

# Leaseurope



The Voice of Leasing and Automotive Rental in Europe



**Annual Survey  
2012**

## 1a. Total Leaseurope Leasing Market 2012

	New Production (Mio€)				Outstandings (Mio€)			
	Mio €		% change		Mio €		% change	
	2012	2011	not adjusted <sup>1</sup>	adjusted <sup>2</sup>	2012	2011	not adjusted <sup>1</sup>	adjusted <sup>2</sup>
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	5,149.73	6,550.08	-21.38%	-21.38%	23,913.69	24,792.08	-3.54%	-3.54%
BE Association Belge des Entreprises de Leasing	4,450.30	4,438.80	0.26%	0.26%	12,347.10	12,216.90	1.07%	1.07%
BE Fédération Belge des Loueurs de Véhicules - RENTA	2,907.55	2,633.75	10.40%	10.40%	4,888.86	4,676.43	4.54%	4.54%
BG Bulgarian Association for Leasing - BAL	502.23	511.02	-1.72%	-1.72%	1,687.91	1,814.86	-7.00%	-7.00%
CH Schweizerischer Leasingverband - SLV	8,151.50	8,360.98	-2.51%	-4.66%	18,051.94	18,408.32	-1.94%	-4.11%
CZ Czech Leasing and Finance Association - CLFA	2,890.02	3,153.80	-8.36%	-6.28%	7,740.94	8,509.35	-9.03%	-6.96%
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	45,005.00	44,816.00	0.42%	0.42%	135,200.00	133,400.00	1.35%	1.35%
DK Finans og Leasing	5,361.04	5,383.73	-0.42%	-0.51%	12,069.40	12,423.16	-2.85%	-2.94%
EE Estonian Leasing Association	948.00	744.00	27.42%	27.42%	1,807.00	1,692.00	6.80%	6.80%
ES Asociación Española de Leasing y Renting - AELR	5,076.86	6,573.52	-22.77%	-22.77%	20,666.48	29,587.34	-30.15%	-30.15%
ES Asociación Española de Renting de Vehículos - AER	1,988.86	2,223.97	-10.57%	-10.57%	6,725.95	7,461.15	-9.85%	-9.85%
FI Federation of Finnish Financial Services - FKL	3,594.00	3,613.00	-0.53%	-0.53%	8,387.00	8,191.00	2.39%	2.39%
FR Association française des Sociétés Financières - ASF	30,424.00	30,923.00	-1.61%	-1.61%	85,466.00	84,727.00	0.87%	0.87%
FR Fédération Nationale des Loueurs de Véhicules - FNLV	8,586.00	8,700.00	-1.31%	-1.31%				
GR Association of Greek Leasing Companies - AGLC	183.46	473.15	-61.23%	-61.23%	5,924.04	7,953.92	-25.52%	-25.52%
IT Associazione Italiana Leasing - ASSILEA and ANIASA	18,533.00	27,409.00	-32.38%	-32.38%	109,036.00	118,427.00	-7.93%	-7.93%
LT Association of Lithuanian Banks - Leasing Committee	631.98	554.36	14.00%	14.00%	1,452.30	1,549.44	-6.27%	-6.27%
LV Latvian Lessors Association	606.38	520.44	16.51%	15.03%	1,193.82	1,198.92	-0.43%	-1.69%
MA Association Professionnelle des Sociétés de Financement - APSF	1,224.04	1,334.68	-8.29%	-8.22%	3,675.99	3,580.41	2.67%	2.74%
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	3,893.00	4,065.00	-4.23%	-4.23%	8,200.00	8,677.00	-5.50%	-5.50%
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	5,627.00	4,433.72	26.91%	26.91%	16,872.00			
NO Finansieringsselskapenes Forening	5,186.15	4,791.23	8.24%	3.82%	12,219.50	11,545.15	5.84%	1.52%
PL Polish Leasing Association	7,461.85	7,557.69	-1.27%	0.27%	15,621.31	16,123.43	-3.11%	-1.60%
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	1,844.00	3,010.00	-38.74%	-38.74%	11,407.00	15,027.00	-24.09%	-24.09%
RO Romanian Leasing and Non Banking Financial Services Association	1,235.20	1,241.98	-0.55%	-0.55%	2,262.38	2,297.29	-1.52%	-1.52%
RS Association of Leasing Companies in Serbia - ALCS	272.32	291.11	-6.45%	3.80%	691.72	841.11	-17.76%	-8.74%
RU United Leasing Association - ULA	19,630.79	18,124.18	8.31%	5.77%	61,789.00	44,270.95	39.57%	36.30%
SE Associations of Swedish Finance Houses - AFINA	12,339.93	10,265.57	20.21%	15.87%	30,229.55	26,501.69	14.07%	9.95%
SI Leasing Committee of the Banking Association of Slovenia	793.55	983.48	-19.31%	-19.31%	3,136.47	3,366.98	-6.85%	-6.85%
SK Association of Leasing Companies of the Slovak Republic	1,841.00	1,847.00	-0.32%	-0.32%	3,402.00	3,268.00	4.10%	4.10%
TR Auto Leasing and Rental Companies Association - Tokkder	962.01	834.12	15.33%	14.13%	2,143.29	1,974.59	8.54%	7.42%
UA Ukrainian Union of Lessors - UUL	567.14	635.07	-10.70%	-17.31%	1,280.93	1,208.48	6.00%	-1.85%
UK Finance and Leasing Association - FLA	44,739.60	38,163.11	17.23%	9.53%	102,334.53	99,428.49	2.92%	-3.84%
<b>TOTAL</b>	<b>252,607.50</b>	<b>255,160.53</b>			<b>731,824.10</b>	<b>715,139.44</b>		
<b>% (based on homogenous sample)</b>			<b>-1.00%</b>	<b>-2.60%</b>			<b>-0.03%</b>	<b>-1.40%</b>

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 2012 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 2011 shown here are those provided by Leaseurope's Member Associations in the 2011 Annual Survey except when changes in membership or major data modifications warranted the restating of figures for 2011.

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2011 and 2012 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 table 20a and 20b for short term rental figures).

Leaseurope members not reporting in this enquiry:

Cyprus: Cyprus Finance and Leasing Association - CFLA; Denmark: DANSKE BILUDLEJERE; Germany: Bundesverband der Autovermieter Deutschlands; Greece: Greek Car Rental Companies Association; Luxembourg: Fédération Luxembourgeoise des Loueurs de Véhicules; Malta: Rent A Car Association Malta; Tunisia: Association Professionnelle Tunisienne des Banques et des Etablissements Financiers

### Other Notes

Figures in *italics* are estimates

Figures for Germany are not final figures and may be subject to change

Outstanding figures for Portugal relate only to finance leasing

2012 figures for Greece represent about 86% of membership compared to 2011

Figures for Russia and Poland are estimates of the entire leasing markets in these countries (this refers to all tables in the 2012 Annual Survey). Our Russian member, the United Leasing Association represents about 90% of the Russian market and our Polish member, the Polish Leasing Association represents 91.9% of the Polish market.

## 2a. Leasing Market 2012

	New Production							Outstandings			
	Mio€		% change		Number of Contracts			Mio€		% change	
	2012	2011	not adjusted <sup>1</sup>	adjusted <sup>2</sup>	2012	2011	%	2012	2011	not adjusted <sup>1</sup>	adjusted <sup>2</sup>
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	4,703.61	6,074.91	-22.57%	-22.57%	171,738	185,187	-7.26%	22,546.38	23,332.76	-3.37%	-3.37%
BE Association Belge des Entreprises de Leasing	4,450.30	4,438.80	0.26%	0.26%	79,447	83,250	-4.57%	12,347.10	12,216.90	1.07%	1.07%
BE Fédération Belge des Loueurs de Véhicules - RENTA	2,907.55	2,633.75	10.40%	10.40%				4,888.86	4,676.43	4.54%	4.54%
BG Bulgarian Association for Leasing - BAL	502.23	511.02	-1.72%	-1.72%				1,687.91	1,814.86	-7.00%	-7.00%
CH Schweizerischer Leasingverband - SLV	8,151.50	8,360.98	-2.51%	-4.66%	236,631	232,997	1.56%	18,051.94	18,408.32	-1.94%	-4.11%
CZ Czech Leasing and Finance Association - CLFA	1,627.74	1,993.66	-18.35%	-16.50%	49,022	53,280	-7.99%	5,325.46	6,345.87	-16.08%	-14.17%
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	39,655.00	39,686.00	-0.08%	-0.08%	1,260,183	1,275,205	-1.18%	125,000.00	125,000.00		
DK Finans og Leasing	3,464.14	3,815.00	-9.20%	-9.28%	75,391	83,361	-9.56%	8,475.22	9,325.96	-9.12%	-9.21%
EE Estonian Leasing Association	948.00	744.00	27.42%	27.42%	45,010	35,000	28.60%	1,799.00	1,677.00	7.27%	7.27%
ES Asociación Española de Leasing y Renting - AELR	5,076.86	6,573.52	-22.77%	-22.77%	117,815	149,073	-20.97%	20,666.48	29,587.34	-30.15%	-30.15%
ES Asociación Española de Renting de Vehículos - AER	1,988.86	2,223.97	-10.57%	-10.57%				6,725.95	7,461.15	-9.85%	-9.85%
FI Federation of Finnish Financial Services - FKL	1,542.00	1,612.00	-4.34%	-4.34%	142,391	92,455	54.01%	4,708.00	4,588.00	2.62%	2.62%
FR Association française des Sociétés Financières - ASF	30,424.00	30,923.00	-1.61%	-1.61%	991,587	993,288	-0.17%	85,466.00	84,727.00	0.87%	0.87%
FR Fédération Nationale des Loueurs de Véhicules - FNLV	8,586.00	8,700.00	-1.31%	-1.31%	437,169	454,174	-3.74%				
GR Association of Greek Leasing Companies - AGLC	183.46	473.15	-61.23%	-61.23%	2,021	3,281	-38.40%	5,924.04	7,953.92	-25.52%	-25.52%
IT Associazione Italiana Leasing - ASSILEA and ANIASA	18,533.00	27,409.00	-32.38%	-32.38%	374,300	454,137	-17.58%	109,036.00	118,427.00	-7.93%	-7.93%
LT Association of Lithuanian Banks - Leasing Committee	631.98	554.36	14.00%	14.00%	193,867	188,201	3.01%	1,452.30	1,549.44	-6.27%	-6.27%
LV Latvian Lessors Association	606.38	520.44	16.51%	15.03%				1,193.82	1,198.92	-0.43%	-1.69%
MA Association Professionnelle des Sociétés de Financement - APSF	1,224.04	1,334.68	-8.29%	-8.22%	15,796	15,688	0.69%	3,675.99	3,580.41	2.67%	2.74%
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	3,893.00	4,065.00	-4.23%	-4.23%	42,965	42,006	2.28%	8,200.00	8,677.00	-5.50%	-5.50%
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	5,627.00	4,433.72	26.91%	26.91%	194,669	167,020	16.55%	16,872.00			
NO Finansieringsselskapenes Forening	5,186.15	4,791.23	8.24%	3.82%	38,845	36,830	5.47%	12,219.50	11,545.15	5.84%	1.52%
PL Polish Leasing Association	7,461.85	7,557.69	-1.27%	0.27%	280,599	231,287	21.32%	15,621.31	16,123.43	-3.11%	-1.60%
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	1,844.00	3,010.00	-38.74%	-38.74%	44,217	74,982	-41.03%	11,407.00	15,027.00	-24.09%	-24.09%
RO Romanian Leasing and Non Banking Financial Services Association	1,235.20	1,241.98	-0.55%	-0.55%	37,068	38,375	-3.41%	2,262.38	2,297.29	-1.52%	-1.52%
RS Association of Leasing Companies in Serbia - ALCS	272.32	291.11	-6.45%	3.80%	10,874	12,071	-9.92%	691.72	841.11	-17.76%	-8.74%
RU United Leasing Association - ULA	19,630.79	18,124.18	8.31%	5.77%				61,789.00	44,270.95	39.57%	36.30%
SE Associations of Swedish Finance Houses - AFINA	7,235.56	5,712.64	26.66%	22.09%	318,974	291,428	9.45%	19,748.28	17,514.23	12.76%	8.69%
SI Leasing Committee of the Banking Association of Slovenia	793.55	983.48	-19.31%	-19.31%	43,593	42,014	3.76%	3,136.47	3,366.98	-6.85%	-6.85%
SK Association of Leasing Companies of the Slovak Republic	1,093.00	1,230.00	-11.14%	-11.14%	28,212	30,705	-8.12%	2,374.00	2,388.00	-0.59%	-0.59%
TR Auto Leasing and Rental Companies Association - Tokkder	962.01	834.12	15.33%	14.13%	3,558	1,742	104.25%	2,143.29	1,974.59	8.54%	7.42%
UA Ukrainian Union of Lessors - UUL	567.14	635.07	-10.70%	-17.31%	11,228	8,772	28.00%	1,280.93	1,208.48	6.00%	-1.85%
UK Finance and Leasing Association - FLA	12,003.16	11,053.37	8.59%	1.46%				40,540.41	41,738.49	-2.87%	-9.25%
<b>TOTAL</b>	<b>203,011.37</b>	<b>212,545.82</b>			<b>5,247,170</b>	<b>5,275,809</b>		<b>637,256.74</b>	<b>628,844</b>		
% (based on homogenous sample)			-4.49%	-5.32%			-0.54%			-1.35%	-2.21%

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 2011 and 2012 Annual Statistical Enquiries

Outstanding figures for Portugal include only finance leasing

## 2b. Hire Purchase 2012

	New Production							Outstandings (Mio€)			
	Mio€		% changes		Number of Contracts			Mio€		% changes	
	2012	2011	not adjusted <sup>1</sup>	adjusted <sup>2</sup>	2012	2011	%	2012	2011	not adjusted <sup>1</sup>	adjusted <sup>2</sup>
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	446.12	475.16	-6.11%	-6.11%	14,826	11,263	31.63%	1,367.31	1,459.32	-6.30%	-6.30%
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	1,262.28	1,160.15	8.80%	11.28%	65,640	66,626	-1.48%	2,415.48	2,163.48	11.65%	14.19%
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	5,350.00	5,130.00	4.29%	4.29%	68,000	59,300	14.67%	10,200.00	8,400.00	21.43%	21.43%
DK Finans og Leasing	1,896.91	1,568.73	20.92%	20.81%	84,011	81,559	3.01%	3,594.18	3,097.20	16.05%	15.94%
EE Estonian Leasing Association								8.00	15.00	-46.67%	-46.67%
ES Asociación Española de Leasing y Renting - AELR											
ES Asociación Española de Renting de Vehículos - AER											
FI Federation of Finnish Financial Services - FKL	2,052.00	2,001.00	2.55%	2.55%	91,169	90,705	0.51%	3,679.00	3,603.00	2.11%	2.11%
FR Association française des Sociétés Financières - ASF											
FR Fédération Nationale des Loueurs de Véhicules - FNLV											
GR Association of Greek Leasing Companies - AGLC											
IT Associazione Italiana Leasing - ASSILEA and ANIASA											
LT Association of Lithuanian Banks - Leasing Committee											
LV Latvian Lessors Association											
MA Association Professionnelle des Sociétés de Financement - APSF											
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											
RO Romanian Leasing and Non Banking Financial Services Association											
RS Association of Leasing Companies in Serbia - ALCS											
RU United Leasing Association - ULA											
SE Associations of Swedish Finance Houses - AFINA	5,104.38	4,552.93	12.11%	8.07%	210,240	191,189	9.96%	10,481.27	8,987.46	16.62%	12.41%
SI Leasing Committee of the Banking Association of Slovenia											
SK Association of Leasing Companies of the Slovak Republic	748.00	617.00	21.23%	21.23%	45,157	35,873	25.88%	1,028.00	880.00	16.82%	16.82%
TR Auto Leasing and Rental Companies Association - Tokkder											
UA Ukrainian Union of Lessors - UUL											
UK Finance and Leasing Association - FLA	32,736.44	27,109.74	20.76%	12.82%				61,794.12	57,690.00	7.11%	0.08%
<b>TOTAL</b>	<b>49,596.12</b>	<b>42,614.71</b>			<b>579,043</b>	<b>536,515</b>		<b>94,567.37</b>	<b>86,295.47</b>		
<b>% (based on homogenous sample)</b>			<b>16.38%</b>	<b>10.97%</b>			<b>7.93%</b>			<b>9.59%</b>	<b>4.50%</b>

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 2011 and 2012 Annual Statistical Enquiries

## 4. 2012 Market Shares

### Leasing incl Long Term Rental

2012	New Production (Mio €)	Share of Leaseurope Market	Representivity	Total Market Size (Mio €)
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	5,149.73	2.04%	93.67%	5,497.74
BE Association Belge des Entreprises de Leasing	4,450.30	1.76%	90.00%	4,944.78
BE Fédération Belge des Loueurs de Véhicules - RENTA	2,907.55	1.15%		
BG Bulgarian Association for Leasing - BAL	502.23	0.20%	90.00%	558.03
CH Schweizerischer Leasingverband - SLV	8,151.50	3.23%	90.00%	9,057.22
CZ Czech Leasing and Finance Association - CLFA	2,890.02	1.14%	97.00%	2,979.40
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	45,005.00	17.82%	86.00%	52,331.40
DK Finans og Leasing	5,361.04	2.12%	90.00%	5,956.71
EE Estonian Leasing Association	948.00	0.38%	95.00%	997.89
ES Asociación Española de Leasing y Renting - AELR	5,076.86	2.01%	97.30%	5,217.74
ES Asociación Española de Renting de Vehículos - AER	1,988.86	0.79%	98.00%	2,029.45
FI Federation of Finnish Financial Services - FKL	3,594.00	1.42%	80.00%	4,492.50
FR Association française des Sociétés Financières - ASF	30,424.00	12.04%	98.00%	31,044.90
FR Fédération Nationale des Loueurs de Véhicules - FNLV	8,586.00	3.40%	99.00%	8,672.73
GR Association of Greek Leasing Companies - AGLC	183.46	0.07%	100.00%	183.46
IT Associazione Italiana Leasing - ASSILEA and ANIASA	18,533.00	7.34%	95.00%	19,508.42
LT Association of Lithuanian Banks - Leasing Committee	631.98	0.25%		
LV Latvian Lessors Association	606.38	0.24%	97.00%	625.13
MA Association Professionnelle des Sociétés de Financement - APSF	1,224.04	0.48%	100.00%	1,224.04
NL BOVAG				
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	3,893.00	1.54%	95.00%	4,097.89
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	5,627.00	2.23%	90.00%	6,252.22
NO Finansieringsselskapenes Forening	5,186.15	2.05%	90.00%	5,762.39
PL Polish Leasing Association	7,461.849*	2.95%	100.00%	7,461.849*
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	1,844.00	0.73%	99.00%	1,862.63
RO Romanian Leasing and Non Banking Financial Services Association	1,235.20	0.49%	91.00%	1,357.36
RS Association of Leasing Companies in Serbia - ALCS	272.32	0.11%	91.50%	297.62
RU United Leasing Association - ULA	19,630.794*	7.77%	100.00%	19,630.794*
SE Associations of Swedish Finance Houses - AFINA	12,339.93	4.89%	80.00%	15,424.91
SI Leasing Committee of the Banking Association of Slovenia	793.55	0.31%	92.10%	861.62
SK Association of Leasing Companies of the Slovak Republic	1,841.00	0.73%	97.00%	1,897.94
TR Auto Leasing and Rental Companies Association - Tokkder	962.01	0.38%	73.00%	1,317.82
UA Ukrainian Union of Lessors - UUL	567.14	0.22%	85.00%	667.22
UK Finance and Leasing Association - FLA	44,739.60	17.71%	95.00%	47,094.32
<b>Leaseurope's representativity</b>	<b>252,607.50</b>		<b>91.5%</b> (**)	<b>269,308.13</b>

### Notes

\*Figures for Russia and Poland are estimates of the entire leasing markets in these countries. Our Russian member, the United Leasing Association represents about 90% of the Russian market and our Polish member, the Polish Leasing Associations represents about 91.9% of the Polish market.

\*\* Leaseurope's representativity reflects its membership only

## 5. Exchange Rates

ISO2	Country	2012	2011
AT	Austria	1	1
BE	Belgium	1	1
BG	Bulgaria	1.9558	1.9558
CH	Switzerland	1.2053	1.2326
CZ	Czech Republic	25.149	24.59
DE	Germany	1	1
DK	Denmark	7.4437	7.4506
EE	Estonia	1	1
ES	Spain	1	1
FI	Finland	1	1
FR	France	1	1
GR	Greece	1	1
IT	Italy	1	1
LT	Lithuania	3.4528	3.4528
LV	Latvia	0.6973	0.7063
MA	Morocco	11.114	11.106
NL	Netherlands	1	1
NO	Norway	7.4751	7.7934
PL	Poland	4.1847	4.1205
PT	Portugal	1	1
RO	Romania	1	1
RS	Serbia	113.1277	101.9502
RU	Russian Federation	39.9262	40.8846
SE	Sweden	8.7041	9.0298
SI	Slovenia	1	1
SK	Slovakia	1	1
TR	Turkey	2.3135	2.3378
UA	Ukraine	10.2706	11.0917
UK	United Kingdom	0.8108	0.8678

### Notes:

These rates are a yearly average and are taken from Eurostat (extraction date for 2012 exchange rates is 17.04.2013). Where exchange rates were not available from Eurostat, information from the national central banks was used.

Rates in the table are provided in the following way: 1 Eur = x Local Currency, for instance 1 Eur = 0,8108 GDP in 2012

Romanian Leasing and Non-Banking Financial Services Association reports in Euros

## 6a. Equipment (Leasing & Hire Purchase)

Mio €	New Production							Outstandings			
	Mio €		% change		Number of Contracts			Mio €		% change	
	2012	2011	not adj. <sup>1</sup>	adjusted <sup>2</sup>	2012	2011	%	2012	2011	not adj. <sup>1</sup>	adjusted <sup>2</sup>
<b>AT</b> Verband Österreichischer Leasing-Gesellschaften - VÖL	4,688.65	5,439.57	-13.80%	-13.80%	186,379	196,245	-5.03%	12,097.70	12,611.90	-4.08%	-4.08%
<b>BE</b> Association Belge des Entreprises de Leasing	4,088.00	4,083.10	0.12%	0.12%	79,249	83,067	-4.60%	8,527.00	8,145.60	4.68%	4.68%
<b>BE</b> Fédération Belge des Loueurs de Véhicules - RENTA	2,907.55	2,633.75	10.40%	10.40%				4,888.86	4,676.43	4.54%	4.54%
<b>BG</b> Bulgarian Association for Leasing - BAL	470.63	472.65	-0.43%	-0.43%				1,383.92	1,532.88	-9.72%	-9.72%
<b>CH</b> Schweizerischer Leasingverband - SLV	8,061.06	8,235.80	-2.12%	-4.29%	236,624	232,990	1.56%	17,097.82	17,461.65	-2.08%	-4.25%
<b>CZ</b> Czech Leasing and Finance Association - CLFA	2,767.78	3,046.73	-9.16%	-7.09%	114,621	119,885	-4.39%	6,116.27	6,568.85	-6.89%	-4.77%
<b>DE</b> Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	43,270.00	42,790.00	1.12%	1.12%	1,328,000	1,334,300	-0.47%	95,200.00	93,400.00	1.93%	1.93%
<b>DK</b> Finans og Leasing	5,294.14	5,149.65	2.81%	2.71%	159,402	164,920	-3.35%	11,054.72	11,410.22	-3.12%	-3.21%
<b>EE</b> Estonian Leasing Association	946.00	744.00	27.15%	27.15%	45,000	35,000	28.57%	1,768.00	1,628.00	8.60%	8.60%
<b>ES</b> Asociación Española de Leasing y Renting - AELR	4,112.69	5,336.82	-22.94%	-22.94%	116,861	147,773	-20.92%	11,572.82	18,136.49	-36.19%	-36.19%
<b>ES</b> Asociación Española de Renting de Vehículos - AER	1,988.86	2,223.97	-10.57%	-10.57%				6,725.95	7,461.15	-9.85%	-9.85%
<b>FI</b> Federation of Finnish Financial Services - FKL	3,563.00	3,600.00	-1.03%	-1.03%	233,545	183,154	27.51%	7,995.00	7,832.00	2.08%	2.08%
<b>FR</b> Association française des Sociétés Financières - ASF	25,132.00	25,202.00	-0.28%	-0.28%	989,395	990,963	-0.16%	47,125.00	46,510.00	1.32%	1.32%
<b>FR</b> Fédération Nationale des Loueurs de Véhicules - FNLV	8,586.00	8,700.00	-1.31%	-1.31%	437,169	454,174	-3.74%				
<b>GR</b> Association of Greek Leasing Companies - AGLC	121.59	256.40	-52.58%	-52.58%	1,958	3,207	-38.95%	1,162.65	1,857.03	-37.39%	-37.39%
<b>IT</b> Associazione Italiana Leasing - ASSILEA and ANIASA	13,092.00	16,832.00	-22.22%	-22.22%	369,625	443,005	-16.56%	39,462.00	46,267.00	-14.71%	-14.71%
<b>LT</b> Association of Lithuanian Banks - Leasing Committee	616.98	533.02	15.75%	15.75%	193,842	188,162	3.02%	1,155.47	1,207.69	-4.32%	-4.32%
<b>LV</b> Latvian Lessors Association	604.56	516.66	17.01%	15.52%				1,185.84	1,192.41	-0.55%	-1.82%
<b>MA</b> Association Professionnelle des Sociétés de Financement - APSF	1,002.70	1,077.80	-6.97%	-6.90%	15,438	15,688	-1.59%	2,498.29	2,469.93	1.15%	1.22%
<b>NL</b> Nederlandse Vereniging van Leasemaatschappijen - NVL	3,888.00	4,052.00	-4.05%	-4.05%	42,965	42,006	2.28%	8,200.00	8,677.00	-5.50%	-5.50%
<b>NL</b> Vereniging van Nederlandse Autoleasemaatschappijen - VNA	5,627.00	4,433.72	26.91%	26.91%	194,669	167,020	16.55%	16,872.00			
<b>NO</b> Finansieringsselskaperens Forening	5,174.11	4,702.31	10.03%	5.54%	38,755	36,748	5.46%	11,927.73	11,220.26	6.31%	1.96%
<b>PL</b> Polish Leasing Association	7,111.07	7,162.43	-0.72%	0.83%	280,412	231,048	21.37%	13,777.48	14,021.67	-1.74%	-0.21%
<b>PT</b> Associação Portuguesa de Leasing, Factoring e Renting - ALF	1,326.00	2,350.00	-43.57%	-43.57%	42,989	73,267	-41.33%				
<b>RO</b> Romanian Leasing and Non Banking Financial Services Association	1,185.40	1,154.27	2.70%	2.70%	37,024	38,301	-3.33%	1,777.37	1,893.31	-6.12%	-6.12%
<b>RS</b> Association of Leasing Companies in Serbia - ALCS	272.07	286.09	-4.90%	5.53%	10,873	12,068	-9.90%	691.72	841.11	-17.76%	-8.74%
<b>RU</b> United Leasing Association - ULA	19,340.68	17,635.00	9.67%	7.10%				61,789.00	44,270.95	39.57%	36.30%
<b>SE</b> Associations of Swedish Finance Houses - AFINA	12,335.22	10,254.71	20.29%	15.95%	529,129	482,496	9.66%	30,160.96	26,396.04	14.26%	10.14%
<b>SI</b> Leasing Committee of the Banking Association of Slovenia	732.72	733.05	-0.05%	-0.05%	43,367	41,669	4.07%	1,371.68	1,292.33	6.14%	6.14%
<b>SK</b> Association of Leasing Companies of the Slovak Republic	1,755.00	1,694.00	3.60%	3.60%	73,283	66,469	10.25%	2,851.00	2,722.00	4.74%	4.74%
<b>TR</b> Auto Leasing and Rental Companies Association - Tokkder	962.01	834.12	15.33%	14.13%	3,558	1,742	104.25%	2,143.29	1,974.59	8.54%	7.42%
<b>UA</b> Ukrainian Union of Lessors - UUL	567.14	628.73	-9.80%	-16.47%	11,228	8,766	28.09%	1,203.33	1,104.18	8.98%	0.91%
<b>UK</b> Finance and Leasing Association - FLA	44,427.59	37,888.88	17.26%	9.56%				102,334.53	99,428.49	2.92%	-3.84%
<b>TOTAL</b>	<b>236,018.21</b>	<b>230,683.22</b>			<b>5,815,360</b>	<b>5,794,133</b>		<b>532,117.40</b>	<b>504,211.16</b>		
<b>% (based on homogenous sample)</b>			<b>2.31%</b>	<b>0.55%</b>			<b>0.37%</b>			<b>2.19%</b>	<b>0.24%</b>

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 2011 and 2012 Annual Statistical Enquiries

Total outstandings for Portugal are provided in table 1

## 6b. Real Estate

Mio €	New Production							Outstandings (Mio€)			
	Mio €		% change		Number of Contracts			Mio €		% change	
	2012	2011	not adj. <sup>1</sup>	adjusted <sup>2</sup>	2012	2011	%	2012	2011	not adj. <sup>1</sup>	adjusted <sup>2</sup>
<b>AT</b> Verband Österreichischer Leasing-Gesellschaften - VÖL	461.08	1,110.51	-58.48%	-58.48%	185	205	-9.76%	11,815.99	12,180.18	-2.99%	-2.99%
<b>BE</b> Association Belge des Entreprises de Leasing	362.30	355.70	1.86%	1.86%	198	183	8.20%	3,820.10	4,071.30	-6.17%	-6.17%
<b>BE</b> Fédération Belge des Loueurs de Véhicules - RENTA											
<b>BG</b> Bulgarian Association for Leasing - BAL	31.60	38.37	-17.63%	-17.63%				303.99	281.99	7.80%	7.80%
<b>CH</b> Schweizerischer Leasingverband - SLV	90.43	125.18	-27.75%	-29.35%	7	7		954.12	946.67	0.79%	-1.45%
<b>CZ</b> Czech Leasing and Finance Association - CLFA	122.23	107.08	14.15%	16.75%	41	21	95.24%	1,624.68	1,940.50	-16.28%	-14.37%
<b>DE</b> Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	1,735.00	2,026.00	-14.36%	-14.36%	183	205	-10.73%	40,000.00	40,000.00		
<b>DK</b> Finans og Leasing	66.90	234.08	-71.42%	-71.45%				1,014.68	1,012.94	0.17%	0.08%
<b>EE</b> Estonian Leasing Association	2.00				10			39.00	64.00	-39.06%	-39.06%
<b>ES</b> Asociación Española de Leasing y Renting - AELR	964.17	1,236.70	-22.04%	-22.04%	954	1,300	-26.62%	9,093.66	11,450.85	-20.59%	-20.59%
<b>ES</b> Asociación Española de Renting de Vehículos - AER											
<b>FI</b> Federation of Finnish Financial Services - FKL	31.00	13.00	138.46%	138.46%	15	6	150.00%	392.00	359.00	9.19%	9.19%
<b>FR</b> Association française des Sociétés Financières - ASF	5,292.00	5,721.00	-7.50%	-7.50%	2,192	2,325	-5.72%	38,341.00	38,217.00	0.32%	0.32%
<b>FR</b> Fédération Nationale des Loueurs de Véhicules - FNLV											
<b>GR</b> Association of Greek Leasing Companies - AGLC	61.87	216.75	-71.46%	-71.46%	63	74	-14.86%	4,761.39	6,096.89	-21.90%	-21.90%
<b>IT</b> Associazione Italiana Leasing - ASSILEA and ANIASA	5,441.00	10,577.00	-48.56%	-48.56%	4,675	11,132	-58.00%	69,574.00	72,160.00	-3.58%	-3.58%
<b>LT</b> Association of Lithuanian Banks - Leasing Committee	15.00	21.35	-29.72%	-29.72%	25	39	-35.90%	296.83	341.75	-13.14%	-13.14%
<b>LV</b> Latvian Lessors Association	1.82	3.78	-51.83%	-52.44%				7.97	6.51	22.43%	20.87%
<b>MA</b> Association Professionnelle des Sociétés de Financement - APSF	221.34	256.89	-13.84%	-13.78%	358			1,177.70	1,110.48	6.05%	6.13%
<b>NL</b> Nederlandse Vereniging van Leasemaatschappijen - NVL	5.00	13.00	-61.54%	-61.54%							
<b>NL</b> Vereniging van Nederlandse Autoleasemaatschappijen - VNA											
<b>NO</b> Finansieringsselskapenes Forening	12.04	88.92	-86.46%	-87.01%	90	82	9.76%	291.77	324.89	-10.19%	-13.86%
<b>PL</b> Polish Leasing Association	350.78	395.26	-11.25%	-9.87%	187	239	-21.76%	1,843.84	2,101.76	-12.27%	-10.90%
<b>PT</b> Associação Portuguesa de Leasing, Factoring e Renting - ALF	518.00	660.00	-21.52%	-21.52%	1,228	1,715	-28.40%				
<b>RO</b> Romanian Leasing and Non Banking Financial Services Association	49.80	87.72	-43.23%	-43.23%	44	74	-40.54%	485.01	403.98	20.06%	20.06%
<b>RS</b> Association of Leasing Companies in Serbia - ALCS	0.25	5.02	-95.00%	-94.45%	1	3	-66.67%				
<b>RU</b> United Leasing Association - ULA	290.11	489.18	-40.69%	-42.09%							
<b>SE</b> Associations of Swedish Finance Houses - AFINA	4.71	10.85	-56.60%	-58.17%	85	121	-29.75%	68.59	105.65	-35.08%	-37.42%
<b>SI</b> Leasing Committee of the Banking Association of Slovenia	60.83	250.43	-75.71%	-75.71%	226	345	-34.49%	1,764.79	2,074.65	-14.94%	-14.94%
<b>SK</b> Association of Leasing Companies of the Slovak Republic	86.00	153.00	-43.79%	-43.79%	86	109	-21.10%	551.00	546.00	0.92%	0.92%
<b>TR</b> Auto Leasing and Rental Companies Association - Tokkder											
<b>UA</b> Ukrainian Union of Lessors - UUL		6.33	-100.00%	-100.00%		6	-100.00%	77.60	104.30	-25.60%	-31.11%
<b>UK</b> Finance and Leasing Association - FLA	312.01	274.23	13.78%	6.30%							
<b>TOTAL</b>	<b>16,589.29</b>	<b>24,477.31</b>			<b>10,853</b>	<b>18,191</b>		<b>188,299.71</b>	<b>195,901.29</b>		
<b>% (based on homogenous sample)</b>			<b>-32.23%</b>	<b>-32.31%</b>			<b>-40.34%</b>			<b>-3.88%</b>	<b>-3.87%</b>

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 2011 and 2012 Annual Statistical Enquiries

Total outstandings for Portugal are provided in table 1



## 20a. Short Term Car Rental

	Number of Cars Bought in the Year		Fleet Size		Number of Rentals Made During the Year	
	2012	2011	2012	2011	2012	2011
<b>BE</b> Fédération Belge des Loueurs de Véhicules - RENTA	24,718		17,779		433,227	
<b>FR</b> Fédération Nationale des Loueurs de Véhicules	170,000	165,000	160,000	155,000	3,660,000	3,900,000
<b>IT</b> ANIASA	87,734	112,331	102,000	111,000	4,361,000	4,600,000
<b>NL</b> BOVAG	19,141	23,260	26,975	30,612		
<b>TR</b> Auto Leasing and Rental Companies Association - Tokkder	13,940	10,000	20,500	16,400	1,746,000	1,377,600
<b>UA</b> Ukrainian Union of Lessors - UUL	218	41	1,389	353		62,077
<b>UK</b> British Vehicle Rental and Leasing Association - BVRLA	240,000	240,000	194,000	200,000	10,500,000	10,500,000
<b>TOTAL</b>	<b>555,751</b>	<b>550,632</b>	<b>522,643</b>	<b>513,365</b>	<b>20,700,227</b>	<b>20,439,677</b>

## 20b. Short Term Rental - Total Fleet Per Vehicle Category

	2012 Fleet Size			Total
	Passenger Cars	LCVs	HCVs	
		< 3.5 t	> 3.5 t	
<b>BE</b> Fédération Belge des Loueurs de Véhicules - RENTA	17,779	767		18,546
<b>FR</b> Fédération Nationale des Loueurs de Véhicules	160,000	35,000		195,000
<b>IT</b> ANIASA	102,000	6,200		108,200
<b>NL</b> BOVAG	26,975	10,841	5,864	43,680
<b>TR</b> Auto Leasing and Rental Companies Association - Tokkder	20,500			20,500
<b>UA</b> Ukrainian Union of Lessors - UUL	1,389			1,389
<b>UK</b> British Vehicle Rental and Leasing Association - BVRLA	194,000	140,000		334,000
<b>TOTAL</b>	<b>522,643</b>			<b>721,315</b>

### Notes

Figures in *italics* are estimates