

# The Vehicle Leasing Market in 2025 in figures



vereniging van nederlandse  
autoleasemaatschappijen

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Car leasing figures in 2025 at a glance

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This report is an expanded version of the infographics available on [our website](#). This publication was compiled with the help of members of the Association of Dutch Vehicle Leasing Companies (VNA), RDC and the Periscoop Onderzoek & Advies research institute. Much of the data presented in this report is based on the VNA Monitor, to which all VNA members contribute. With a joint market share of around 90%, the VNA Monitor gives a statistically well-founded overview of the vehicle-leasing market in the Netherlands.

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# 1. Development of the leasing fleet

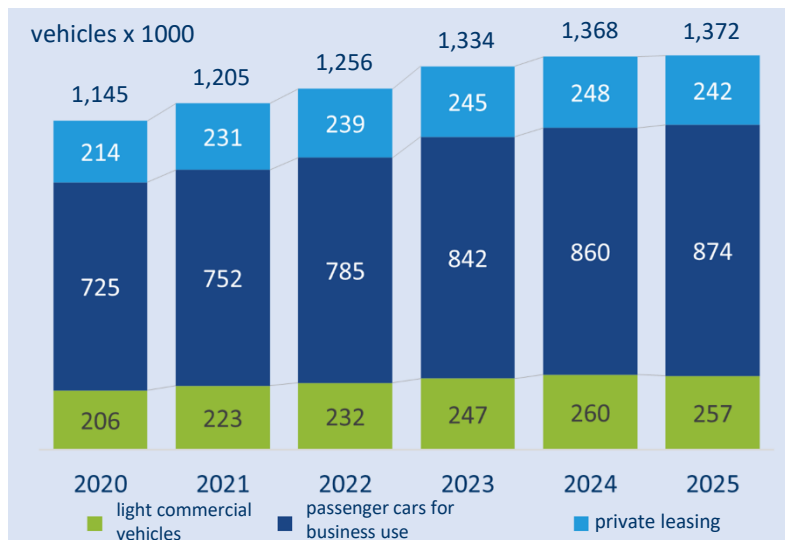
## 1.1 A year of stabilisation

Following four years of substantial growth in the car leasing market, 2025 was a year of stabilisation: the total fleet will grow by 0.3% in 2025. There has been a slight increase in the number of passenger cars leased for business use, but there has been a – similarly – slight decline in private leasing and light commercial vehicles.

### Compared with 2024:

- the total Dutch leasing fleet grew by 0.3% to 1.372 million cars;
- the total number of passenger cars leased for business use was up 1.6% to 873,500;
- the number of cars on a private lease was up 2.5% to 241,800;
- the total number of leased light commercial vehicles was up 1.5% to 256,600.

**Figure 1: Stabilisation of the lease portfolio**



Source: VNA

*The estimate of the total market size is based on the VNA Monitor, RDW registration data processed by RDC, and the Autolease Top 60 and Top 100 lists published by Aumacon and Automotive. The figures presented are higher than those reported by RDC. The difference lies in financial leasing and commercial fleet management, which are both contract types that are part of the leasing market, but the majority of vehicles leased under these contract types do not appear as such in the RDC data.<sup>1</sup>*

<sup>1</sup> The estimate was compiled using the figures reported by RDC in January. A manual adjustment has been made based on our own market insights. This adjustment is very much in line with the revised figures published by RDC in March 2026.

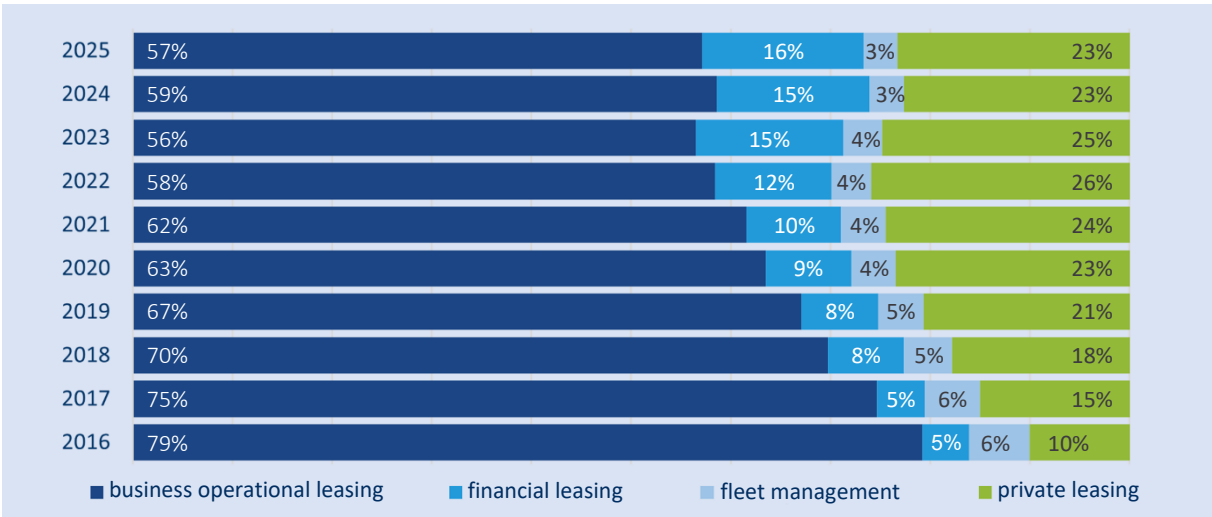
**Operational lease, financial lease and fleet management.**

There are three types of leasing:

- From a legal perspective, **operational leasing** is a form of long-term hire, with the car remaining the property of the leasing company. Private leasing is always operational leasing.
- **Financial leasing**: a form of hire purchase where the leasing company remains the legal owner of the vehicle, but its beneficial ownership is transferred to the customer at the start of the lease term)<sup>2</sup>
- **Fleet management**: is a type of contract under which the leasing company handles the technical and/or commercial management of the fleet on behalf of the customer.

For passenger cars (Figure 2), operational leasing is the primary leasing option. The ratio of business to private customers has remained stable over the past six years. The share of financial leasing continues to rise gradually, while the share of fleet management is gradually declining.

**Figure 2: VNA members’ passenger car fleet according type of leasing<sup>3</sup>**



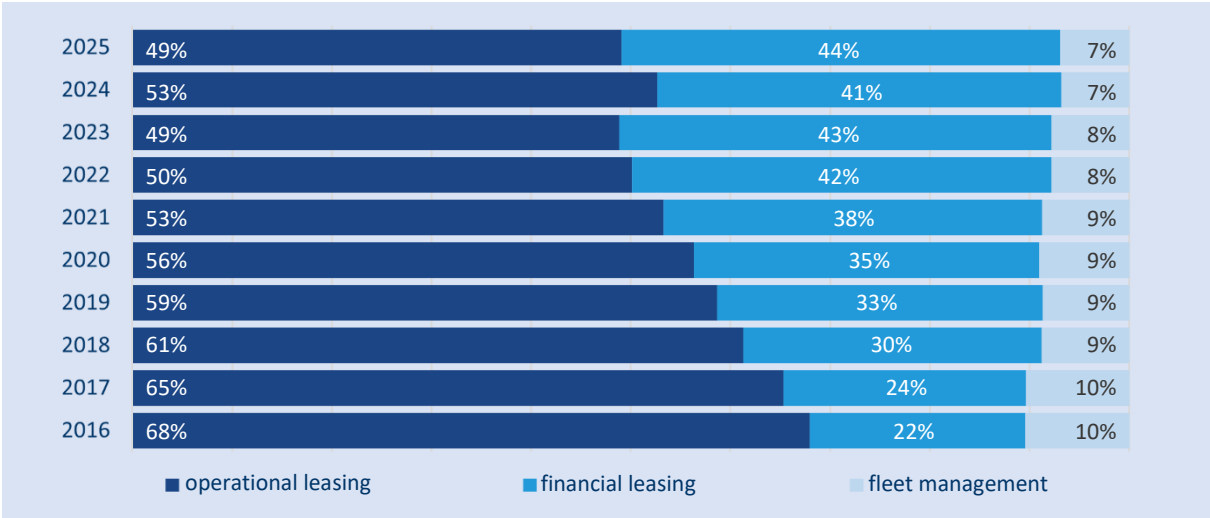
Source: VNA

In the case of light commercial vehicles (Figure 3), following a slight dip in 2024, the financial leasing share continues to grow steadily. Finance leasing is an important financing tool, particularly for SMEs. The fleet management share is on a downward trend.

<sup>2</sup> We confine ourselves to financial leasing offered by car leasing companies. Financial leasing involving other types of parties, such as banks acting as lessors, are not taken into account.

<sup>3</sup> Changes in the composition of the combined VNA members’ leasing fleet are primarily driven by growth in the VNA’s membership.

**Figure 3: VNA members' light commercial vehicle fleets switching to leasing**

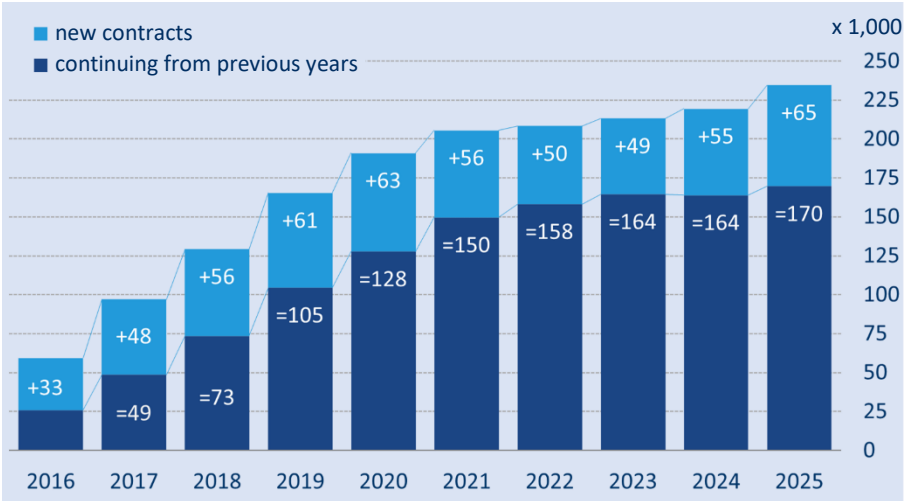


Source: VNA

Between 2016 and 2021, private leasing was a key driver of growth in the overall car leasing market. The number of private leasing customers in the Netherlands has now risen to 242,000. Of these, 97% are customers of a leasing company that is a member of the VNA.

The growth in the total number of private leasing customers among VNA members in 2025 (Figure 4) can be attributed to the growth in membership. Nevertheless, there are prospects for further market growth: the proportion of new customers (both genuinely new customers and existing customers with renewed contracts) within the total portfolio reached 28% in 2025, which is 2.5 percentage points higher than in 2024.

**Figure 4: New private lease contracts (VNA members only)**

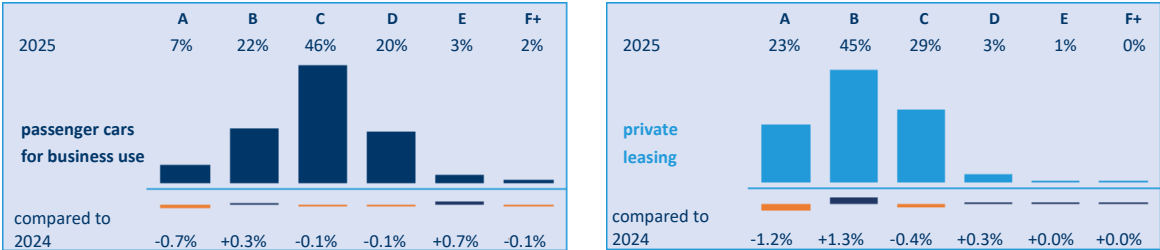


Source: VNA

## 1.2 Mid-range models are popular, with a trend towards further ‘plug-inification’

In the business leasing market, ‘mid-range’ models (the C segment, such as the Skoda Elroq, Kia EV3 and Volvo EX40) are the most popular, accounting for 46% of the total operational leasing fleet. The numbers of smaller (A and B segment) and larger models (D, E, F+) are roughly equal; see Figure 5. In 2025, there was a slight shift towards larger (E+) models.

Figure 5: Mid-range models dominate the operational leasing fleet



Source: RDC, analysis by VNA

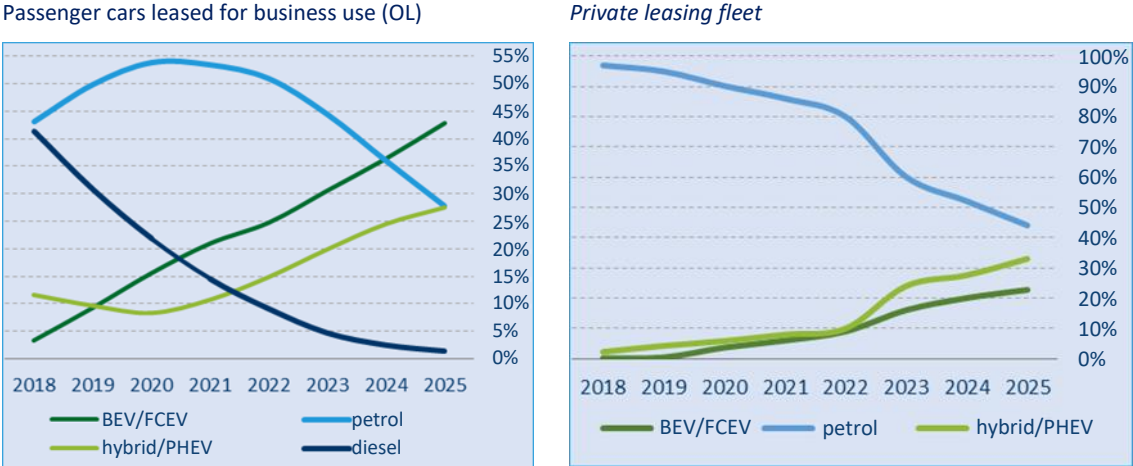
In private leasing, compact models (the B segment, e.g. (Renault 5, VW Polo) are the most popular, accounting for 45% of the market. The share of (sub)minis (A segment, such as the Kia Picanto and Opel Karl) is also substantial. The figures for 2025 show a slight shift (1.2 percentage points) from A to B in the private leasing sector.

### Further growth in ‘plug-in vehicles’

Among passenger cars leased for business use, plug-in vehicles now account for the majority; see Figure 6: 43% of the fleet consists of fully battery electric vehicles (BEVs) and 11% of plug-in hybrid electric vehicles (PHEVs). Together, that accounts for 54% of the total fleet. In addition, 17% are self-charging hybrids. The proportion of petrol cars continues to fall, to 28%. Diesel, which in 2018 still accounted for more than 40% of the fleet, has now been almost entirely phased out.

Electrification is also gaining ground in the private leasing sector. Fully electric vehicles account for 23%, and plug-in hybrids for 5.5%. This means that more than a quarter of the private leasing fleet is now electric. A further 28% of the private leasing fleet consists of self-charging hybrids. The proportion of purely petrol-powered cars in the private leasing market has fallen to 44%.

Figure 6: Ongoing plug-inification

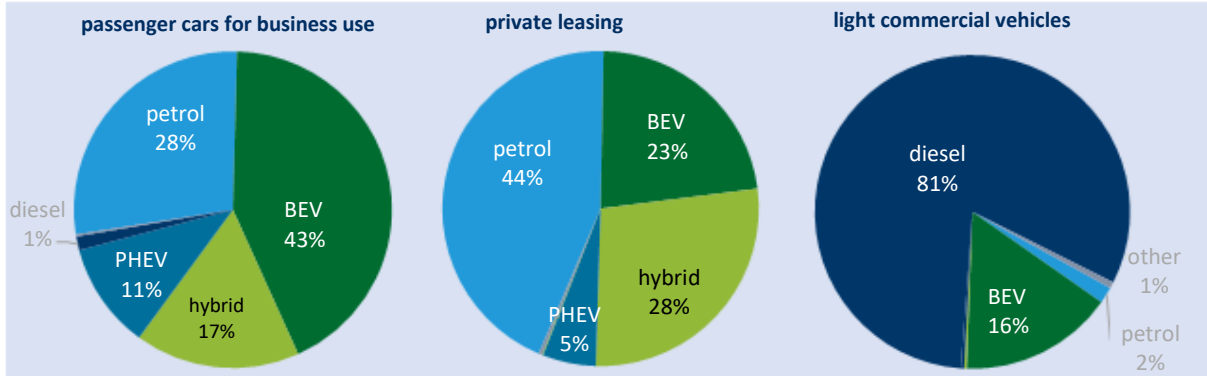


Source: RDC, analysis by VNA

Fuel type data is based on Netherlands Vehicle Authority (Rijksdienst Wegverkeer, RDW) data analysed by RDC. In the RDC data, 98% of the leased fleet is made up of vehicles leased under an operational lease. Financial lease and fleet management are left aside.

Accounting for 81% of the market, diesel remains by far the dominant fuel type in the light commercial vehicle sector, but here too the share of BEVs is growing. That figure stood at 16% in 2025, more than 6 percentage points higher than in 2024.

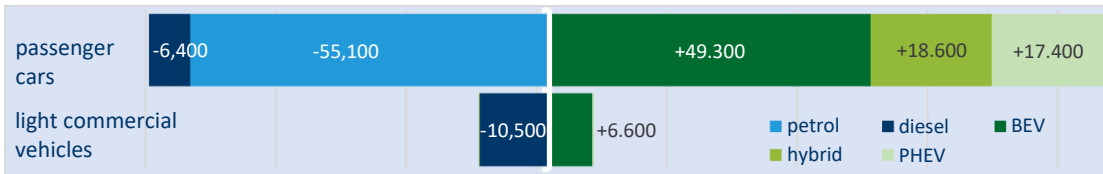
**Figure 7: Type of drive system for cars in the operational leasing fleet by market segment**



Source: RDC, analysis by VNA

Figure 8 shows the replacement of fossil fuels by electricity in absolute numbers. In the passenger car sector, 61,500 petrol and diesel cars are being replaced by BEVs, PHEVs and hybrids. The figures are lower for light commercial vehicles, but the trend is the same.

**Figure 8: Replacement of fossil-fuel vehicles with electric ones in the operational leasing fleet by 2025**

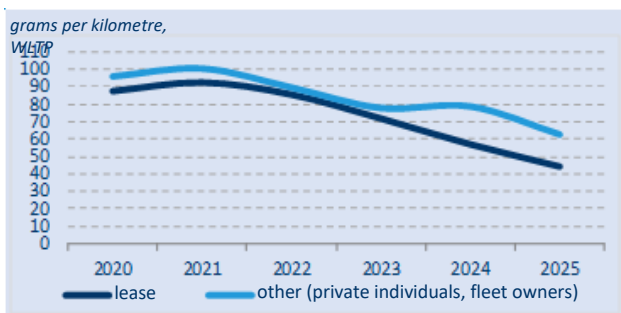


Source: RDC, analysis by VNA

**Further drop in carbon emissions**

As the leased vehicle fleet accounts for a relatively large proportion of EVs among new cars entering the market, the average emissions per kilometre for new leased passenger cars are lower than for non-lease cars (cars owned by private individuals and fleet owners). The decline in average emissions from new leased cars will continue in 2025; see Figure 9: in 2025, average emissions per kilometre will be 44 grams (lease) vs. 63 grams (non-leased). Newly registered leased cars emit on average 42% less CO<sub>2</sub> per kilometre than non-lease cars.

**Figure 9: Average carbon emissions from new passenger cars**



Source: RDC

This shift towards greener practices is also reflected in the new registrations. In the business car sector, 8 of the top 10 models by 2025 will be fully electric, and we are seeing the same trend in the private leasing market. In the light commercial vehicle category, a pure EV enters the top 10 at number 2. For all the other models in the top 10, some of the new registrations are electric versions.

**Table 1: Top 10 new operational lease registrations in 2025**

	Passenger cars leased for business use	of which BEV	Passenger cars on private lease	of which BEV	Light commercial vehicles	of which BEV
1	Skoda Elroq (342)	100%	Kia Picanto (2)	-	Ford Transit Custom (3)	81%
2	Tesla Model Y [1]	100%	Toyota Aygo X [1]	-	Volkswagen Id.Buzz (16)	100%
3	Kia EV3 (221)	100%	Toyota Yaris Cross [7]	-	Renault Master [11]	96%
4	Tesla Model 3 [2]	100%	Kia EV3 (-)	100%	Opel Vivaro [9]	89%
5	Audi Q4 e-tron [9]	100%	Toyota Yaris [8]	-	Renault Kangoo [13]	99%
6	Skoda Kodiaq (15)	-	Kia Niro (4)	2%	Opel Combo [14]	93%
7	BMW IX1 (7)	100%	Hyundai i10 (20)	-	Ford Transit [7]	86%
8	Kia Picanto (6)	-	Peugeot 2008 (9)	15%	Volkswagen Transporter (10)	55%
9	Volvo EX30 (3)	100%	Suzuki Swift (25)	-	Peugeot Partner (8)	71%
10	Skoda Enyaq [10]	100%	Peugeot 208 (6)	5%	Mercedes Sprinter (5)	77%

*In brackets = position in 2024*

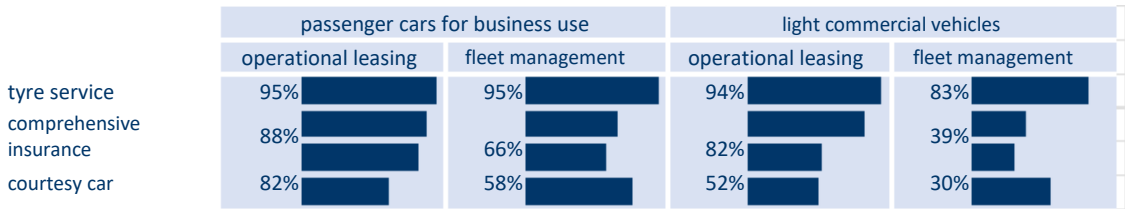
*Source: RDC*

### 1.3 Lease contracts

#### The range of lease packages remains as extensive as ever

In addition to financing, a full-service solution plays an important role in opting to lease. This is reflected in the contractual components of the lease package. For passenger cars for business use, repair, servicing and tyre service and comprehensive insurance are included in the lease contract in the vast majority of cases. Courtesy car and fuel management are (slightly) less common. For light commercial vehicles, tyre service is the standard, but there is more variation in whether or not other services are included in the lease package. In the case of financial leasing, these components are very rarely included in the lease contract.

**Figure 10: Lease package components**



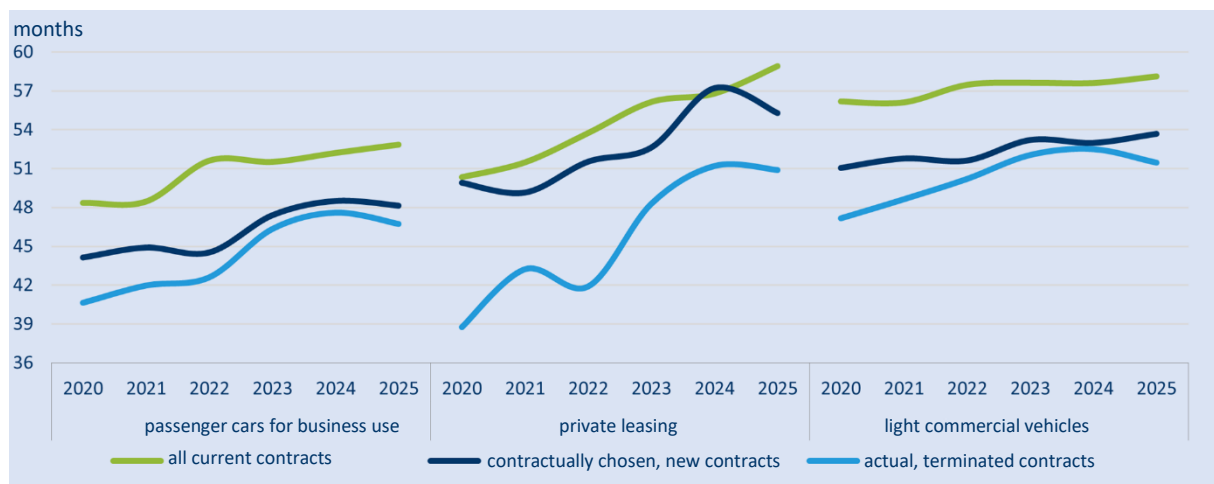
*Source: VNA*

For private leasing, repairs, maintenance and tyre services, comprehensive insurance, and the provision of a courtesy car and breakdown assistance are included in the service package as standard. A number of leasing companies offer private lease customers the option of receiving a courtesy car sooner than the standard period (after 72 hours) for an additional fee.

#### The term of contracts continues to increase gradually

The average term of lease contracts is gradually increasing. For passenger cars for business use, the average duration of all current contracts is 53 months; for private lease, it is 59 months; and for light commercial vehicles, it is 58 months. For newly signed contracts, the average is lower: 48 months for passenger cars leased for business use, 55 months for private lease and 54 months for light commercial vehicles.

## 11: The average duration of passenger car contracts continues to rise



Source: VNA

In the private lease sector, it is notable that the average term of new contracts has fallen by two months. Half of all private lease contracts include a clause stating that, after the first year of the contract, the customer may terminate the lease prematurely at no cost under certain conditions (such as unemployment or divorce). At 10%, this is even possible without any conditions.

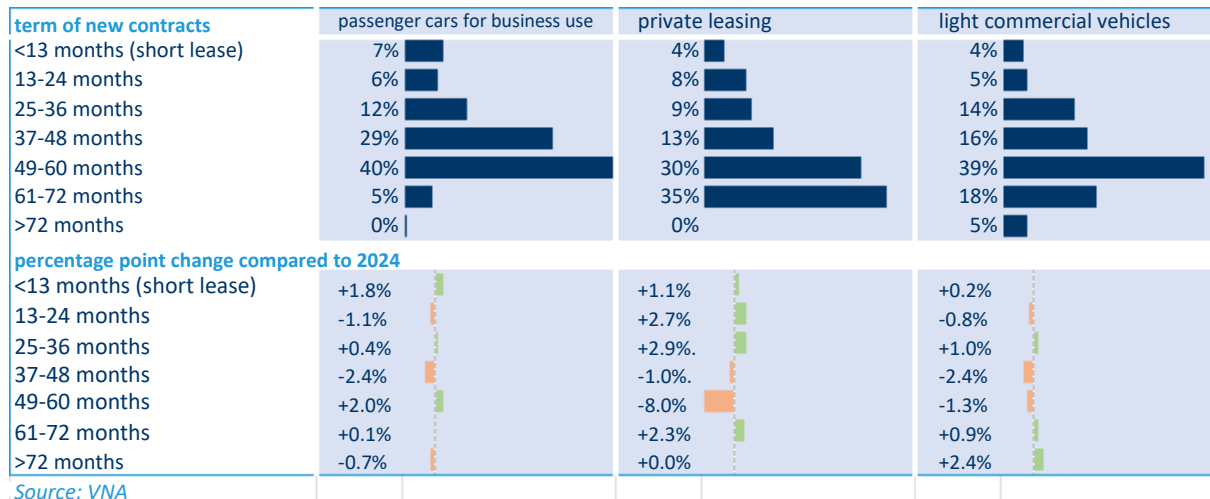
**Table 2: Average contract term**

in months	passenger cars for business use		private leasing		light commercial vehicles	
	2024	2025	2024	2025	2024	2025
contractually chosen, all contracts	52.2	52.8	56.8	58.9	57.6	58.1
contractually chosen, new contracts	48.5	48.1	57.2	55.3	53.0	53.7
actual, terminated contracts	47.6	46.7	51.2	50.9	52.5	51.5

Source: VNA

For passenger cars leased for business use, the term of the majority of newly signed contracts is 48 or 60 months. Private lease contracts are usually for 60 or 72 months, and it is noticeable that the popularity of five-year contracts is declining: contracts are becoming either shorter or longer. For light commercial vehicles, 60 months is the most common term, but the range is wider.

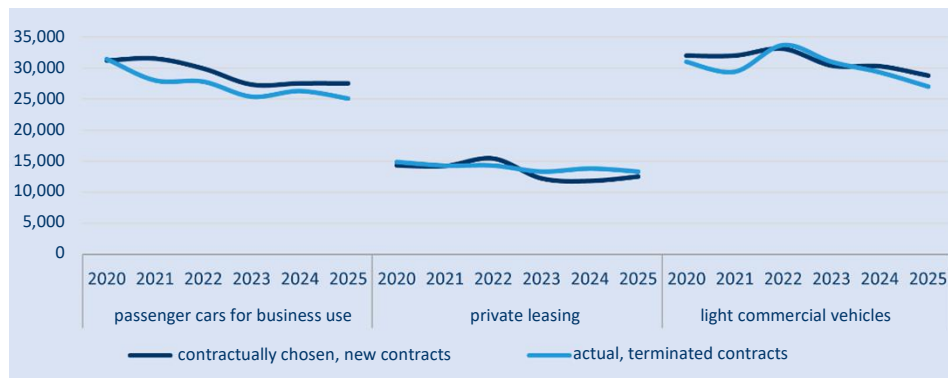
**Figure 12: Term of contracts**



**Contract mileage**

The number of actual kilometres driven under lease contracts has fallen slightly. In 2025, company cars were returned at the end of their contract period with an average annual mileage of 25,100 kilometres, 1,200 fewer than in 2024 (-4.6%). For private leasing, there is a similar decline: -500 kilometres, 3.3% less than in 2024. The decline is slightly steeper for light commercial vehicles; by the end of the contract, they had clocked up 2,400 kilometres (-8.1%) fewer in the final year than in 2024.

**Figure 13: Mileage for passenger cars remains stable, as opposed to a continued decline for light commercial vehicles**



Source: VNA

**Table 3: Annual mileage 2025**

	passenger cars for business use		private leasing		light commercial vehicles	
	2024	2025	2024	2025	2024	2025
number of kilometres (OL and WPB)						
actual, terminated contracts	26,300	25,100	13,800	13,300	29,300	27,000
difference compared to 2024 (km)	-1,200	-4,6%	-500	-3.3%	-2,400	-8.1%
contractually chosen, new contracts	27,500	27,500	11,800	12,500	28,800	30,300
difference compared to 2024 (km)	=	+0.1%	+600	+5.3%	-1,500	-5.1%

Source: VNA

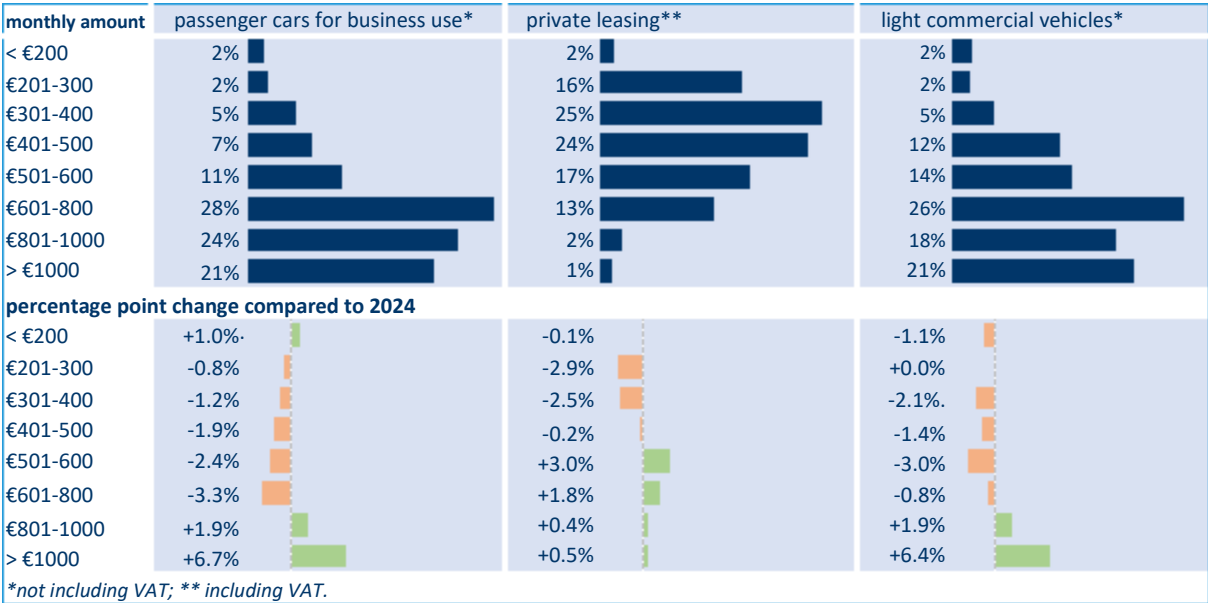
The outlook for the coming years is stable. New contracts specify a standard mileage allowance (a 'mileage allowance'), which is based on the expected annual usage. For passenger cars for business use, the expected mileage was the same as in 2024 (27,500 kilometres); for private leases, it was slightly higher (12,500, +600 kilometres = +5.3% compared with 2024). The forecast for light commercial vehicles was lower: 28,800 (-1,500 kilometres = -5.1% compared with 2024).

**Lease payments**

The monthly amount paid by lessees, i.e. the lease payment, is determined by the purchase price of the car, the term of the contract and the expected usage in kilometres. Given the differences in these parameters, there is a large variation in the lease payments, as shown Figure 14. For passenger cars leased for business use, the median (middle) rate is around €800 per month (not including VAT). For one in five cars, the monthly payment exceeds €1,000. The monthly payments for private leasing are lower than in the business segment; the median monthly payment is around €450, including VAT. A small minority of private leases exceed €800 per month. For light commercial vehicles, the spread is greater; the median monthly payment is around €700 (not including VAT).

Lease payments are up on 2024, as shown by the second part of Figure 14. The average increase is +4.4% for passenger cars for business use, +3.4% for private leasing and +6.1% for light commercial vehicles. The increase is partly due to a shift towards more expensive models (see above) and partly to inflation, but also partly to the loss of the road tax discount on (PH)EVs.

**Figure 14: Monthly payments for operational leasing by segment**



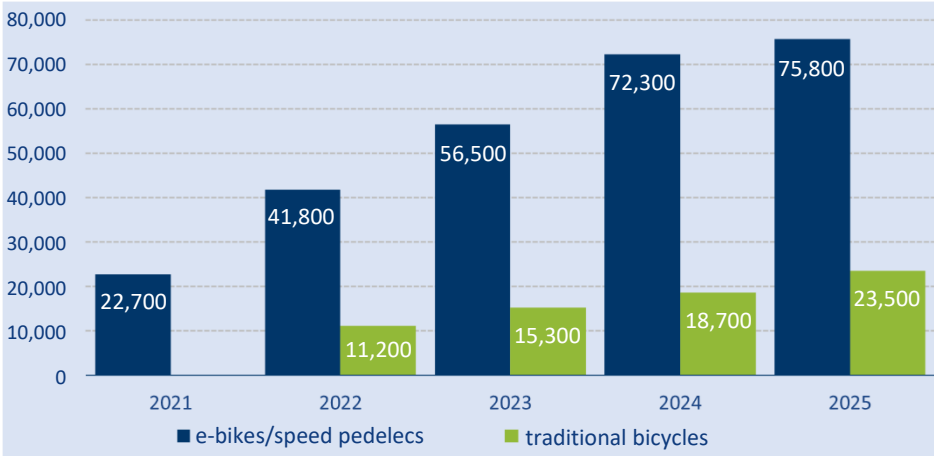
Source: VNA

### 1.4 Wider mobility, nearly 100,000 leased bicycles

Vehicle leasing companies are increasingly presenting themselves as *mobility providers*, offering a broader range of products and services. In addition to passenger cars and light commercial vehicles, the VNA members collectively have over 5,300 leased motorcycles and around 3,000 mopeds/scooters in their product range. Leasing companies also manage mobility budgets (an allowance for employees to arrange transport for their commute themselves) for their customers.

Two-thirds of the leasing companies affiliated with the VNA also offer bicycle leasing, including both electric options (e-bikes and speed pedelecs) and traditional bicycles. The number of bicycles is growing rapidly: in 2025, there were 76,000 e-bikes and speed pedelecs – 5% more than in 2024 – and 23,500 conventional bicycles (+26%). Over 3,400 (3.3%) of the leased two-wheelers are leased by private individuals.

Figure 15: VNA members' leased-bicycle fleets



Source: VNA

## 2. New use of leased cars

Leasing companies and their customers are driving forces in the Dutch automotive industry. The leasing sector is the key driver behind the renewal and, consequently, the greening of the Dutch car fleet. In 2025, 387,599 new passenger cars were registered in the Netherlands: 1.7% more than in 2024. Just over half of these (51%) are cars leased for business use, whilst 14% are privately leased cars; see Figure 16. Together, these leased cars (250,600 in total) account for 65% of new passenger car registrations in the Netherlands.

In 2024, 130,200 new light commercial vehicles were registered in the Netherlands. Driven by tax considerations, this was almost double the figure for 2023. The figures for 2025 show that this growth was driven by demand ‘moved forward’: in 2025, the number of new registrations will fall by 84% to 20,800. The proportion of leased cars among new registrations is rose from 65% in 2024 to 87% in 2025; see Figure 17.

Figure 16: New passenger cars

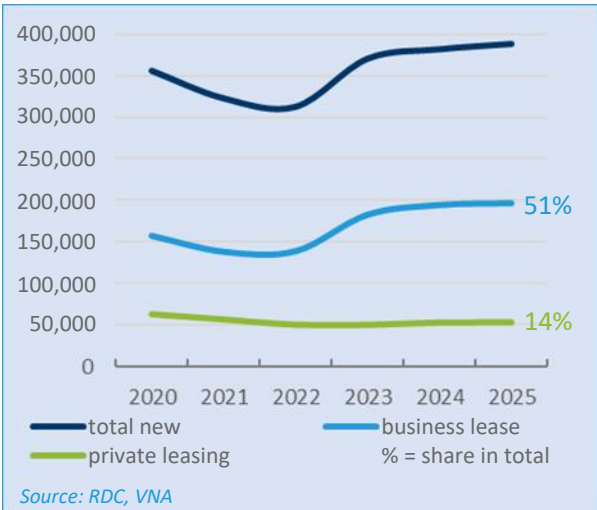
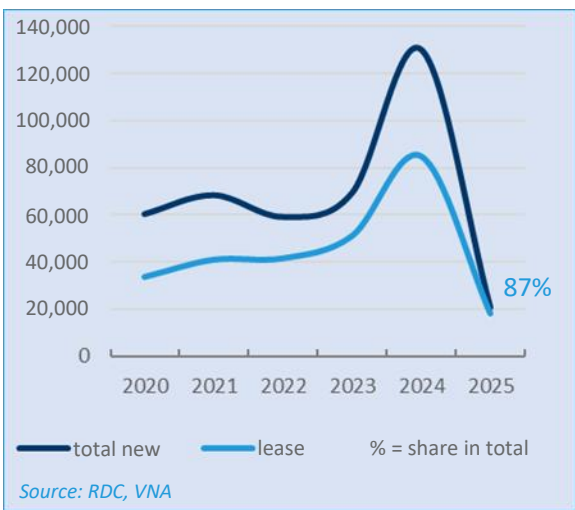


Figure 17: New light commercial vehicles



Note: The number of new leased cars is higher than the number reported by RDC for the same reason as described in Section 1.1. Cars under financial leasing and fleet management are not recognisable to RDC as leased cars. In this market estimate, such vehicles are nevertheless included.

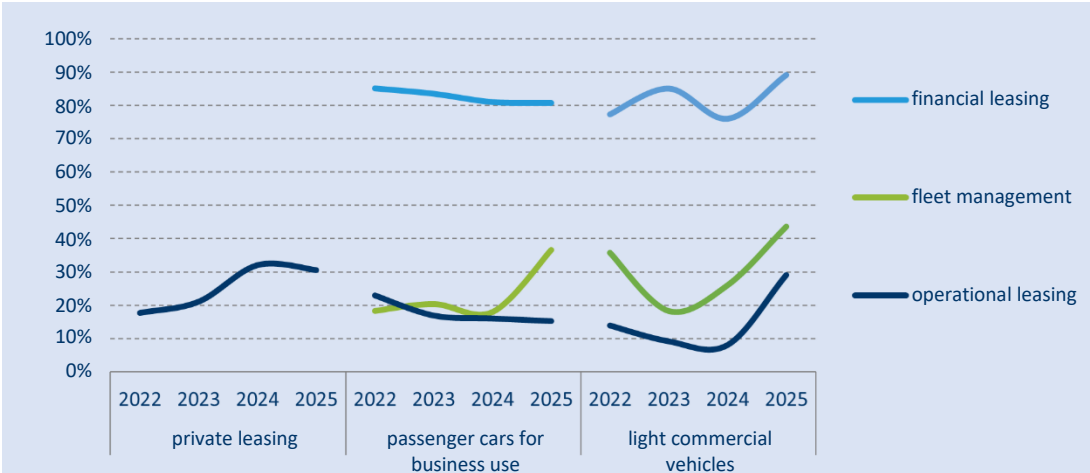
### Used cars

Cars that have reached the end of their lease term after 4, 5 or 6 years (see above) are not yet fully depreciated, either technically or economically. They are given a new lease on life, either as leased cars or in another market segment. In 2025, 201,900 passenger cars from VNA member organisations entered the used-car market, via channels such as car dealers, the original dealers or auction houses.

Leasing companies also use used cars as lease vehicles, particularly in financial leasing. In that segment, around 80% of cars being used as lease vehicles for the first time are used cars. In 2025, VNA members collectively deployed 69,600 used passenger cars, the majority of which (40,900) were under financial leasing.

Cars whose (operational) lease contract has expired can also be made available to the next lease customer. In this way, 25,600 passenger cars were re-deployed, the majority (18,200) in the business segment and 7,400 under private lease. In the private lease sector, the proportion of used cars among new customers is around 30%; see Figure 18. With business leasing, this varies depending on the type of contract.

**Figure 18: Proportion of used cars (including those reused) in new contracts**



Source: VNA

The figures for light commercial vehicles are similar to those for business cars. The VNA leasing companies jointly sold 23,000 cars on the used-car market and introduced 25,300 used cars into the leasing fleet, the vast majority of which (20,200) under financial lease. They made 3,300 cars from their own fleet available to a second leasing client, again mainly under financial leasing.

**Higher purchase prices**

The average list price (the historical purchase price) of the vehicle fleet is rising; see Figure 19. This is partly due to inflation, partly to the higher proportion of electric cars, and partly to a slight shift towards slightly larger models. Among passenger cars, those in the business OL segment are on average the most expensive: €44,700. Privately leased cars are considerably cheaper, with an average list price of €32,300. The average list price of light commercial vehicles under operational lease is €51,900.

Table 4 shows the difference in average list price between fully electric and non-fully electric vehicles. For private leases, this amounts to €7,100; for passenger cars for business use, it is €4,000. For newly registered light commercial vehicles, the average list price of BEV models is €6,700 lower than that of non-BEVs.

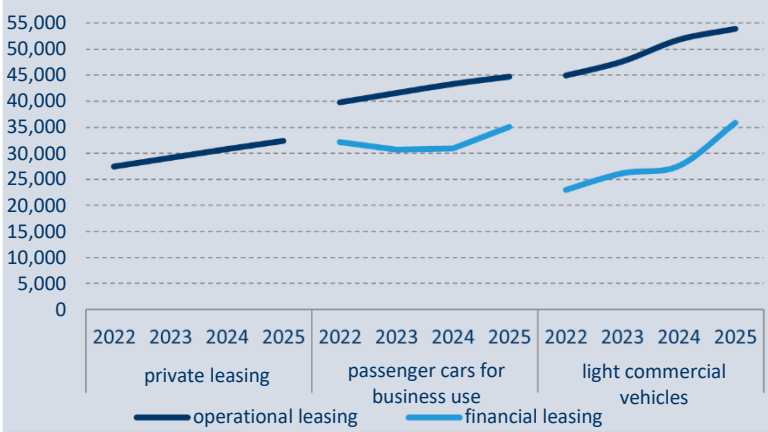
**Table 4: Difference between BEV and non-BEV new leased cars**

average list price of new registrations	BEV	non-BEV	difference
private leasing	€41,000	€33,900	€7,100
passenger cars for business use	€49,100	€45,100	€4,000
light commercial vehicles	€57,200	€63,900	€6,700

Source: RDC

The average list price in the business operational lease segment rises by around 4% each year. Compared with 2022, the average price in 2025 will be 12% higher. The rise is even steeper for private leases: prices rise by around 6% annually and 18% over three years. The impact of electrification is most pronounced in the light commercial vehicle sector: the average list price is 20% higher than in 2022.

**Figure 19: Trend in the average list price of leased fleets**



Source: RDC, VNA

Cars under financial leasing are usually ‘used’ and therefore slightly older models. This means that the average list price is significantly lower than for operational leasing: passenger cars €35,100, light commercial vehicles €35,900.

**Figure 20: List price by segment/difference compared to 2024**

number of cars	passenger cars			light commercial vehicles	
	private leasing	operational leasing	financial leasing	operational leasing	financial leasing
< € 10,000	0%	0%	4%	0%	3%
€10,001–15,000	5%	1%	8%	0%	8%
€15,001–20,000	10%	4%	10%	0%	9%
€20,001–30,000	32%	11%	23%	4%	21%
€30,001–40,000	29%	21%	19%	18%	20%
€40,001–50,000	17%	28%	14%	19%	16%
> €50,000	7%	35%	22%	59%	22%
percentage point change compared to 2024					
< € 10,000	-0.0%	-0.1%	-1.5%	+0.0%	-2.5%
€10,001–15,000	-3.0%	-0.9%	-1.6%	-0.0%	-4.6%
€15,001–20,000	-2.8%	-0.7%	-4.2%	-0.0%	-7.9%
€20,001–30,000	+0.5%	-1.8%	-4.4%	-1.8%	-8.2%
€30,001–40,000	+2.5%	-1.3%	+0.4%	-1.1%	+1.2%
€40,001–50,000	+2.1%	+2.3%	+3.7%	-1.6%	+8.0%
> €50,000	+0.8%	+2.6%	+7.5%	+4.6%	+14%

Source: RDC, VNA

**The average age of leased fleets is rising slightly**

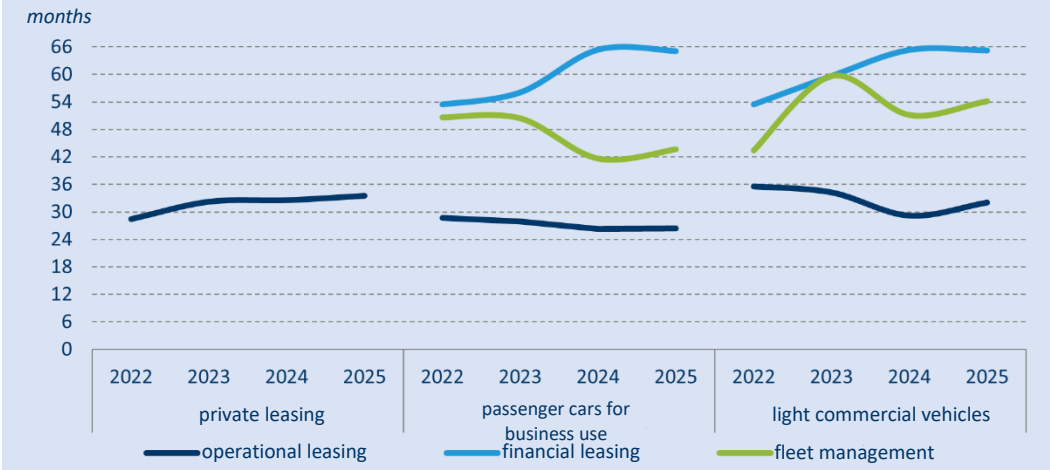
In the case of operational leasing, the average age of the vehicle fleet remains stable; see Figure 21. Input and output are fairly balanced. For passenger cars for business use, the average age is 26.4 months. In the private leasing sector, the impact of longer contract terms is evident: the average age has risen by one month to 33.5.

In the case of light commercial vehicles, the average age fell in 2024 thanks to the additional growth in the fleet during the final months of the year. In 2025, the figures returned to normal. The average light commercial vehicle under an operational lease is 31.1 months old; that is almost 4 months younger than the average in 2018.

Cars under financial lease (mostly 'used') are, on average, considerably older. For both passenger cars and light commercial vehicles, the average age is 65 months. Over a three-year period, the average age of the financial leasing fleet has increased by one year.

Fleet management involves far fewer vehicles.

**Figure 21: The average age of the vehicle fleet remains stable compared to 2024**



Source: VNA

### 3. Leasing industry

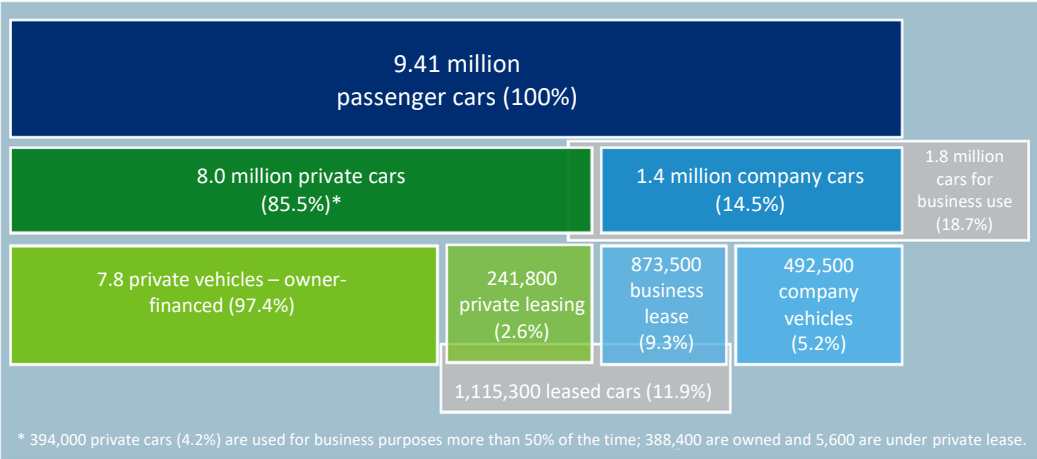
#### 3.1 Fleet of passenger cars in use

The Netherlands’ total fleet of vehicles in use, i.e. all registered vehicles less the stock-in-trade of car dealers, stood at 9.41 million vehicles in 2025. That is 2% (183,000) more than in 2024; 12% of these are leased cars:

- 9.3% (873,500 cars) under business lease
- 2.6% (241,800 cars) under private lease.

Hence in total there 1,115,300 lease passenger cars in the Netherlands. Hence 11.9% of all passenger cars in the Netherlands are leased vehicles.

**Figure 22: Breakdown of passenger car fleet in the Netherlands in 2025**



Source: RDC, VNA  
All numbers have been rounded to improve readability

#### 1.4 million company cars

In addition to the 873,500 cars leased for business use, there are 492,500 passenger cars for private use (5.2% of the vehicle fleet in use) owned by companies, small businesses and fleet owners. Together with the cars on business leases, these cars are categorised as ‘company cars’. This amounts to a total of 1.366 million (rounded to 1.4 million in Figure 22), representing 14.5% of the total number of passenger cars.

#### 18.7% company cars

The majority of the passenger car fleet (85.5%) is owned by consumer households. Some of those cars are also used for business purposes, such as commuting and business travel. Based on research, we estimate that 4.2% of all private cars are used for business purposes for more than half of their total annual mileage: 394,000 cars. Of these, an estimated 388,400 cars are owned by consumers and 5,600 are on private lease. Together with the 1.366 million company cars (see above), that makes a total of 1,760,000 ‘cars for business use’. That is 18.7% of the passenger car fleet in use in the Netherlands.

## 3.2 VNA accounts for 90% of the leased vehicle fleet

At the end of 2025, the Association of Dutch Vehicle Leasing Companies (VNA) had 29 members under the articles of association, who offer vehicles and leasing services under various labels. All VNA members offer passenger cars and light commercial vehicles on operational lease to business customers, with 90% also offering them on private lease. Over half of the leasing companies also have financial leasing in their service package and three quarters of them also offer commercial fleet management. Two-thirds of VNA leasing companies also offer two-wheelers (e-bikes, speed pedelecs, conventional bicycles) on a lease basis.

Together, these leasing companies account for almost 1.2 million vehicles, representing 90% of the vehicle leasing market in the Netherlands. The average fleet size of VNA-affiliated leasing companies stood at 42,500 vehicles. VNA members' joint market share differs per segment:

- passenger cars for business use 772,600 vehicles, 88%;
- private leasing 234,600 vehicles, 97%;
- light commercial vehicles 225,600 vehicles, 88%;

VNA members' joint share in the registration of new leased vehicles: 85%

**Table 5: Total leasing sector and VNA share**

	entire leasing sector				VNA*			
	total leased fleet	passenger cars for business use	private leasing	light commercial vehicles	total leased fleet	passenger cars for business use	private leasing	light commercial vehicles
2025	1,371,900	873,500	241,800	256,600	1,232,800	772,600	234,600	225,600
2024	1,368,000	859,700	247,900	260,400	1,185,900	748,200	219,400	218,300
growth/shrinkage	+3.900	+13.800	-6,100	-3,800	+46.900	+24.500	+15.200	+7.300
% growth/shrinkage	+0.3%	+1.6%	-2.5%	-1.5%	+3.8%	+3.2%	+6.5%	+3.2%
% Dutch vehicle fleet in use	13.2%	9.3%	2.7%	23.7%	11.5%	8.1%	2.4%	19.9%

\* growth of the VNA fleet was largely attributable to new members joining the association.

\*\* Calculated as part of the total fleet of passenger cars and light commercial vehicles respectively.

Source: RDC, VNA

**Table 6: Top 10 VNA companies in terms of fleet size**

- Arval
- Athlon Nederland
- Ayvens Nederland
- BMW Financial Services
- Hiltermann Lease Groep
- International Car Lease Holding
- Santander Holding
- Stellantis
- Toyota Louwman Financial Services
- Volkswagen Pon Financial Services

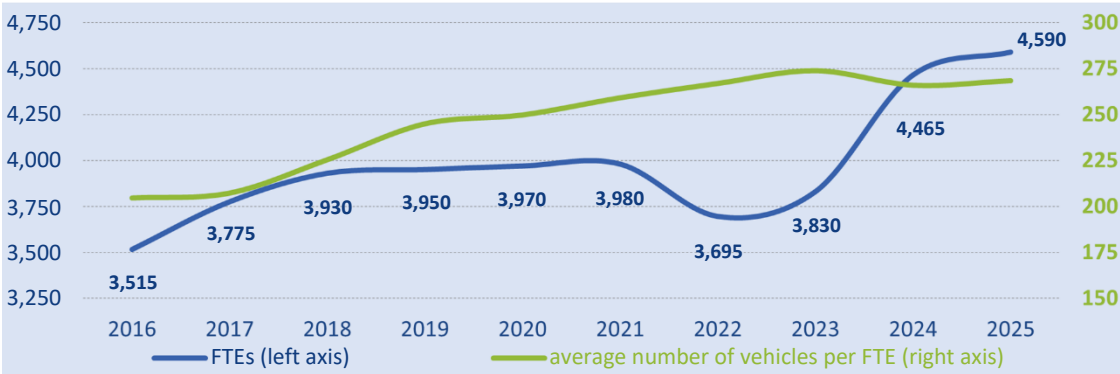
Fleet size is measured as the number of vehicles as at 31 December 2025, listed in alphabetical order.

Source: VNA

### 3.3 Employment

Employment at the joint VNA members added up to nearly 4,600 full-time jobs. We estimate the number of jobs in the entire Dutch leasing sector at over 5,100. The number of FTEs is partly determined by how a leasing company organises its operations: activities may be performed in-house or outsourced; support services may or may not be shared with sister companies or procured from a parent company.

Figure 23: Employment at the VNA leasing companies



The increase in the number of jobs can be attributed to changes in the membership base

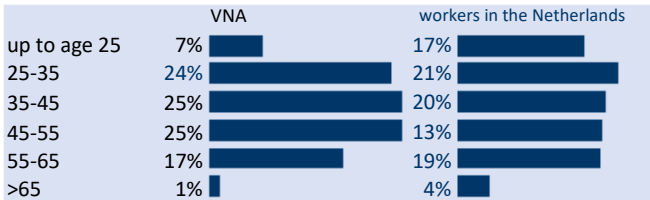
Source: VNA

The ongoing consolidation between 2018 and 2023 led to economies of scale, which is reflected in a rise in the average number of leased cars per FTE. From 2024, that increase ceased. The usefulness of the average number of cars per FTE as an indicator of labour productivity is limited: for example, the growing number of leased bicycles implies a reduction in the number of cars per FTE.

#### Relatively young workforce

Ageing is one of the biggest challenges in the labour market. In this respect, the leasing sector is in a slightly better position than average: whilst the number of young people (aged under 25) is limited, the proportion of employees over 55 is relatively low at 18% compared with the Dutch active labour force as reported by Statistics Netherlands (CBS).

Figure 24: Age structure of workers in the leasing sector



Source: CBS, VNA