operating Leasing	Hire Purchase	Private Use	Business Use
AT Verband Österreichischer Leasing-Gesellschaften - VÖL						
BE Association Belge des Entreprises de Leasing						
BE Fédération Belge des Loueurs de Véhicules - RENTA	430,000		430,000		17,500	412,500
BG Bulgarian Association for Leasing - BAL						
CH Schweizerischer Leasingverband - SLV	568,784				444,107	124,677
CZ Czech Leasing and Finance Association - CLFA	301,258	18,936	123,460	158,862	18,205	283,053
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	2,842,547	1,691,989	1,128,032	22,526	540,084	2,302,463
DK Finans og Leasing	585,366	43,199	96,539	445,628	505,613	79,753
EE Estonian Leasing Association	112,026	65,510	46,516		72,943	39,083
ES Asociación Española de Leasing y Renting - AELR						
ES Asociación Española de Renting de Vehículos - AER	512,092		512,092		44,962	467,130
FR Association française des Sociétés Financières - ASF						
FR Fédération Nationale des Loueurs de Véhicules - FNLV	1,006,400		1,006,400			1,006,400
GR Association of Greek Leasing Companies - AGLC	6,085	6,085			515	5,570
HU Hungarian Leasing Association	227,962	166,760	25,139	36,063		
IT Associazione Italiana Leasing - ASSILEA and ANIASA	985,977	279,102	706,875		45,161	940,816
LT Association of Lithuanian Banks - Leasing Committee						
LV Latvian Lessors Association						
NL Nederlandse Vereniging van Leasemaatschappijen - NVL						
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	727,159	55,235	671,924		129,193	597,966
NO Finansieringsselskaperens Forening						
PL Polish Leasing Association						
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	89,300		89,300			
RU United Leasing Association - ULA						
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen						
SI Leasing Committee of the Banking Association of Slovenia						
SK Association of Leasing Companies of the Slovak Republic	157,861	53,606	21,793	82,462	53,407	104,454
TR Auto Leasing and Rental Companies Association - Tokkder	44,626		44,626			
TR Turkish Association of Financial Institutions - AFIFKB						
UA Ukrainian Union of Lessors - UUL	23,939	21,416	2,523		3,585	20,354
UK British Vehicle Rental and Leasing Association - BVRLA						
UK Finance and Leasing Association - FLA						
TOTAL	8,621,382					

Notes

Figures in *italics* are estimates

Figures shown for Portugal include only operating leasing

23d. Passenger Cars - Additional Information

	Total	New Contracts for Passenger Cars		Fleet Management	Types of Services (number of contracts containing following services)					Lessor's holding period (month)
	Number	With Services	Without Services		Insurance	Maintenance	Tyres	Fuel	Replacement Vehicle	
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	176,133									
BE Association Belge des Entreprises de Leasing	42,841									
BE Fédération Belge des Loueurs de Véhicules - RENTA	141,400	96,096	45,304		93,000	120,000	120,000	55,000	90,000	46
BG Bulgarian Association for Leasing - BAL										
CH Schweizerischer Leasingverband - SLV	202,889	12,328	190,561	4,701						
CZ Czech Leasing and Finance Association - CLFA	108,951	51,763	57,188	2,414	108,951					
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	1,126,024	568,507	557,517	408,261	200,153	376,851	143,421	118,695	50,000	36
DK Finans og Leasing	189,746									
EE Estonian Leasing Association	33,650	1,800	31,850		33,650	2,500	4,000	4,000	1,500	40
ES Asociación Española de Leasing y Renting - AELR	49,613	27,628	21,985		27,628	27,628	27,628		27,628	
ES Asociación Española de Renting de Vehículos - AER	217,875	217,875								45
FR Association française des Sociétés Financières - ASF	736,327	736,327								
FR Fédération Nationale des Loueurs de Véhicules - FNLV	380,324	323,275	57,049	425,958	98,884	304,259	144,523	68,458	102,687	38
GR Association of Greek Leasing Companies - AGLC	797									
HU Hungarian Leasing Association	71,667	14,184	57,483	1,354						
IT Associazione Italiana Leasing - ASSILEA and ANIASA	394,283									
LT Association of Lithuanian Banks - Leasing Committee										
LV Latvian Lessors Association										
NL Nederlandse Vereniging van Leasemaatschappijen - NVL										
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	239,865				530,194	586,004		327,883	460,432	
NO Finansieringsselskapenes Forening										36
PL Polish Leasing Association										
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	75,084									
RU United Leasing Association - ULA										
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	403,364									
SI Leasing Committee of the Banking Association of Slovenia	47,024									
SK Association of Leasing Companies of the Slovak Republic	58,098									
TR Auto Leasing and Rental Companies Association - Tokkder										
TR Turkish Association of Financial Institutions - AFIFKB										
UA Ukrainian Union of Lessors - UUL	7,490	4,845	2,645		7,490	7,490	6,741	5,243	4,863	43
UK British Vehicle Rental and Leasing Association - BVRLA	505,394									
UK Finance and Leasing Association - FLA	2,828,987									
TOTAL	8,037,826									

Notes

Figures in *italics* are estimates

Figures shown for the UK (BVRLA) exclude fleet managed vehicles

24a. Commerical Vehicles - New Business - Volumes

Mio €	Total Value	By Vehicle Type		By Product Type			New or Used	
		LCVs ≤ 3.5 t	HCVs > 3.5 t	Finance Leasing	Operating Leasing	Hire Purchase	New	Used
AT	1,087.39	643.32	444.06	808.93	173.42	105.04	1,025.52	61.86
BE	1,153.30			803.50	349.80			
BE								
BG	335.63			327.31	8.31			
CH	1,025.97	555.84	470.13				934.20	91.78
CZ	1,154.29	280.62	873.67	439.04	222.91	492.34	967.29	187.00
DE	9,490.26	4,745.00	4,745.26	4,722.82	2,173.53	2,593.91	9,010.60	479.66
DK	1,970.43	991.92	978.51	1,534.78	387.08	48.57		
EE	250.00	80.00	170.00	230.00	20.00		187.00	63.00
ES	2,154.23	1,417.57	736.66	1,947.65	206.58		1,908.64	245.59
ES	759.88	759.88			759.88		759.88	
FR	10,802.00			7,339.00	3,463.00		10,802.00	
FR	4,150.00	4,150.00			4,150.00		4,150.00	
GR	56.49	3.19	53.30	56.49			54.52	1.97
HU	779.15	184.52	594.63	689.19	88.05	1.91	658.60	120.56
IT	4,425.00	1,101.00	3,324.00	3,644.00	781.00		3,902.00	523.00
LT	983.00	576.00	407.00					
LV	175.17			175.17				
NL	2,184.00	637.00	1,547.00					
NL	1,155.00	1,155.00		250.00	905.00		1,155.00	
NO	1,848.82	808.02	1,040.79	1,543.63	305.18			
PL	5,675.35	1,326.79	4,348.56					
PT	696.00	352.00	344.00	589.00	107.00			
RU	3,305.48	892.47	2,413.01	3,293.92	11.56		3,216.04	89.44
SE	2,023.92		2,023.92	1,115.98		907.94		
SI	339.43	61.41	278.02	323.67	15.76		312.57	26.86
SK	624.00	144.00	480.00	371.00	103.00	150.00	526.00	98.00
TR	43.80	43.80			43.80		43.80	
TR	41.52	2.80	38.72	41.52			41.52	
UA	88.89	18.93	69.97	88.89			86.20	2.70
UK	2,603.11	1,711.30	891.82	176.33	2,360.10	66.69	2,603.11	
UK	9,024.43							
TOTAL	70,405.94							

Notes

Figures in *italics* are estimates

Automotive data reported by Associazione Italiana Leasing - ASSILEA and ANIASA is an estimate of the total automotive leasing market in Italy (see Tables 24a.-24b.).

Figures reported by our UK member, British Vehicle Rental and Leasing Association - BVRLA are adjusted to a potential overlap in the automotive data with the Finance and Leasing Association - FLA, where possible. While best efforts have been made to avoid double counting, in countries, where there is more than one Member Association reporting, there may be some overlap in the data.

24b. Commerical Vehicles - Outstandings - Value

Mio €	Total	By Vehicle Type		By Product Type			
		Value	LCVs	HCVs	Finance Leasing	Operating Leasing	Hire Purchase
			≤ 3.5 tonnes	> 3.5 tonnes			
AT	Verband Österreichischer Leasing-Gesellschaften - VÖL						
BE	Association Belge des Entreprises de Leasing						
BE	Fédération Belge des Loueurs de Véhicules - RENTA						
BG	Bulgarian Association for Leasing - BAL	652.65			638.22	14.43	
CH	Schweizerischer Leasingverband - SLV	2,005.20	1,038.10	967.10			
CZ	Czech Leasing and Finance Association - CLFA						
DE	Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	31,269.26	15,389.57	15,879.69	14,747.08	9,040.08	7,482.10
DK	Finans og Leasing	3,953.74	1,569.39	2,384.35	3,387.94	565.80	
EE	Estonian Leasing Association	534.00	172.00	362.00	500.00	34.00	
ES	Asociación Española de Leasing y Renting - AELR	4,908.30	3,298.28	1,610.02	4,399.91	508.39	
ES	Association Espanola de Renting de Vehiculos - AER	1,725.00	1,725.00			1,725.00	
FR	Association française des Sociétés Financières - ASF	19,671.00			13,637.00	6,034.00	
FR	Fédération Nationale des Loueurs de Véhicules - FNLV						
GR	Association of Greek Leasing Companies - AGLC	199.68	36.16	163.52	199.68		
HU	Hungarian Leasing Association	1,662.71	420.60	1,242.11	1,564.44	90.62	7.65
IT	Associazione Italiana Leasing - ASSILEA and ANIASA	8,833.00	4,195.00	4,638.00	6,182.00	2,651.00	
LT	Association of Lithuanian Banks - Leasing Committee						
LV	Latvian Lessors Association	382.62			382.62		
NL	Nederlandse Vereniging van Leasemaatschappijen - NVL						
NL	Vereniging van Nederlandse Autoleasemaatschappijen - VNA	4,088.00	4,088.00		1,224.00	2,864.00	
NO	Finansieringsselskaperenes Forening	4,530.55	1,999.17	2,531.39	3,735.66	794.90	
PL	Polish Leasing Association						
PT	Associação Portuguesa de Leasing, Factoring e Renting - ALF	256.00	256.00			256.00	
RU	United Leasing Association - ULA						
SE	AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	3,929.01		3,929.01	1,767.93		2,160.98
SI	Leasing Committee of the Banking Association of Slovenia						
SK	Association of Leasing Companies of the Slovak Republic	1,187.00	224.00	963.00	720.00	221.00	246.00
TR	Auto Leasing and Rental Companies Association - Tokkder	123.69	123.69			123.69	
TR	Turkish Association of Financial Institutions - AFI/FKB						
UA	Ukrainian Union of Lessors - UUL	127.63	20.55	107.08	127.63		
UK	British Vehicle Rental and Leasing Association - BVRLA						
UK	Finance and Leasing Association - FLA						
TOTAL		90,039.04					

Notes

Figures in *italics* are estimates

Figures shown for Portugal include only operating leasing

25a. Commerical Vehicles - New Business - Number of Contracts

	Total	By Vehicle Type				By Product Type			New or Used	
	Number	LCVs ≤ 3.5 t	HCVs > 3.5 t	Of which:		Finance Leasing	Operating Leasing	Hire Purchase	New	Used
				Tractors	Buses and Coaches					
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	31,836	27,074	4,762			23,558	5,159	3,119	29,368	2,468
BE Association Belge des Entreprises de Leasing	24,740					17,451	7,289			
BE Fédération Belge des Loueurs de Véhicules - RENTA										
BG Bulgarian Association for Leasing - BAL										
CH Schweizerischer Leasingverband - SLV	21,590	17,929	3,661						17,403	4,187
CZ Czech Leasing and Finance Association - CLFA	27,914	14,714	13,200			7,066	5,708	15,140	21,048	6,866
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	213,212	127,927	85,285			13,708	163,402	36,102		
DK Finans og Leasing	46,464	35,358	11,106			33,503	10,860	2,101		
EE Estonian Leasing Association	7,230	4,250	2,980	635	211	6,935	295		4,648	2,582
ES Asociación Española de Leasing y Renting - AELR	32,646	17,477	15,169			27,801	4,845		28,761	3,885
ES Association Espanola de Renting de Vehiculos - AER	49,857	49,857					49,857		49,857	
FR Association française des Sociétés Financières - ASF	359,710					170,571	189,139		359,710	
FR Fédération Nationale des Loueurs de Véhicules - FNLV	178,976	178,976					178,976		178,976	
GR Association of Greek Leasing Companies - AGLC	336	39	297	53	68	336			311	25
HU Hungarian Leasing Association	19,397	10,005	9,392			17,962	1,426	9	14,751	4,646
IT Associazione Italiana Leasing - ASSILEA and ANIASA	100,929	52,920	48,009			62,750	38,179		90,526	10,403
LT Association of Lithuanian Banks - Leasing Committee										
LV Latvian Lessors Association										
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	24,651	11,574	13,077	8,431	315					
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	44,113	44,113				9,537	34,576		44,113	
NO Finansieringsselskapenes Forening										
PL Polish Leasing Association										
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	22,378	18,678	3,700			14,954	7,424			
RU United Leasing Association - ULA										
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	52,291		52,291			28,833		23,458		
SI Leasing Committee of the Banking Association of Slovenia	8,292	3,010	5,282			7,641	651		7,336	956
SK Association of Leasing Companies of the Slovak Republic	14,292	7,053	7,239		307	7,056	2,146	5,090	10,860	3,432
TR Auto Leasing and Rental Companies Association - Tokkder										
TR Turkish Association of Financial Institutions - AFI/FKB										
UA Ukrainian Union of Lessors - UUL	2,328	709	1,619	502	54	2,328			2,154	174
UK British Vehicle Rental and Leasing Association - BVRLA	80,447	67,291	13,156			6,110	72,810	1,527	80,447	
UK Finance and Leasing Association - FLA										
TOTAL	1,363,629									

Notes

Figures in *italics* are estimates

Automotive data reported by Associazione Italiana Leasing - ASSILEA and ANIASA is an estimate of the total automotive leasing market in Italy (see Tables 25a.-25b.).

Figures reported by our UK member, British Vehicle Rental and Leasing Association - BVRLA are adjusted to a potential overlap in the automotive data with the Finance and Leasing Association - FLA, where possible. While best efforts have been made to avoid double counting, in countries, where there is more than one Member Association reporting, there may be some overlap in the data.

25b. Commerical Vehicles - Outstandings - Number of Contracts

	Total	By Vehicle Type				By Product Type		
	Number	LCVs ≤ 3.5 tonnes	HCVs > 3.5 tonnes	Of which:		Finance Leasing	Operating Leasing	Hire Purchase
				Tractors	Buses and Coaches			
AT Verband Österreichischer Leasing-Gesellschaften - VÖL								
BE Association Belge des Entreprises de Leasing								
BE Fédération Belge des Loueurs de Véhicules - RENTA								
BG Bulgarian Association for Leasing - BAL								
CH Schweizerischer Leasingverband - SLV	72,340	59,133	13,207					
CZ Czech Leasing and Finance Association - CLFA	112,851	51,047	61,804			39,510	23,205	50,136
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	638,236	382,942	255,294			404,259	133,886	100,091
DK Finans og Leasing	115,815	82,876	32,939			93,108	22,707	
EE Estonian Leasing Association	25,998	14,970	11,028	3,534	2,464	24,918	1,080	
ES Asociación Española de Leasing y Renting - AELR								
ES Asociación Española de Renting de Vehículos - AER	117,168	117,168					117,168	
FR Association française des Sociétés Financières - ASF								
FR Fédération Nationale des Loueurs de Véhicules - FNLV	473,600	473,600					473,600	
GR Association of Greek Leasing Companies - AGLC	4,195	1,029	3,166	1,429	372	4,195		
HU Hungarian Leasing Association	64,826	46,848	17,978			60,341	3,003	1,482
IT Associazione Italiana Leasing - ASSILEA and ANIASA	395,244	303,392	91,852			198,834	196,410	
LT Association of Lithuanian Banks - Leasing Committee								
LV Latvian Lessors Association								
NL Nederlandse Vereniging van Leasemaatschappijen - NVL								
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	159,092	159,092				47,622	111,470	
NO Finansieringsselskapenes Forening								
PL Polish Leasing Association								
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	26,303	26,303					26,303	
RU United Leasing Association - ULA								
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen								
SI Leasing Committee of the Banking Association of Slovenia								
SK Association of Leasing Companies of the Slovak Republic	47,918	21,513	26,405		1,322	26,539	6,353	15,026
TR Auto Leasing and Rental Companies Association - Tokkder	1,333	1,333					1,333	
TR Turkish Association of Financial Institutions - AFI/FKB								
UA Ukrainian Union of Lessors - UUL	5,658	1,763	3,895			5,658		
UK British Vehicle Rental and Leasing Association - BVRLA								
UK Finance and Leasing Association - FLA								
TOTAL	2,260,577							

Notes

Figures in *italics* are estimates

Figures shown for Portugal include only operating leasing

26a. Short Term Car Rental

	Number of Cars Bought in the Year							Fleet Size		Number of Rentals Made During the Year			Average CO2 Emissions of New Cars Purchased in the Year (in g/km)
	2018						2017	2018	2017	2018			
	Total	By Powertrain					Total			Business Use	Leisure use	Total	
Diesel		Petrol	Hybrid	Full Battery Electric	Alternative								
BE Fédération Belge des Loueurs de Véhicules - RENTA	25,200	10,000	15,200				24,500	20,300	19,500	579,000			546,000
IT ANIASA	84,720	54,090	26,875	1,990	235	1,530	106,331	129,833	119,846	5,152,000	2,001,000	3,151,000	5,007,000
PT Assoc. dos Industriais de Aluguer de Automóveis sem Condutor - ARAC	55,536	19,522	34,988	863	163		53,089	77,007	72,205	2,416,869	966,748	1,450,121	2,334,064
TR Auto Leasing and Rental Companies Association - Tokkder	9,501						17,252	29,930	29,930	2,401,516			2,401,516
UK British Vehicle Rental and Leasing Association - BVRLA	274,938	140,220	129,220	4,674	824		273,065	274,938	273,065	11,200,000	6,384,000	4,816,000	15,500,000
TOTAL	449,895	223,832	206,283	7,527	1,222	1,530	474,237	532,008	514,546	21,749,385	9,351,748	9,417,121	25,788,580

26b. Short Term Rental - Per Commercial Vehicle Category

	Number of Commercial Vehicles Bought in the Year							Fleet size				Number of Rentals Made During the Year				Average CO2 Emissions of New Vehicles Purchased		
	Total LCVs ≤ 3.5 t	2018					Total HCVs > 3.5 t	2017		2018		2017		2018			2017	
		By Powertrain						LCVs ≤ 3.5 t	HCVs > 3.5 t	LCVs ≤ 3.5 t	HCVs > 3.5 t	LCVs ≤ 3.5 t	HCVs > 3.5 t	LCVs ≤ 3.5 t	HCVs > 3.5 t			
		Diesel	Petrol	Hybrid	Full Battery Electric	Alternative												
BE Fédération Belge des Loueurs de Véhicules - RENTA	1,300	1,300					1,100		1,500			1,400		38,000		36,000		
IT ANIASA	2,584	1,965	532	62	10	15	3,645		7,794			6,094		216,000		198,000		
PT Assoc. dos Industriais de Aluguer de Automóveis sem Condutor - ARAC	5,335	5,335					4,343		4,587		3	4,403		79,524	28	74,862		
TR Auto Leasing and Rental Companies Association - Tokkder																		
UK British Vehicle Rental and Leasing Association - BVRLA	67,123	67,123					5,935	66,677	5876	161,976	23,742	159,538	23,507	5,000,000				
TOTAL	76,342						5,935	75,765	5876	175,857	23,745	171,435	23,507	5,333,524	28	308,862		

26c. Short Term Rental - Profiles of the National Associations

	Member Companies By Profile					Total Number of Member Companies
	Large Rental Chains	Franchises	of which are linked to a dealer	Smaller, independent renters where rental is sole activity	Firms where rental activity is secondary	
BE Fédération Belge des Loueurs de Véhicules - RENTA	4	1		23		28
IT ANIASA	7			1		8
PT Assoc. dos Industriais de Aluguer de Automóveis sem Condutor - ARAC	3	3	3	90	32	128
RU United Leasing Association - ULA				1		1
TR Auto Leasing and Rental Companies Association - Tokkder	5			64		69
UK British Vehicle Rental and Leasing Association - BVRLA	300					300
TOTAL						534

Notes

Figures in *italics* are estimates

Please note that the number of short term rental companies reported for Tokkder includes some firms who are active in both short term rental and operating leasing

Number of companies for ANIASA is based on figures from 2017 Annual Statistical Enquiry

27. Real Estate Leasing by Asset Type

Mio €	Industrial Buildings					Retail Outlets					Office Buildings					Hotels and Leisure					
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	
AT Verband Österreichischer Leasing-Gesellschaften - VOL	74.48	40.13	85.58%	85.58%	16.93%	173.33	135.77	27.66%	27.66%	39.40%	48.10	11.65	313.07%	313.07%	10.94%	3.64					0.83%
BE Association Belge des Entreprises de Leasing	377.80	536.20	-29.54%	-29.54%	53.84%	63.10	42.90	47.09%	47.09%	8.99%	202.60	139.00	45.76%	45.76%	28.87%	20.00	19.10	4.71%	4.71%		2.85%
BE Fédération Belge des Loueurs de Véhicules - RENTA																					
BG Bulgarian Association for Leasing - BAL																					
CH Schweizerischer Leasingverband - SLV																					
CZ Czech Leasing and Finance Association - CLFA	59.27	51.24	15.68%	12.68%	47.10%	44.72	38.71	15.54%	12.56%	35.54%						21.84	18.88	15.66%	12.67%		17.35%
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	451.65	479.93	-5.89%	-5.89%	34.46%	4.59	0.71	546.48%	546.48%	0.35%	849.17	596.55	42.35%	42.35%	64.79%						
DK Finans og Leasing	4.56	20.84	-78.11%	-78.06%	3.26%						5.23	14.92	-64.93%	-64.86%	3.74%						
EE Estonian Leasing Association																					
ES Asociación Española de Leasing y Renting - AELR	457.62	699.38	-34.57%	-34.57%	57.93%	152.83	151.63	0.79%	0.79%	19.35%	53.47	77.92	-31.38%	-31.38%	6.77%	66.09	57.54	14.86%	14.86%		8.37%
ES Asociación Española de Renting de Vehículos - AER																					
FR Association Française des Sociétés Financières - ASF	1,556.00	1,427.00	9.04%	9.04%	35.31%	1,335.00	1,440.00	-7.29%	-7.29%	30.29%	932.00	786.00	18.58%	18.58%	21.15%						
FR Fédération Nationale des Loueurs de Véhicules - FNLV																					
GR Association of Greek Leasing Companies - AGLC	6.99	19.26	-63.71%	-63.71%	23.39%	2.30	48.83	-95.29%	-95.29%	7.69%	12.42	77.17	-83.91%	-83.91%	41.55%	3.10	51.16	-93.94%	-93.94%		10.37%
HU Hungarian Leasing Association						6.42	3.00	114.21%	120.93%	54.42%											
IT Associazione Italiana Leasing - ASSILEA and ANIASA	2,213.00	2,252.00	-1.73%	-1.73%	52.84%	1,122.00	907.00	23.70%	23.70%	26.79%	575.00	416.00	38.22%	38.22%	13.73%	208.00	154.00	35.06%	35.06%		4.97%
LT Association of Lithuanian Banks - Leasing Committee	12.00				85.71%		1.00	-100.00%	-100.00%												
LV Latvian Lessors Association																					
NL Nederlandse Vereniging van Leasemaatschappijen - NVL																					
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																					
NO Finansieringsselskapenes Forening																					
PL Polish Leasing Association	33.09	59.03	-43.95%	-43.89%	14.85%	74.62	60.61	23.13%	23.26%	33.48%	95.23	36.90	158.03%	158.31%	42.73%	0.31	32.32	-99.06%	-99.06%		0.14%
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																					
RU United Leasing Association - ULA																					
SE AFNA regrouping Finansbolagens Förening and Svenska Bankföreningen						0.16	2.28	-92.98%	-92.98%	1.20%	11.94	41.84	-71.46%	-71.46%	89.37%	0.32	1.83	-82.51%	-82.51%		2.40%
SI Leasing Committee of the Banking Association of Slovenia	0.09	1.65	-94.55%	-94.55%	0.67%																
SK Association of Leasing Companies of the Slovak Republic	27.00	18.00	50.00%	50.00%	44.26%	12.00	14.00	-14.29%	-14.29%	19.67%	16.00	8.00	100.00%	100.00%	26.23%						
TR Auto Leasing and Rental Companies Association - Tokider																					
TR Turkish Association of Financial Institutions - AFIFKB	25.58	64.07	-60.08%	-44.70%	3.72%	20.32	17.23	17.94%	63.38%	2.95%	302.92	391.21	-22.57%	7.26%	44.03%						
UA Ukrainian Union of Lessors - UUL																					
UK British Vehicle Rental and Leasing Association - BVRLA																					
UK Finance and Leasing Association - FLA																					
TOTAL	5,299.12	5,668.73	-6.52%	-6.37%	36.42%	3,011.40	2,863.66	5.16%	5.40%	20.70%	3,104.08	2,597.16	19.52%	24.02%	21.34%	323.29	334.83	-3.45%	-3.61%	2.22%	
% (based on homogenous sample)																					

Mio €	Utilities					Other Types of Buildings					Total	
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017
AT Verband Österreichischer Leasing-Gesellschaften - VOL	71.45	85.14	-16.08%	-16.08%	16.24%	68.87	101.51	-32.15%	-32.15%	15.66%	439.87	374.20
BE Association Belge des Entreprises de Leasing						38.20	42.10	-9.26%	-9.26%	5.44%	701.70	779.30
BE Fédération Belge des Loueurs de Véhicules - RENTA												
BG Bulgarian Association for Leasing - BAL						9.95	20.89	-52.98%	-52.98%	100.00%	9.95	20.89
CH Schweizerischer Leasingverband - SLV												
CZ Czech Leasing and Finance Association - CLFA											125.82	108.83
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL						5.17	42.80	-87.91%	-87.91%	0.39%	1,310.58	1,119.99
DK Finans og Leasing	66.15	114.81	-42.39%	-42.27%	47.22%	64.13	271.56	-76.38%	-76.34%	45.79%	140.07	422.12
EE Estonian Leasing Association												
ES Asociación Española de Leasing y Renting - AELR						59.97	114.93	-47.82%	-47.82%	7.59%	789.98	1,101.40
ES Asociación Española de Renting de Vehículos - AER												
FR Association Française des Sociétés Financières - ASF						584.00	468.00	24.79%	24.79%	13.25%	4,407.00	4,121.00
FR Fédération Nationale des Loueurs de Véhicules - FNLV												
GR Association of Greek Leasing Companies - AGLC		3.00	-100.00%	-100.00%		5.08	10.55	-51.85%	-51.85%	17.00%	29.89	209.97
HU Hungarian Leasing Association						5.38	5.93	-9.94%	-6.49%	45.58%	11.80	8.93
IT Associazione Italiana Leasing - ASSILEA and ANIASA	1.00	4.00	-75.00%	-75.00%	0.02%	69.00	93.00	-25.81%	-25.81%	1.65%	4,188.00	3,826.00
LT Association of Lithuanian Banks - Leasing Committee						2.00	12.00	-83.33%	-83.33%	14.29%	14.00	13.00
LV Latvian Lessors Association												
NL Nederlandse Vereniging van Leasemaatschappijen - NVL												
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA												
NO Finansieringsselskapenes Forening						3.85	10.31	-62.72%	-61.64%	100.00%	3.85	10.31
PL Polish Leasing Association						19.62	24.74	-20.69%	-20.61%	8.80%	222.86	213.60
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF						1,102.00	803.00	37.24%	37.24%	100.00%	1,102.00	803.00
RU United Leasing Association - ULA						282.45	114.18	147.37%	177.76%	100.00%	282.45	114.18
SE AFNA regrouping Finansbolagens Förening and Svenska Bankföreningen						6.82				100.00%	6.82	
SI Leasing Committee of the Banking Association of Slovenia	0.06				0.45%	0.79	3.56	-77.81%	-77.81%	5.91%	13.36	51.16
SK Association of Leasing Companies of the Slovak Republic						6.00	4.00	50.00%	50.00%	9.84%	61.00	44.00
TR Auto Leasing and Rental Companies Association - Tokider												
TR Turkish Association of Financial Institutions - AFIFKB						339.19	663.01	-48.84%	-29.13%	49.30%	688.02	1,135.51
UA Ukrainian Union of Lessors - UUL												
UK British Vehicle Rental and Leasing Association - BVRLA												
UK Finance and Leasing Association - FLA												
TOTAL	138.65	206.95	-33.00%	-32.93%	0.95%	2,672.47	2,811.26	-4.94%	0.98%	18.37%	14,549.01	14,477.39
% (based on homogenous sample)												

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

The real estate category "Utilities" for Italy includes some renewable energy assets

The category "Other types of buildings" for Portugal includes all types of buildings taken together

28. Real Estate Leasing by Contract Term

Mio €	Up to and including 8 Years					8 - 16 Years					16 - 20 Years					Longer than 20 Years					Total		
	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	not adj. ¹	adjusted ²	% of equip 18	2018	2017	
AT Verband Österreichischer Leasing-Gesellschaften - VOL																							
BE Association Belge des Entreprises de Leasing	19.80	212.70	-90.69%	-90.69%	2.82%	614.80	521.00	18.00%	18.00%	87.60%	42.10	17.10	146.20%	146.20%	6.00%	25.10	28.60	-12.24%	-12.24%	3.58%	701.80	779.40	
BE Fédération Belge des Loueurs de Véhicules - RENTA																							
BG Bulgarian Association for Leasing - BAL																							
CH Schweizerischer Leasingverband - SLV																							
CZ Czech Leasing and Finance Association - CLFA	29.52	25.56	15.46%	12.48%	23.46%	42.89	37.07	15.69%	12.70%	34.09%						53.42	46.19	15.65%	12.67%	42.45%	125.82	108.83	
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL						627.67	540.00	16.24%	16.24%	47.89%	682.91	579.99	17.75%	17.75%	52.11%						1,310.58	1,119.99	
DK Finans og Leasing	62.79	254.75	-75.35%	-75.30%	41.34%	51.39	88.73	-42.08%	-41.97%	33.83%	37.70	78.64	-52.06%	-51.97%	24.82%						151.88	422.12	
EE Estonian Leasing Association																							
ES Asociación Española de Leasing y Renting - AELR						739.50	1,029.59	-28.18%	-28.18%	93.61%	50.48	71.81	-29.70%	-29.70%	6.39%						789.98	1,101.40	
ES Asociación Española de Renting de Vehículos - AER																							
FR Association française des Sociétés Financières - ASF	441.00	412.00	7.04%	7.04%	10.01%	3,966.00	3,709.00	6.93%	6.93%	89.99%											4,407.00	4,121.00	
FR Fédération Nationale des Loueurs de Véhicules - FNLV																							
GR Association of Greek Leasing Companies - AGLC	5.77	123.89	-95.34%	-95.34%	19.30%	22.46	66.45	-66.20%	-66.20%	75.14%	1.66	19.63	-91.54%	-91.54%	5.55%						29.89	209.97	
HU Hungarian Leasing Association																							
IT Associazione Italiana Leasing - ASSILEA and ANIASA	199.00	64.00	210.94%	210.94%	4.75%	2,107.00	1,690.00	24.67%	24.67%	50.31%	57.00	51.00	11.76%	11.76%	1.36%	1,825.00	2,021.00	-9.70%	-9.70%	43.58%	4,188.00	3,826.00	
LT Association of Lithuanian Banks - Leasing Committee	14.00	13.00	7.69%	7.69%	93.33%	1.00				6.67%											15.00	13.00	
LV Latvian Lessors Association																							
NL Nederlandse Vereniging van Leasemaatschappijen - NVL																							
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																							
NO Finansieringsleasings Forening																							
PL Polish Leasing Association																							
PT Associação Portuguesa de Leasing, Factoring e Renting - ALP																							
RU United Leasing Association - ULA						282.45	114.18	147.37%	177.76%	100.00%											282.45	114.18	
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	1.83	33.82	-94.59%	-94.59%	13.70%	5.08	15.67	-67.58%	-67.58%	38.02%	6.41	1.66	286.14%	286.14%	47.98%	0.04	0.01	300.00%	300.00%	0.30%	13.36	51.16	
SI Leasing Committee of the Banking Association of Slovenia	13.00	6.00	116.67%	116.67%	21.31%	40.00	33.00	21.21%	21.21%	65.57%	2.00				3.28%	6.00	5.00	20.00%	20.00%	9.84%	61.00	44.00	
SK Association of Leasing Companies of the Slovak Republic																							
TR Auto Leasing and Rental Companies Association - Tokker																							
TR Turkish Association of Financial Institutions - AFIFKB	688.02	1,135.51	-39.41%	-16.07%	100.00%																688.02	1,135.51	
UA Ukrainian Union of Lessors - UUL																							
UK British Vehicle Rental and Leasing Association - BVRLA																							
UK Finance and Leasing Association - FLA																							
TOTAL	1,474.73	2,281.24	-35.35%	-23.76%	11.55%	8,500.24	7,844.69	8.36%	6.79%	66.59%	880.26	619.83	7.37%	7.38%	6.90%	1,909.56	2,100.80	-9.10%	-9.17%	14.96%			
%(based on homogenous sample)																							

1) % change, not adjusted for exchange rate fluctuations 2) % change, adjusted for exchange rate fluctuations

Notes

Figures in *italics* are estimates

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2017 and 2018 Annual Statistical Enquiries

29. Profiles of the National Associations

	Leasing														Number of Employees	
	Total Number of Member Companies	Member Companies By Type of Activity (Leasing)				Member Companies By Profile (Leasing)				Member Companies By Origin (Leasing)			Market Concentration Number of leasing companies representing:			
		2018	Vehicle	Real Estate	Other Equip	Mixed	Indep	Captive	Owned by Bank	Banking Status	National	JV with Intl	Local Branch	Top 25%		Top 50%
AT	43	15	1	7	20	5	13	23	2	18	3	22	2	4	9	1,993
BE ¹	26					4	10	12							4	
BE ²	48	20														
BG	21	5			16	5	5	11								
CH	31	14		4	13								2	4	8	
CZ	44	9		6	29	15	3	26		14	2	28	3	7	14	1,350
DE	150	30	3	30	87	82	29	39		117		33	5	10	25	13,700
DK	38	14			24	9	7	17	5	24	2	12				
EE	9				9			7	2	2		7	3			220
ES ³	35	5	1	1	28		5		30	28		7	2	3	7	
ES ⁴	20	20				9	6	5		7		13	2	3	6	4,100
FR ⁵	101	18	30	16	37								5	11	22	5,000
FR ⁶	28	28				10	8	10		21		7				
GR	9				9	1	8			9			1	2	3	262
HU	34	13	2		19	12	4	14	4	11		23				
IT	74	21		11	42	9	16	30	19	32	5	37				
LT	11				11			11		3		8				
LV	10				10	1		7	2	8		2				
NL ⁷	17	3		14		4	7	5	1							
NL ⁸	54	54				46	5	2	1	46		8				
NO	25	6			19	1	6	16	2	17		8				
PL	29	0			29	8	7	14					3	6	16	
PT ⁹	25	8	2	15		6	1	9	9	16		9	2	4	7	
RU	123	10		112		93	4	23	2	110	12		2	5	13	
SE	27	9		5	13	6	6	10	5	17		10				3,036
SI	12	3			9		1	10	1	3		9	2	3	4	484
SK	34	14			20	10	7	15	2	14		20	2	2	8	1,275
TR ¹⁰	128	59				52	2	5		48		11	3	7	12	5,920
TR ¹¹	24				24	6	4	14		17	7		2	5	9	1,401
UA	31	6			19	16	4	3	2	15		10	1	1	4	1,246
UK ¹²	399	99				82	12	5								
UK ¹³	121	43		17	61	54	24	43		74		47				
TOTAL	1,781															39,987

References in the table above refer to countries represented by more than one Member Association only

- ¹ Association Belge des Entreprises de Leasing
- ² Fédération Belge des Loueurs de Véhicules - RENTA
- ³ Asociación Española de Leasing y Renting - AELR
- ⁴ Asociación Española de Renting de Vehículos - AER
- ⁵ Association française des Sociétés Financières - ASF
- ⁶ Fédération Nationale des Loueurs de Véhicules - FNLV
- ⁷ Nederlandse Vereniging van Leasemaatschappijen - NVL
- ⁸ Vereniging van Nederlandse Autoleasemaatschappijen - VNA
- ⁹ Associação Portuguesa de Leasing, Factoring e Renting - ALF
- ¹⁰ Auto Leasing and Rental Companies Association - Tokkder
- ¹¹ Turkish Association of Financial Institutions - AFI/FKB
- ¹² Finance and Leasing Association - FLA
- ¹³ British Vehicle Rental and Leasing Association - BVRLA

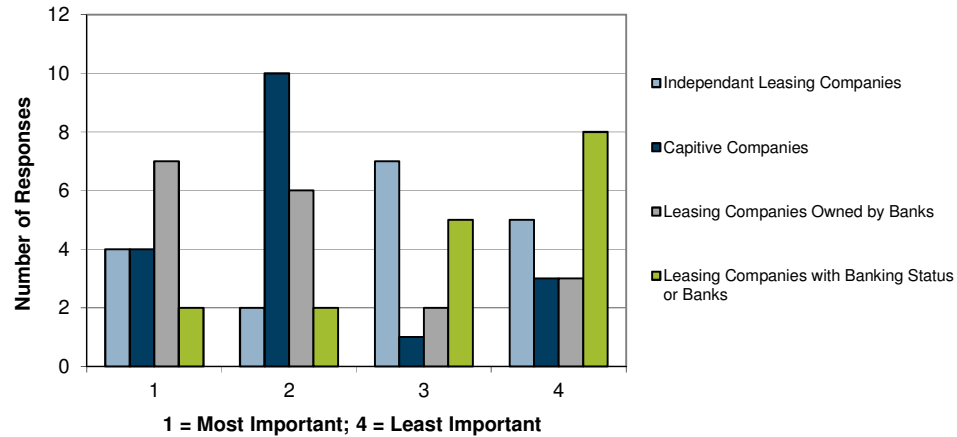
30. Sources of and Reaction to Competition & Identification of Major Risks for the Industry

	Source of competition				Reaction to competition				Risks				Accounting Standards													
	Equipment leasing		Real estate leasing		Equipment leasing		Real estate leasing		Equipment leasing		Real estate leasing		Equipment leasing	Real estate leasing												
	(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(9)	(10)	(11)	(12)		
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	4	2	1	3	3	4	1	2	2	1	3	4	4	2	1	3	4	3	1	2	2	3	1	4	2	1
BE Association Belge des Entreprises de Leasing																										
BE Fédération Belge des Loueurs de Véhicules - RENTA																										
BG Bulgarian Association for Leasing - BAL	3	2	1	4	2	4	1	3	1	3	2	4	2	3	1	4	1	3	2	4	1	3	2	4		
CH Schweizerischer Leasingverband - SLV																										
CZ Czech Leasing and Finance Association - CLFA	4	2	1	3	4	3	1	2	1	2	3	4	1	2	3	4	1	3	4	2	1	3	4	2	1	4
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	3	1	2	4	2	3	1	4	1	3	4	2	1	3	4	2	4	3	2	1	4	3	2	1	2	1
DK Finans og Leasing																										
EE Estonian Leasing Association	4	2	4	4					1	3	2	4					1	3	2	1					2	4
ES Asociación Española de Leasing y Renting - AELR	4	1	1	1	4	3	1	1	3	2	1	4	3	2	1	4	4	2	1	3	4	2	1	3	1	2
ES Asociación Española de Renting de Vehículos - AER	1	2	3	4													3	2	3	1					2	
FR Association française des Sociétés Financières - ASF																										
FR Fédération Nationale des Loueurs de Véhicules - FNLV																	2	4	1	3						
GR Association of Greek Leasing Companies - AGLC	4	4	1	4	4	4	1	4	3	3	2	4	2	3	2	4	2	2	1	2	1	2	1	2	3	2
HU Hungarian Leasing Association	3	2	2	2	4	4	4	4	2	2	3	3	3	3	3	3	3	4	3	2	4	4	2	2	3	4
IT Associazione Italiana Leasing - ASSILEA and ANIASA	1	2	3	4	3	4	2	1	2	3	4	1	1	2	3	4	2	3	4	1	4	2	3	1	1	2
LT Association of Lithuanian Banks - Leasing Committee																										
LV Latvian Lessors Association																										
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	3	4	2	1					2	1	3	4					1	3	4	2					3	
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA																	3	1	2	1					2	
NO Finansieringsselskapenes Forening																										
PL Polish Leasing Association	3	2	1		4	4	1										1	2	2	2	1	2	1	3	2	2
PT Assoc. dos Industriais de Aluguer de Automóveis sem Condutor - ARAC																										
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	3	1	4	2	3	2	4	1	2	3	1	4	2	3	1	4	4	2	1	3	3	4	1	2	2	4
RU United Leasing Association - ULA																										
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen																									1	2
SI Leasing Committee of the Banking Association of Slovenia	2	2	2	3	2	3	2	3	3	3	2	4	3	3	2	4	2	3	2	2	3	2	2	2	3	3
SK Association of Leasing Companies of the Slovak Republic	3	1	2	3	4	4	1	1	1	2	2	4	1	2	2	4	2	2	2	1	3	3	2	4	2	2
TR Auto Leasing and Rental Companies Association - Tokkder	1	4	2	4					2	3	1	4					1	2	1	1					3	
TR Turkish Association of Financial Institutions - AFIFKB	2	3	1	4					1	2	3	4					1	4	3	2						
UA Ukrainian Union of Lessors - UUL	1	2	4	3					4	2	1	3					2	3	4	1					2	2
UK British Vehicle Rental and Leasing Association - BVRLA																										
UK Finance and Leasing Association - FLA																										
Sum	49	39	37	53	39	42	20	26	31	38	37	57	23	28	23	40	44	54	45	37	31	33	22	30	37	35
No Res	18	18	18	17	12	12	12	11	16	16	16	16	11	11	11	11	20	20	20	20	12	12	12	12	18	14
Average	2.7	2.2	2.1	3.1	3.3	3.5	1.7	2.4	1.9	2.4	2.3	3.6	2.1	2.5	2.1	3.6	2.2	2.7	2.3	1.9	2.6	2.8	1.8	2.5	2.1	2.5
Mode	3	2	1	4	4	4	1	1	2	3	3	4	1	3	1	4	1	3	2	2	1	3	1	2	2	2

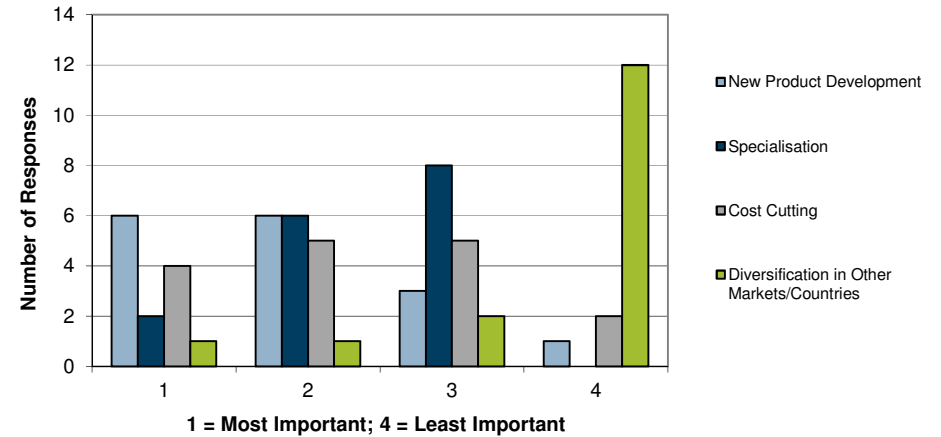
- | | | |
|--|--|---------------------------------------|
| (1) Independent Leasing Companies | (5) New Product Development | (9) Legal Framework |
| (2) Captive Companies | (6) Specialisation | (10) Accounting Rules and Legislation |
| (3) Leasing Companies Owned by Banks | (7) Cost Cutting | (11) Tax Legislation |
| (4) Leasing Companies with Banking Status or Banks | (8) Diversification in Other Markets/Countries | (12) Banking Rules/Regulation |

31. Sources of and Reaction to Competition for the Leasing Industry

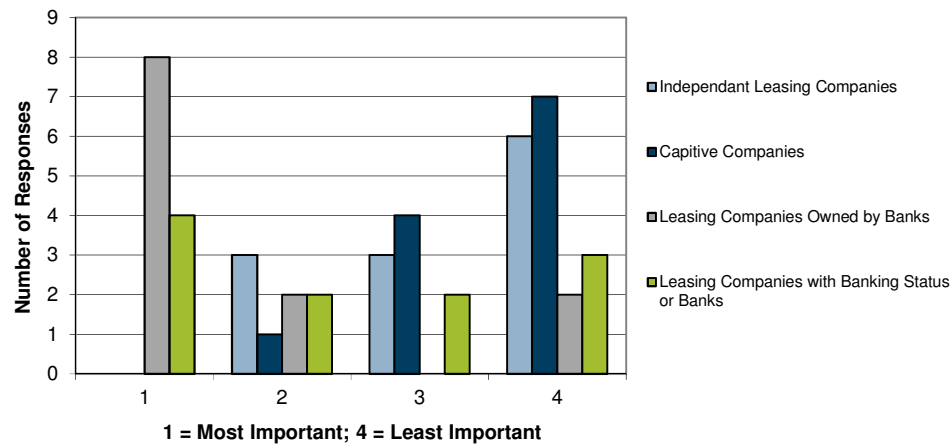
Source of Competition in Equipment Leasing



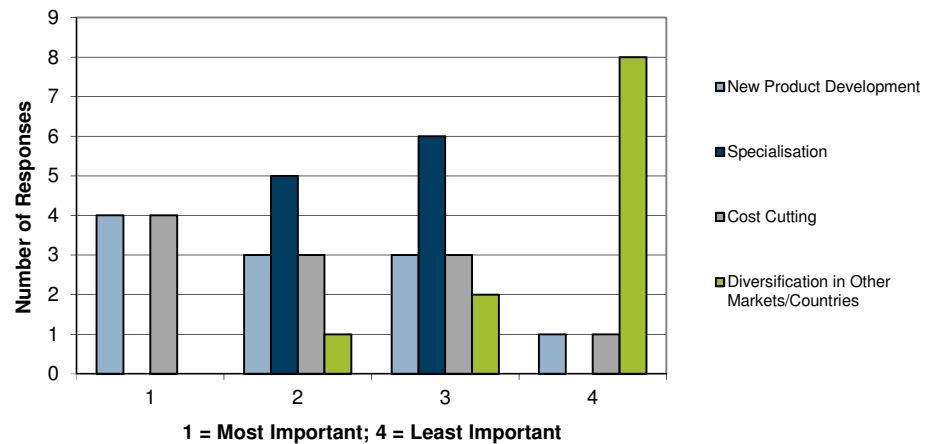
Reaction to Competition in Equipment Leasing



Source of Competition in Real Estate Leasing

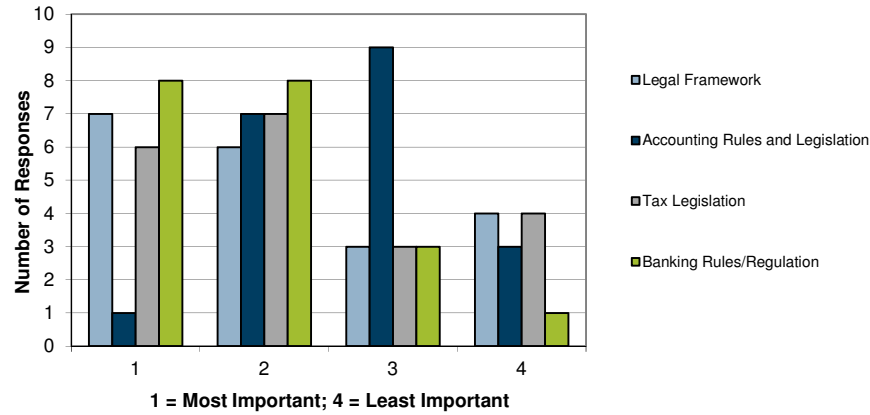


Reaction to Competition in Real Estate Leasing

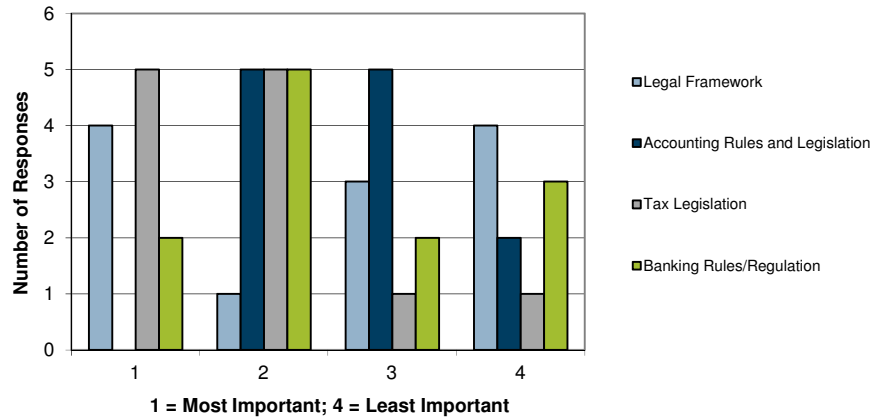


32a. Identification of Major Risks for the Leasing Industry

Sources of Risk to the Equipment Leasing Industry

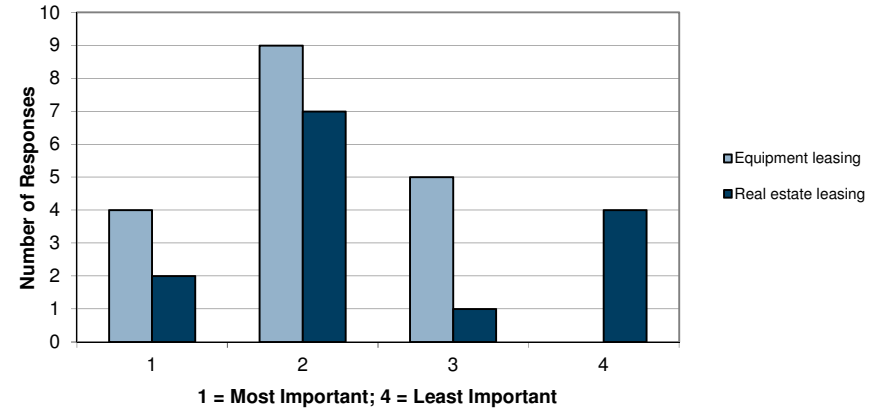


Sources of Risk to the Real Estate Leasing Industry



32b. Accounting Risks

Accounting Risks



Annex A1. Passenger Cars - New Business - Number of Vehicles

	Total	By Product Type			New or Used		By Purpose		By Original Contract Term						By Level of Services		By Powertrain				
	Number	Finance Leasing	Operating Leasing	Hire Purchase	New	Used	Private Use	Business Use	12 month	24 month	36 month	48 month	60 month	> 60 month	With Services	Without Services	Diesel	Petrol	Hybrid	Full Battery Electric	Alternative
AT Verband Österreichischer Leasing-Gesellschaften - VOL																					
BE Association Belge des Entreprises de Leasing	110,645				110,645																
BE Fédération Belge des Loueurs de Véhicules - RENTA																					
BG Bulgarian Association for Leasing - BAL																					
CH Schweizerischer Leasingverband - SLV																					
CZ Czech Leasing and Finance Association - CLFA																					
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL																					
DK Finans og Leasing																					
EE Estonian Leasing Association																					
ES Asociación Española de Leasing y Renting - AELR																					
ES Asociación Española de Renting de Vehículos - AER	217,875		217,875		217,875		19,129	198,746		67,629	52,202	80,941	17,103		217,875		123,639	77,540	14,859	1,837	
FR Association Française des Sociétés Financières - ASF																					
FR Fédération Nationale des Loueurs de Véhicules - FNLV	380,324		380,324		380,324			380,324		38,032		304,260		38,032	323,275	57,049	292,850	64,655	15,213	7,606	
GR Association of Greek Leasing Companies - AGLC	3,140	3,140			2,990	150		3,140		151	375	2,249	349	16							3,140
HU Hungarian Leasing Association	71,667	62,778	8,884	5	49,459	22,208	38,639	33,028							14,184	57,483					
IT Associazione Italiana Leasing - ASSILEA and ANIASA																					
LT Association of Lithuanian Banks - Leasing Committee																					
LV Latvian Lessors Association																					
NL Nederlandse Vereniging van Leasemaatschappijen - NVL																					
NL Vereniging van Nederlandse Autolease maatschappijen - VNA	239,865	14,572	225,293		239,865		55,732	184,133													
NO Finansieringselskaperens Forening	62,237	54,218	8,019		55,300	6,937	40,664	21,573		5,201			56,732	304							
PL Polish Leasing Association																					
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF																					
RU United Leasing Association - ULA																					
SE AFNA regrouping Finansbolagens Forening and Svenska Banklöreningem	47,024	38,216	8,808		28,452	18,572															
SI Leasing Committee of the Banking Association of Slovenia																					
SK Association of Leasing Companies of the Slovak Republic																					
TR Auto Leasing and Rental Companies Association - Tokkder	71,232		71,232		71,232										71,232						
TR Turkish Association of Financial Institutions - AFIFKB																					
UA Ukrainian Union of Lessors - UUL																					
UK British Vehicle Rental and Leasing Association - BVRLA	505,394	3,972	497,207	4,215	505,394												321,936	145,048	35,378	2,022	1,011
UK Finance and Leasing Association - FLA																					
TOTAL	1,709,403																				

Notes

Figures in *italics* are estimates

Data reported here by the Association of Greek Leasing Companies - AGLC represents about 20% of its membership

Figures reported by our UK member, British Vehicle Rental and Leasing Association - BVRLA are adjusted to a potential overlap in the automotive data with the Finance and Leasing Association - FLA, where possible. While best efforts have been made to avoid double counting, in countries, where there is more than one Member Association reporting, there may be some overlap in the data.

Annex A2. Passenger Cars - New Business - Number of Vehicles

	Private Use	By Purchase Option	
	Number	Operating Leasing	Other Product Types
AT Verband Österreichischer Leasing-Gesellschaften - VOL			
BE Association Belge des Entreprises de Leasing			
BE Fédération Belge des Loueurs de Véhicules - RENTA			
BG Bulgarian Association for Leasing - BAL			
CH Schweizerischer Leasingverband - SLV			
CZ Czech Leasing and Finance Association - CLFA			
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL			
DK Finans og Leasing			
EE Estonian Leasing Association			
ES Asociación Española de Leasing y Renting - AELR			
ES Asociación Española de Renting de Vehículos - AER	19,129	19,129	
FR Association Française des Sociétés Financières - ASF			
FR Fédération Nationale des Loueurs de Véhicules - FNLV			
GR Association of Greek Leasing Companies - AGLC			
HU Hungarian Leasing Association	38,639		
IT Associazione Italiana Leasing - ASSILEA and ANIASA			
LT Association of Lithuanian Banks - Leasing Committee			
LV Latvian Lessors Association			
NL Nederlandse Vereniging van Leasemaatschappijen - NVL			
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	55,732	55,732	
NO Finansieringselskapenes Forening	40,664	7,764	
PL Polish Leasing Association			
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF			
RU United Leasing Association - ULA			
SE AFINA regrouping Finansbolagens Forening and Svenska Bankföreningen			
SI Leasing Committee of the Banking Association of Slovenia			
SK Association of Leasing Companies of the Slovak Republic			
TR Auto Leasing and Rental Companies Association - Tokdemir			
TR Turkish Association of Financial Institutions - AFIFKB			
UA Ukrainian Union of Lessors - UUL			
UK British Vehicle Rental and Leasing Association - BVRLA			
UK Finance and Leasing Association - FLA			
TOTAL	154,164		

Notes

Figures in *italics* are estimates

Annex A3. Passenger Cars - Outstandings - Number of Vehicles

	Total	By Product Type			By Purpose		By Powertrain					Average CO2 Emissions of Vehicles in the Portfolio (in g/km)
	Number	Finance Leasing	Operating Leasing	Hire Purchase	Private Use	Business Use	Diesel	Petrol	Hybrid	Full Battery Electric	Alternative	
AT Verband Österreichischer Leasing-Gesellschaften - VÖL												
BE Association Belge des Entreprises de Leasing												
BE Fédération Belge des Loueurs de Véhicules - RENTA												
BG Bulgarian Association for Leasing - BAL												
CH Schweizerischer Leasingverband - SLV												
CZ Czech Leasing and Finance Association - CLFA												
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL												
DK Finans og Leasing												
EE Estonian Leasing Association												
ES Asociación Española de Leasing y Renting - AELR												
ES Asociación Española de Renting de Vehículos - AER	512,092		512,092									
FR Association Française des Sociétés Financières - ASF												
FR Fédération Nationale des Loueurs de Véhicules - FNLV	1,006,400		1,006,400			1,006,400	865,504	100,640	20,128	20,128		
GR Association of Greek Leasing Companies - AGLC	8,742	8,742				8,742		70				
HU Hungarian Leasing Association	227,962	166,760	25,139	36,063								
IT Associazione Italiana Leasing - ASSILEA and ANIASA												
LT Association of Lithuanian Banks - Leasing Committee												
LV Latvian Lessors Association												
NL Nederlandse Vereniging van Leasemaatschappijen - NVL												
NL Vereniging van Nederlandse Autobasemaatschappijen - VNA	727,159	55,235	671,924		129,193	597,966	263,731	395,175	45,876	19,233	3,144	109
NO Finansieringsselskapenes Forening	148,839	90,379	58,460									
PL Polish Leasing Association												
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF												
RU United Leasing Association - ULA												
SE AFNA regrouping Finansbolagens Förening and Svenska Bankföreningen												
SI Leasing Committee of the Banking Association of Slovenia												
SK Association of Leasing Companies of the Slovak Republic												
TR Auto Leasing and Rental Companies Association - Tokkder	257,837		257,837				241,641	16,114	80	2		
TR Turkish Association of Financial Institutions - AFIFKB												
UA Ukrainian Union of Lessors - UUL												
UK British Vehicle Rental and Leasing Association - BVFLA												
UK Finance and Leasing Association - FLA												
TOTAL	2,889,031											

Notes

Figures in *italics* are estimates

Data reported here by the Association of Greek Leasing Companies - AGLC represents about 20% of its membership

Annex A4. Passenger Cars - Additional Information

	Total		New Contracts for Passenger Cars		Fleet Management	Types of Services (number of contracts containing following services)					Lessor's holding period (month)	Average CO2 Emissions of New Vehicles Purchased in the Year (in g/km)
	Number		With Services	Without Services		Insurance	Maintenance	Tyres	Fuel	Replacement Vehicle		
AT Verband Österreichischer Leasing-Gesellschaften - VÖL												
BE Association Belge des Entreprises de Leasing												
BE Fédération Belge des Loueurs de Véhicules - RENTA												
BG Bulgarian Association for Leasing - BAL												
CH Schweizerischer Leasingverband - SLV												
CZ Czech Leasing and Finance Association - CLFA												
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL												
DK Finans og Leasing												
EE Estonian Leasing Association												
ES Asociación Española de Leasing y Renting - AELR												
ES Asociación Española de Renting de Vehículos - AER		217,875	217,875							45	114	
FR Association française des Sociétés Financières - ASF												
FR Fédération Nationale des Loueurs de Véhicules - FNLV	380,324	323,275	57,049	425,958	98,884	304,259	144,523	68,458	102,687	38	108	
GR Association of Greek Leasing Companies - AGLC	3,140		3,140									
HU Hungarian Leasing Association	71,667	14,184	57,483	1,354								
IT Associazione Italiana Leasing - ASSILEA and ANIASA												
LT Association of Lithuanian Banks - Leasing Committee												
LV Latvian Lessors Association												
NL Nederlandse Vereniging van Leasemaatschappijen - NVL												
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	239,865									47	110	
NO Finansieringselskapenes Forening	62,237											
PL Polish Leasing Association												
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF												
RU United Leasing Association - ULA												
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	47,024											
SI Leasing Committee of the Banking Association of Slovenia												
SK Association of Leasing Companies of the Slovak Republic												
TR Auto Leasing and Rental Companies Association - Tokker	71,232	71,232			71,232	71,232	71,232	9,332	71,232			
TR Turkish Association of Financial Institutions - AFIFKB												
UA Ukrainian Union of Lessors - UUUL												
UK British Vehicle Rental and Leasing Association - BVRLA	505,394											118
UK Finance and Leasing Association - FLA												
TOTAL	1,598,758											

Notes

Figures in *italics* are estimates

Data reported here by the Association of Greek Leasing Companies - AGLC represents about 20% of its membership

Annex B1. Commerical Vehicles - New Business - Number of Vehicles

	Total	By Vehicle Type			By Product Type			New or Used	
	Number	LCVs ≤ 3.5 t	HCVs > 3.5 t	Of which: Tractors Buses and Coaches	Finance Leasing	Operating Leasing	Hire Purchase	New	Used
AT Verband Österreichischer Leasing-Gesellschaften - VÖL									
BE Association Belge des Entreprises de Leasing	79,448							79,448	
BE Fédération Belge des Loueurs de Véhicules - RENTA									
BG Bulgarian Association for Leasing - BAL									
CH Schweizerischer Leasingverband - SLV									
CZ Czech Leasing and Finance Association - CLFA									
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL									
DK Finans og Leasing									
EE Estonian Leasing Association									
ES Asociación Española de Leasing y Renting - AELR									
ES Association Espanola de Renting de Vehiculos - AER	48,857	48,857				48,857		48,857	
FR Association française des Sociétés Financières - ASF									
FR Fédération Nationale des Loueurs de Véhicules - FNLV									
GR Association of Greek Leasing Companies - AGLC	241	6	235	8	241			208	33
HU Hungarian Leasing Association	19,397	10,005	9,392		17,962	1,426	9	14,751	4,646
IT Associazione Italiana Leasing - ASSILEA and ANIASA									
LT Association of Lithuanian Banks - Leasing Committee									
LV Latvian Lessors Association									
NL Nederlandse Vereniging van Leasemaatschappijen - NVL									
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	44,113	44,113			9,537	34,576		44,113	
NO Finansieringsselskapenes Forening									
PL Polish Leasing Association									
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF									
RU United Leasing Association - ULA									
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen									
SI Leasing Committee of the Banking Association of Slovenia									
SK Association of Leasing Companies of the Slovak Republic									
TR Auto Leasing and Rental Companies Association - Tokkder	2,127	2,127				2,127		2,127	
TR Turkish Association of Financial Institutions - AFI/FKB									
UA Ukrainian Union of Lessors - UUL									
UK British Vehicle Rental and Leasing Association - BVRLA	80,447	67,291	13,156		6,110	72,810	1,527	80,447	
UK Finance and Leasing Association - FLA									
TOTAL	274,630								

Notes

Figures in *italics* are estimates

Data reported here by the Association of Greek Leasing Companies - AGLC represents about 20% of its membership

Figures reported by our UK member, British Vehicle Rental and Leasing Association - BVRLA are adjusted to a potential overlap in the automotive data with the Finance and Leasing Association - FLA, where possible (see Tables Annex B1. - B4.). While best efforts have been made to avoid double counting, in countries, where there is more than one Member Association reporting, there may be some overlap in the data.

Annex B2. Commerical Vehicles - Outstandings - Number of Vehicles

	Total	By Vehicle Type				By Product Type		
	Number	LCVs ≤ 3.5 t	HCVs > 3.5 t	Of which: Tractors Buses and Coaches		Finance Leasing	Operating Leasing	Hire Purchase
AT Verband Österreichischer Leasing-Gesellschaften - VÖL								
BE Association Belge des Entreprises de Leasing								
BE Fédération Belge des Loueurs de Véhicules - RENTA								
BG Bulgarian Association for Leasing - BAL								
CH Schweizerischer Leasingverband - SLV								
CZ Czech Leasing and Finance Association - CLFA								
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL								
DK Finans og Leasing								
EE Estonian Leasing Association								
ES Asociación Española de Leasing y Renting - AELR								
ES Association Espanola de Renting de Vehiculos - AER	117,168	117,168					117,168	
FR Association française des Sociétés Financières - ASF								
FR Fédération Nationale des Loueurs de Véhicules - FNLV								
GR Association of Greek Leasing Companies - AGLC	1,161	180	981	838	143	1,161		
HU Hungarian Leasing Association	64,825	46,847	17,978			60,340	3,003	1,482
IT Associazione Italiana Leasing - ASSILEA and ANIASA								
LT Association of Lithuanian Banks - Leasing Committee								
LV Latvian Lessors Association								
NL Nederlandse Vereniging van Leasemaatschappijen - NVL								
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	159,092	159,092				47,622	111,470	
NO Finansieringsselskapenes Forening								
PL Polish Leasing Association								
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF								
RU United Leasing Association - ULA								
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen								
SI Leasing Committee of the Banking Association of Slovenia								
SK Association of Leasing Companies of the Slovak Republic								
TR Auto Leasing and Rental Companies Association - Tokkder	7,701	7,701						
TR Turkish Association of Financial Institutions - AFI/FKB								
UA Ukrainian Union of Lessors - UUL								
UK British Vehicle Rental and Leasing Association - BVRLA	321,788	269,164	52,624			24,441	291,239	6,107
UK Finance and Leasing Association - FLA								
TOTAL	671,735							

Notes

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Annex B3. Light Commerical Vehicles (≤ 3.5 tonnes) - New Business - Number of Vehicles

	Total	By Powertrain					Average CO2 Emissions of New Vehicles Purchased in the Year (in g/km)
	Number	Diesel	Petrol	Hybrid	Full Battery Electric	Alternative	
AT Verband Österreichischer Leasing-Gesellschaften - VÖL							
BE Association Belge des Entreprises de Leasing							
BE Fédération Belge des Loueurs de Véhicules - RENTA							
BG Bulgarian Association for Leasing - BAL							
CH Schweizerischer Leasingverband - SLV							
CZ Czech Leasing and Finance Association - CLFA							
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL							
DK Finans og Leasing							
EE Estonian Leasing Association							
ES Asociación Española de Leasing y Renting - AELR							
ES Association Espanola de Renting de Vehiculos - AER	48,857	47,574	742		541		
FR Association française des Sociétés Financières - ASF							
FR Fédération Nationale des Loueurs de Véhicules - FNLV							
GR Association of Greek Leasing Companies - AGLC	6						
HU Hungarian Leasing Association	10,005						
IT Associazione Italiana Leasing - ASSILEA and ANIASA							
LT Association of Lithuanian Banks - Leasing Committee							
LV Latvian Lessors Association							
NL Nederlandse Vereniging van Leasemaatschappijen - NVL							
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	44,113						
NO Finansieringsselskapenes Forening							
PL Polish Leasing Association							
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF							
RU United Leasing Association - ULA							
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen							
SI Leasing Committee of the Banking Association of Slovenia							
SK Association of Leasing Companies of the Slovak Republic							
TR Auto Leasing and Rental Companies Association - Tokkder	2,127	2127					
TR Turkish Association of Financial Institutions - AFI/FKB							
UA Ukrainian Union of Lessors - UUL							
UK British Vehicle Rental and Leasing Association - BVRLA	67,291	66686	336	269			
UK Finance and Leasing Association - FLA							
TOTAL	172,399						

Notes

Figures in *italics* are estimates

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Annex B4. Light Commercial Vehicles (≤ 3.5 tonnes) - Outstandings - Number of Vehicles

	Total	By Powertrain					Average CO2 Emissions of Vehicles in the Portfolio (in g/km)
	Number	Diesel	Petrol	Hybrid	Full Battery Electric	Alternative	
AT Verband Österreichischer Leasing-Gesellschaften - VÖL							
BE Association Belge des Entreprises de Leasing							
BE Fédération Belge des Loueurs de Véhicules - RENTA							
BG Bulgarian Association for Leasing - BAL							
CH Schweizerischer Leasingverband - SLV							
CZ Czech Leasing and Finance Association - CLFA							
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL							
DK Finans og Leasing							
EE Estonian Leasing Association							
ES Asociación Española de Leasing y Renting - AELR							
ES Association Espanola de Renting de Vehiculos - AER	117,168						
FR Association française des Sociétés Financières - ASF							
FR Fédération Nationale des Loueurs de Véhicules - FNLV							
GR Association of Greek Leasing Companies - AGLC	180	<i>140</i>	<i>40</i>				
HU Hungarian Leasing Association	46,847						
IT Associazione Italiana Leasing - ASSILEA and ANIASA							
LT Association of Lithuanian Banks - Leasing Committee							
LV Latvian Lessors Association							
NL Nederlandse Vereniging van Leasemaatschappijen - NVL							
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	159,092	145974	9282	26	1642	2168	
NO Finansieringsselskapenes Forening							
PL Polish Leasing Association							
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF							
RU United Leasing Association - ULA							
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen							
SI Leasing Committee of the Banking Association of Slovenia							
SK Association of Leasing Companies of the Slovak Republic							
TR Auto Leasing and Rental Companies Association - Tokkder	7,701	7701					
TR Turkish Association of Financial Institutions - AFI/FKB							
UA Ukrainian Union of Lessors - UUL							
UK British Vehicle Rental and Leasing Association - BVRLA	269,164	266741	1346	1077			
UK Finance and Leasing Association - FLA							
TOTAL	600,152						

Notes

Figures in *italics* are estimates

Data reported here by the Association of Greek Leasing Companies - AGLC represents about 20% of its membership