



The Voice of Leasing and Automotive Rental in Europe



Annual Survey 2015

1a. Total Leaseurope Leasing Market 2015

	New Production				Outstandings			
	New Production (Mio€)		% change		Outstandings (Mio€)		% change	
	2015	2014	not adjusted ¹	adjusted ²	2015	2014	not adjusted ¹	adjusted ²
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	6,044.87	5,522.83	9.45%	9.45%	22,242.86	22,345.06	-0.46%	-0.46%
BE Association Belge des Entreprises de Leasing	4,800.40	4,356.90	10.18%	10.18%	13,506.60	12,997.60	3.92%	3.92%
BE Fédération Belge des Loueurs de Véhicules - RENTA	2,940.00	2,825.00	4.07%	4.07%	6,300.00	5,717.17	10.19%	10.19%
BG Bulgarian Association for Leasing - BAL	738.53	624.44	18.27%	18.27%	1,579.24	1,598.11	-1.18%	-1.18%
CH Schweizerischer Leasingverband - SLV	10,156.38	8,485.10	19.70%	5.25%	20,622.72	17,604.97	17.14%	3.00%
CZ Czech Leasing and Finance Association - CLFA	3,774.04	3,136.19	20.34%	19.22%	7,107.45	7,028.07	1.13%	0.19%
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	53,151.00	49,840.00	6.64%	6.64%	132,700.00	132,500.00	0.15%	0.15%
DK Finans og Leasing	7,628.27	6,251.95	22.01%	22.08%	15,149.83	13,299.62	13.91%	13.97%
EE Estonian Leasing Association	933.00	867.00	7.61%	7.61%	2,125.00	2,008.00	5.83%	5.83%
ES Asociación Española de Leasing y Renting - AELR	7,753.88	6,550.01	18.38%	18.38%	20,973.83	21,177.16	-0.96%	-0.96%
ES Asociación Española de Renting de Vehículos - AER	3,144.86	2,607.88	20.59%	20.59%	6,705.20	6,257.83	7.15%	7.15%
FI Federation of Finnish Financial Services - FKL	3,785.00	3,640.00	3.98%	3.98%	8,841.00	8,727.00	1.31%	1.31%
FR Association française des Sociétés Financières - ASF	32,604.00	30,043.00	8.52%	8.52%	87,585.00	85,074.00	2.95%	2.95%
FR Fédération Nationale des Loueurs de Véhicules - FNLV	10,970.00	10,166.00	7.91%	7.91%				
GR Association of Greek Leasing Companies - AGLC	186.75	213.44	-12.50%	-12.50%	5,433.47	5,452.81	-0.35%	-0.35%
IT Associazione Italiana Leasing - ASSILEA and ANIASA	19,505.00	18,028.00	8.19%	8.19%	95,412.00	99,456.00	-4.07%	-4.07%
LT Association of Lithuanian Banks - Leasing Committee	1,086.00	937.82	15.80%	15.80%	1,846.00	1,519.73	21.47%	21.47%
LV Latvian Lessors Association	682.26	530.84	28.52%	28.52%	1,203.67	1,120.47	7.42%	7.42%
MA Association Professionnelle des Sociétés de Financement - APSF	1,281.85	1,155.03	10.98%	7.48%	3,931.11	3,715.36	5.81%	2.47%
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	5,205.00	4,292.00	21.27%	21.27%	8,500.00	8,000.00	6.25%	6.25%
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	5,741.00	4,525.00	26.87%	26.87%	17,936.00	17,111.00	4.82%	4.82%
NO Finansieringsselskapenes Forening	5,076.76	5,567.97	-8.82%	-2.33%	12,536.54	12,601.62	-0.52%	6.57%
PL Polish Leasing Association	11,903.76	10,233.52	16.32%	16.32%	20,984.94	18,195.33	15.33%	15.33%
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	2,829.00	2,421.00	16.85%	16.85%	10,212.00			
RO Romanian Leasing and Non Banking Financial Services Association	1,387.85	1,174.79	18.14%	18.14%	2,202.53	2,415.43	-8.81%	-8.81%
RS Association of Leasing Companies in Serbia - ALCS	299.53	288.77	3.73%	6.76%				
RU United Leasing Association - ULA	8,214.39	13,626.21	-39.72%	-19.46%	46,405.28	62,804.45	-26.11%	-1.28%
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	13,422.36	12,312.69	9.01%	12.07%	29,833.65	29,338.02	1.69%	4.54%
SI Leasing Committee of the Banking Association of Slovenia	1,072.59	719.76	49.02%	49.02%	2,337.19	1,431.60	63.26%	63.26%
SK Association of Leasing Companies of the Slovak Republic	2,256.00	1,941.00	16.23%	16.23%	3,729.00	3,327.00	12.08%	12.08%
TR Auto Leasing and Rental Companies Association - Tokkder	2,057.18	1,761.23	16.80%	21.59%	4,344.41	3,435.75	26.45%	31.62%
TR Turkish Association of Financial Institutions - AFI/FKB	7,341.93	7,583.69	-3.19%	0.78%	10,196.33	9,749.18	4.59%	8.87%
UK Finance and Leasing Association - FLA	76,881.96	60,660.94	26.74%	14.12%	143,013.61	115,789.21	23.51%	11.21%
TOTAL	314,855.40	282,889.98			755,284.44	742,009.57		
% (based on homogenous sample)			11.20%	9.41%			3.09%	3.23%

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 2015 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 2014 shown here are those provided by Leaseurope's Member Associations in the 2014 Annual Survey except when changes in membership or major data modifications warranted the restating of figures for 2014.

Growth rates shown are calculated based on a homogenous sample of members reporting in both the 2014 and 2015 Annual Statistical Enquiries. Total growth rates (based on homogenous sample) exclude Slovenia in all the tables presented in this report unless otherwise stated.

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 26a and 26b for short term rental figures).

Leaseurope members not reporting in this enquiry:

Germany: Bundesverband der Autovermieter Deutschlands; Greece: Greek Car Rental Companies Association; Ireland: Car Rental Council of Ireland; Luxembourg: Fédération Luxembourgeoise des Loueurs de Véhicules; Malta: Rent A Car Association Malta; Netherlands: BOVAG; Spain: FENEVAL; Tunisia: Association Professionnelle Tunisienne des Banques et des Etablissements Financiers; Ukraine: Ukrainian Union of Lessors

Other Notes

Figures in *italics* are estimates

Outstanding figures for Portugal include only finance leasing

Figures for Russia and Poland are estimates of the entire leasing markets in these countries (this refers to all tables in the 2015 Annual Survey). Our Russian member, the United Leasing Association represents about 90% of the Russian market and our Polish member, the Polish Leasing Association also represents approximately 90% of the Polish market.

Slovenian figures for 2014 are based on the membership of The Leasing Committee of the Banking Association of Slovenia, while 2015 data reflects the entire leasing market in this country (this refers to all tables in the 2015 Annual Survey). Adjustments have also been made to the data reporting methodology. Therefore the change in new business volumes in 2015/2014 is overestimated by 11 p.p.

2a. Leasing Market 2015

	New Production							Outstandings			
	Mio€		% change		Number of Contracts			Mio€		% change	
	2015	2014	not adjusted ¹	adjusted ²	2015	2014	%	2015	2014	not adjusted ¹	adjusted ²
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	5,426.27	5,080.09	6.81%	6.81%	185,810	172,979	7.42%	20,939.12	21,157.31	-1.03%	-1.03%
BE Association Belge des Entreprises de Leasing	4,800.40	4,356.90	10.18%	10.18%	90,635	81,488	11.22%	13,506.60	12,997.60	3.92%	3.92%
BE Fédération Belge des Loueurs de Véhicules - RENTA	2,940.00	2,825.00	4.07%	4.07%				6,300.00	5,717.17	10.19%	10.19%
BG Bulgarian Association for Leasing - BAL	738.53	624.44	18.27%	18.27%				1,579.24	1,598.11	-1.18%	-1.18%
CH Schweizerischer Leasingverband - SLV	10,156.38	8,485.10	19.70%	5.25%	252,113	238,221	5.83%	20,622.72	17,604.97	17.14%	3.00%
CZ Czech Leasing and Finance Association - CLFA	1,992.12	1,720.15	15.81%	14.73%	63,694	51,812	22.93%	4,072.03	4,466.52	-8.83%	-9.68%
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	46,382.00	43,920.00	5.61%	5.61%	1,435,867	1,373,033	4.58%	122,000.00	122,000.00		
DK Finans og Leasing	5,360.05	4,352.10	23.16%	23.22%	125,408	98,617	27.17%	9,794.07	8,662.88	13.06%	13.12%
EE Estonian Leasing Association	933.00	867.00	7.61%	7.61%	43,000	40,000	7.50%	2,125.00	2,008.00	5.83%	5.83%
ES Asociación Española de Leasing y Renting - AELR	7,753.88	6,550.01	18.38%	18.38%	201,889	181,431	11.28%	20,973.83	21,177.16	-0.96%	-0.96%
ES Asociación Española de Renting de Vehículos - AER	3,144.86	2,607.88	20.59%	20.59%				6,705.20	6,257.83	7.15%	7.15%
FI Federation of Finnish Financial Services - FKL	1,506.00	1,540.00	-2.21%	-2.21%	152,757	212,297	-28.05%	4,749.00	4,858.00	-2.24%	-2.24%
FR Association française des Sociétés Financières - ASF	32,604.00	30,043.00	8.52%	8.52%	1,099,761	968,016	13.61%	87,585.00	85,074.00	2.95%	2.95%
FR Fédération Nationale des Loueurs de Véhicules - FNLV	10,970.00	10,166.00	7.91%	7.91%	468,000	444,672	5.25%				
GR Association of Greek Leasing Companies - AGLC	186.75	213.44	-12.50%	-12.50%	2,211	1,594	38.71%	5,433.47	5,452.81	-0.35%	-0.35%
IT Associazione Italiana Leasing - ASSILEA and ANIASA	19,505.00	18,028.00	8.19%	8.19%	470,494	438,135	7.39%	95,412.00	99,456.00	-4.07%	-4.07%
LT Association of Lithuanian Banks - Leasing Committee	1,086.00	937.82	15.80%	15.80%	149,062	147,599	0.99%	1,846.00	1,519.73	21.47%	21.47%
LV Latvian Lessors Association	682.26	530.84	28.52%	28.52%				1,203.67	1,120.47	7.42%	7.42%
MA Association Professionnelle des Sociétés de Financement - APSF	1,281.85	1,155.03	10.98%	7.48%	14,561	14,328	1.63%	3,931.11	3,715.36	5.81%	2.47%
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	5,205.00	4,292.00	21.27%	21.27%	56,663	47,425	19.48%	8,500.00	8,000.00	6.25%	6.25%
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	5,741.00	4,525.00	26.87%	26.87%	238,108	200,984	18.47%	17,936.00	17,111.00	4.82%	4.82%
NO Finansieringsselskapenes Forening	5,076.76	5,567.97	-8.82%	-2.33%	45,281	47,009	-3.68%	12,536.54	12,601.62	-0.52%	6.57%
PL Polish Leasing Association	11,903.76	10,233.52	16.32%	16.32%	348,630	306,644	13.69%	20,984.94	18,195.33	15.33%	15.33%
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	2,829.00	2,421.00	16.85%	16.85%	72,851	63,588	14.57%		10,212.00		
RO Romanian Leasing and Non Banking Financial Services Association	1,387.85	1,174.79	18.14%	18.14%	43,591	35,969	21.19%	2,202.53	2,415.43	-8.81%	-8.81%
RS Association of Leasing Companies in Serbia - ALCS	299.53	288.77	3.73%	6.76%	11,279	10,711	5.30%				
RU United Leasing Association - ULA	8,214.39	13,626.21	-39.72%	-19.46%	130,000	166,000	-21.69%	46,405.28	62,804.45	-26.11%	-1.28%
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	7,824.99	7,100.62	10.20%	13.29%	359,333	377,465	-4.80%	18,997.60	19,183.93	-0.97%	1.80%
SI Leasing Committee of the Banking Association of Slovenia	1,072.59	719.76	49.02%	49.02%	52,117	38,378	35.80%	2,337.19	1,431.60	63.26%	63.26%
SK Association of Leasing Companies of the Slovak Republic	1,305.00	1,130.00	15.49%	15.49%	41,845	33,977	23.16%	2,620.00	2,350.00	11.49%	11.49%
TR Auto Leasing and Rental Companies Association - Tokkder	2,057.18	1,761.23	16.80%	21.59%	6,948	5,057	37.39%	4,344.41	3,435.75	26.45%	31.62%
TR Turkish Association of Financial Institutions - AFI/FKB	7,341.93	7,583.69	-3.19%	0.78%				10,196.33	9,749.18	4.59%	8.87%
UK Finance and Leasing Association - FLA	16,470.57	12,895.10	27.73%	15.00%				41,609.72	36,813.38	13.03%	1.77%
TOTAL	234,178.91	217,322.45			6,161,908	5,797,429		617,448.58	629,148		
% (based on homogenous sample)			7.62%	7.99%			6.09%			-0.39%	1.36%

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 2014 and 2015 Annual Statistical Enquiries

Outstanding figures for Portugal include only finance leasing

For data in Slovenia please refer to the notes with table 1a

2b. Hire Purchase 2015

	New Production							Outstandings			
	Mio€		% changes		Number of Contracts			Mio€		% changes	
	2015	2014	not adjusted ¹	adjusted ²	2015	2014	%	2015	2014	not adjusted ¹	adjusted ²
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	618.59	442.73	39.72%	39.72%	18,015	14,464	24.55%	1,303.74	1,187.75	9.77%	9.77%
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	1,781.92	1,416.04	25.84%	24.66%	71,600	67,188	6.57%	3,035.41	2,561.56	18.50%	17.39%
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	6,769.00	5,920.00	14.34%	14.34%	82,263	74,000	11.17%	10,700.00	10,500.00	1.90%	1.90%
DK Finans og Leasing	2,268.22	1,899.85	19.39%	19.45%	101,979	92,420	10.34%	5,355.76	4,636.74	15.51%	15.57%
EE Estonian Leasing Association											
ES Asociación Española de Leasing y Renting - AELR											
ES Asociación Espanola de Renting de Vehiculos - AER											
FI Federation of Finnish Financial Services - FKL	2,279.00	2,100.00	8.52%	8.52%	100,827	92,693	8.78%	4,092.00	3,869.00	5.76%	5.76%
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 AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	5,597.37	5,212.07	7.39%	10.40%	266,781	278,122	-4.08%	10,836.05	10,154.09	6.72%	9.71%
SI Leasing Committee of the Banking Association of Slovenia											
SK Association of Leasing Companies of the Slovak Republic	951.00	811.00	17.26%	17.26%	48,773	48,932	-0.32%	1,109.00	977.00	13.51%	13.51%
TR Auto Leasing and Rental Companies Association - Tokkder											
TR Turkish Association of Financial Institutions - AFI/FKB											
UK Finance and Leasing Association - FLA	60,411.39	47,765.84	26.47%	13.88%				101,403.89	78,975.84	28.40%	15.61%
TOTAL	80,676.49	65,567.53			690,238	667,819		137,835.85	112,862		
% (based on homogenous sample)			23.04%	14.08%			3.36%			22.13%	13.42%

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 2014 and 2015 Annual Statistical Enquiries

4. 2015 Market Shares

Leasing incl Long Term Rental

2015	New Production (Mio €)	Share of Leaseurope Market	Representivity	Total Market Size (Mio €)	
AT	Verband Österreichischer Leasing-Gesellschaften - VÖL	6,044.87	1.92%	94.72%	6,381.83
BE	Association Belge des Entreprises de Leasing	4,800.40	1.52%	90.00%	5,333.78
BE	Fédération Belge des Loueurs de Véhicules - RENTA	2,940.00	0.93%	92.00%	3,195.65
BG	Bulgarian Association for Leasing - BAL	738.53	0.23%	90.00%	820.59
CH	Schweizerischer Leasingverband - SLV	10,156.38	3.23%	80.00%	12,695.48
CZ	Czech Leasing and Finance Association - CLFA	3,774.04	1.20%	97.00%	3,890.76
DE	Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	53,151.00	16.88%	89.00%	59,720.22
DK	Finans og Leasing	7,628.27	2.42%	90.00%	8,475.86
EE	Estonian Leasing Association	933.00	0.30%	99.00%	942.42
ES	Asociación Española de Leasing y Renting - AELR	7,753.88	2.46%	96.00%	8,076.96
ES	Asociación Española de Renting de Vehículos - AER	3,144.86	1.00%		
FI	Federation of Finnish Financial Services - FKL	3,785.00	1.20%	80.00%	4,731.25
FR	Association française des Sociétés Financières - ASF	32,604.00	10.36%	98.00%	33,269.39
FR	Fédération Nationale des Loueurs de Véhicules - FNLV	10,970.00	3.48%	99.00%	11,080.81
GR	Association of Greek Leasing Companies - AGLC	186.75	0.06%	100.00%	186.75
IT	Associazione Italiana Leasing - ASSILEA and ANIASA	19,505.00	6.19%	95.00%	20,531.58
LT	Association of Lithuanian Banks - Leasing Committee	1,086.00	0.34%		
LV	Latvian Lessors Association	682.26	0.22%	97.00%	703.36
MA	Association Professionnelle des Sociétés de Financement - APSF	1,281.85	0.41%	100.00%	1,281.85
NL	Nederlandse Vereniging van Leasemaatschappijen - NVL	5,205.00	1.65%	95.00%	5,478.95
NL	Vereniging van Nederlandse Autoleasemaatschappijen - VNA	5,741.00	1.82%	93.00%	6,173.12
NO	Finansieringsselskapenes Forening	5,076.76	1.61%	90.00%	5,640.85
PL	Polish Leasing Association	11903.76*	3.78%	100.00%	11903.76*
PT	Associação Portuguesa de Leasing, Factoring e Renting - ALF	2,829.00	0.90%	99.00%	2,857.58
RO	Romanian Leasing and Non Banking Financial Services Association	1,387.85	0.44%	87.00%	1,595.23
RS	Association of Leasing Companies in Serbia - ALCS	299.53	0.10%	91.50%	327.36
RU	United Leasing Association - ULA	8214.39*	2.61%	100.00%	8214.39*
SE	AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	13,422.36	4.26%	80.00%	16,777.94
SI	Leasing Committee of the Banking Association of Slovenia	1072.59*	0.34%	100.00%	1072.59*
SK	Association of Leasing Companies of the Slovak Republic	2,256.00	0.72%	97.00%	2,325.77
TR	Auto Leasing and Rental Companies Association - Tokkder	2,057.18	0.65%	73.00%	2,818.06
TR	Turkish Association of Financial Institutions - AFI/FKB	7,341.93	2.33%	100.00%	7,341.93
UK	Finance and Leasing Association - FLA	76,881.96	24.42%	95.00%	80,928.38
Leaseurope's representivity		314,855.40		93.4% (**)	334,774.43

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, our Polish member, the Polish Leasing Association represents 90% of the leasing market in Poland and our Slovenian member, The Leasing Committee of the Banking Association of Slovenia, represents about 90% of the leasing market in Slovenia.

** Leaseurope's representativity reflects its membership only

5. Exchange Rates

ISO2	Country	2015	2014
AT	Austria	1	1
BE	Belgium	1	1
BG	Bulgaria	1.9558	1.9558
CH	Switzerland	1.0679	1.2145
CZ	Czech Republic	27.279	27.536
DE	Germany	1	1
DK	Denmark	7.4587	7.4548
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	1	1
LV	Latvia	1	1
MA	Morocco	10.8234	11.1763
NL	Netherlands	1	1
NO	Norway	8.9496	8.3544
PL	Poland	4.1841	4.1843
PT	Portugal	1	1
RO	Romania	1	1
RS	Serbia	120.733	117.306
RU	Russian Federation	68.072	50.9518
SE	Sweden	9.3535	9.0985
SI	Slovenia	1	1
SK	Slovakia	1	1
TR	Turkey	3.0255	2.9065
UK	United Kingdom	0.7258	0.8061

Notes:

These rates are a yearly average and are taken from Eurostat (extraction date for 2015 exchange rates is 08.03.2016). 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 = 0.7258 GDP in 2015

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	
	2015	2014	not adj. ¹	adjusted ²	2015	2014	%	2015	2014	not adj. ¹	adjusted ²
AT Verband Österreichischer Leasing-Gesellschaften - VÖL	5,316.28	5,019.94	5.90%	5.90%	203,706	187,277	8.77%	12,500.30	12,045.87	3.77%	3.77%
BE Association Belge des Entreprises de Leasing	4,184.90	3,765.50	11.14%	11.14%	90,400	81,286	11.21%	9,179.70	8,824.80	4.02%	4.02%
BE Fédération Belge des Loueurs de Véhicules - RENTA	2,940.00	2,825.00	4.07%	4.07%				6,300.00	5,717.17	10.19%	10.19%
BG Bulgarian Association for Leasing - BAL	720.25	598.14	20.41%	20.41%				1,364.91	1,358.00	0.51%	0.51%
CH Schweizerischer Leasingverband - SLV	10,156.38	8,485.10	19.70%	5.25%	252,113	238,221	5.83%	20,622.72	17,604.97	17.14%	3.00%
CZ Czech Leasing and Finance Association - CLFA	3,667.84	3,019.36	21.48%	20.34%	135,277	118,971	13.71%	6,539.43	5,972.40	9.49%	8.47%
DE Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	52,268.00	48,210.00	8.42%	8.42%	1,518,016	1,446,903	4.91%	95,700.00	95,500.00	0.21%	0.21%
DK Finans og Leasing	7,487.23	6,038.39	23.99%	24.06%	227,387	191,037	19.03%	14,086.50	12,217.77	15.30%	15.36%
EE Estonian Leasing Association	933.00	867.00	7.61%	7.61%	43,000	40,000	7.50%	2,100.00	1,978.00	6.17%	6.17%
ES Asociación Española de Leasing y Renting - AELR	6,752.90	5,630.86	19.93%	19.93%	200,781	180,474	11.25%	13,520.31	12,999.07	4.01%	4.01%
ES Asociación Española de Renting de Vehículos - AER	3,144.86	2,607.88	20.59%	20.59%				6,705.20	6,257.83	7.15%	7.15%
FI Federation of Finnish Financial Services - FKL	3,721.00	3,587.00	3.74%	3.74%	253,559	304,972	-16.86%	8,381.00	8,266.00	1.39%	1.39%
FR Association française des Sociétés Financières - ASF	27,887.00	25,367.00	9.93%	9.93%	1,097,997	966,269	13.63%	49,899.00	47,389.00	5.30%	5.30%
FR Fédération Nationale des Loueurs de Véhicules - FNLV	10,970.00	10,166.00	7.91%	7.91%	468,000	444,672	5.25%				
GR Association of Greek Leasing Companies - AGLC	160.56	165.19	-2.80%	-2.80%	2,180	1,572	38.68%	1,252.83	1,088.80	15.07%	15.07%
IT Associazione Italiana Leasing - ASSILEA and ANIASA	15,445.00	13,726.00	12.52%	12.52%	466,385	433,951	7.47%	32,216.00	32,541.00	-1.00%	-1.00%
LT Association of Lithuanian Banks - Leasing Committee	1,076.00	710.61	51.42%	51.42%	149,000	147,522	1.00%	1,660.00	1,349.66	22.99%	22.99%
LV Latvian Lessors Association	682.26	529.79	28.78%	28.78%				1,203.67	1,120.47	7.42%	7.42%
MA Association Professionnelle des Sociétés de Financement - APSF	952.75	872.11	9.25%	5.80%	14,174	13,973	1.44%	2,457.27	2,368.67	3.74%	0.46%
NL Nederlandse Vereniging van Leasemaatschappijen - NVL	5,205.00	4,292.00	21.27%	21.27%	56,663	47,425	19.48%	8,500.00	8,000.00	6.25%	6.25%
NL Vereniging van Nederlandse Autoleasemaatschappijen - VNA	5,741.00	4,525.00	26.87%	26.87%	238,108	200,984	18.47%	17,936.00	17,111.00	4.82%	4.82%
NO Finansieringsselskapenes Forening	5,071.29	5,565.81	-8.88%	-2.39%	45,232	47,004	-3.77%	12,377.20	12,429.74	-0.42%	6.67%
PL Polish Leasing Association	11,562.49	9,935.47	16.38%	16.37%	348,465	306,508	13.69%	19,170.79	16,367.28	17.13%	17.12%
PT Associação Portuguesa de Leasing, Factoring e Renting - ALF	2,156.00	1,784.00	20.85%	20.85%	72,851	61,982	17.54%	3,000.00			
RO Romanian Leasing and Non Banking Financial Services Association	1,349.77	1,139.34	18.47%	18.47%	43,591	35,916	21.37%	1,909.32	2,032.73	-6.07%	-6.07%
RS Association of Leasing Companies in Serbia - ALCS	287.87	274.68	4.80%	7.86%	11,267	10,673	5.57%				
RU United Leasing Association - ULA	8,006.23	13,345.95	-40.01%	-19.85%	130,000	166,000	-21.69%	45,540.02	61,548.37	-26.01%	-1.15%
SE AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	13,416.58	12,309.06	9.00%	12.05%	626,078	655,546	-4.50%	29,789.70	29,284.61	1.72%	4.58%
SI Leasing Committee of the Banking Association of Slovenia	1,030.40	712.55	44.61%	44.61%	51,926	38,348	35.41%	1,449.77	1,171.67	23.74%	23.74%
SK Association of Leasing Companies of the Slovak Republic	2,198.00	1,869.00	17.60%	17.60%	90,536	82,785	9.36%	3,294.00	2,886.00	14.14%	14.14%
TR Auto Leasing and Rental Companies Association - Tokkder	2,057.18	1,761.23	16.80%	21.59%	6,948	5,057	37.39%	4,344.41	3,435.75	26.45%	31.62%
TR Turkish Association of Financial Institutions - AFI/FKB	5,718.06	5,868.92	-2.57%	1.42%				8,142.13	7,149.49	13.88%	18.55%
UK Finance and Leasing Association - FLA	76,169.68	60,154.82	26.62%	14.01%				143,013.61	115,789.21	23.51%	11.21%
TOTAL	298,435.77	265,728.68			6,843,640	6,455,328		581,155.77	554,805.33		
% (based on homogenous sample)			12.22%	10.29%			5.84%			5.28%	5.40%

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 2014 and 2015 Annual Statistical Enquiries

Outstanding figures for Portugal include only finance leasing

For data in Slovenia please refer to the notes with table 1a

6b. Real Estate

Mio €	New Production							Outstandings (Mio€)				
	Mio €		% change		Number of Contracts			Mio €		% change		
	2015	2014	not adj. ¹	adjusted ²	2015	2014	%	2015	2014	not adj. ¹	adjusted ²	
AT	Verband Österreichischer Leasing-Gesellschaften - VÖL	728.59	502.89	44.88%	44.88%	119	166	-28.31%	9,742.56	10,299.19	-5.40%	-5.40%
BE	Association Belge des Entreprises de Leasing	615.50	591.40	4.08%	4.08%	235	202	16.34%	4,326.90	4,172.80	3.69%	3.69%
BE	Fédération Belge des Loueurs de Véhicules - RENTA											
BG	Bulgarian Association for Leasing - BAL	18.28	26.30	-30.49%	-30.49%				214.33	240.11	-10.74%	-10.74%
CH	Schweizerischer Leasingverband - SLV											
CZ	Czech Leasing and Finance Association - CLFA	106.20	116.83	-9.10%	-9.95%	17	29	-41.38%	568.02	1,055.67	-46.19%	-46.70%
DE	Bundesverband Deutscher Leasing-Unternehmen e.V. - BDL	883.00	1,630.00	-45.83%	-45.83%	114	130	-12.31%	37,000.00	37,000.00		
DK	Finans og Leasing	141.04	213.55	-33.95%	-33.92%				1,063.32	1,081.85	-1.71%	-1.66%
EE	Estonian Leasing Association								25.00	30.00	-16.67%	-16.67%
ES	Asociación Española de Leasing y Renting - AELR	1,000.98	919.15	8.90%	8.90%	1,108	957	15.78%	7,453.52	8,178.09	-8.86%	-8.86%
ES	Association Espanola de Renting de Vehiculos - AER											
FI	Federation of Finnish Financial Services - FKL	64.00	53.00	20.75%	20.75%	25	18	38.89%	460.00	461.00	-0.22%	-0.22%
FR	Association française des Sociétés Financières - ASF	4,717.00	4,676.00	0.88%	0.88%	1,764	1,747	0.97%	37,686.00	37,685.00	0.00%	0.00%
FR	Fédération Nationale des Loueurs de Véhicules - FNLV											
GR	Association of Greek Leasing Companies - AGLC	26.19	48.25	-45.72%	-45.72%	31	22	40.91%	4,180.64	4,364.01	-4.20%	-4.20%
IT	Associazione Italiana Leasing - ASSILEA and ANIASA	4,060.00	4,302.00	-5.63%	-5.63%	4,109	4,184	-1.79%	63,196.00	66,915.00	-5.56%	-5.56%
LT	Association of Lithuanian Banks - Leasing Committee	10.00	227.21	-95.60%	-95.60%	62	77	-19.48%	186.00	170.07	9.37%	9.37%
LV	Latvian Lessors Association		1.05	-100.00%	-100.00%							
MA	Association Professionnelle des Sociétés de Financement - APSF	329.10	282.92	16.32%	12.65%	387	355	9.01%	1,473.84	1,346.69	9.44%	5.99%
NL	Nederlandse Vereniging van Leasemaatschappijen - NVL											
NL	Vereniging van Nederlandse Autoleasemaatschappijen - VNA											
NO	Finansieringsselskapenes Forening	5.48	2.16	154.06%	172.16%	49	5	880.00%	159.34	171.89	-7.30%	-0.70%
PL	Polish Leasing Association	341.27	298.04	14.50%	14.50%	165	136	21.32%	1,814.15	1,828.05	-0.76%	-0.76%
PT	Associação Portuguesa de Leasing, Factoring e Renting - ALF	673.00	637.00	5.65%	5.65%		1,606			7,212.00		
RO	Romanian Leasing and Non Banking Financial Services Association	38.08	35.46	7.39%	7.39%		53		293.22	382.70	-23.38%	-23.38%
RS	Association of Leasing Companies in Serbia - ALCS	11.66	14.08	-17.24%	-14.82%	12	38	-68.42%				
RU	United Leasing Association - ULA	208.16	280.27	-25.73%	-0.77%				865.26	1,256.09	-31.11%	-7.97%
SE	AFINA regrouping Finansbolagens Förening and Svenska Bankföreningen	5.77	3.63	59.17%	63.63%	36	41	-12.20%	43.94	53.42	-17.74%	-15.43%
SI	Leasing Committee of the Banking Association of Slovenia	42.19	7.21	485.16%	485.16%	191	30	536.67%	887.42	259.93	241.41%	241.41%
SK	Association of Leasing Companies of the Slovak Republic	58.00	72.00	-19.44%	-19.44%	82	124	-33.87%	435.00	441.00	-1.36%	-1.36%
TR	Auto Leasing and Rental Companies Association - Tokkder											
TR	Turkish Association of Financial Institutions - AFI/FKB	1,623.86	1,714.78	-5.30%	-1.42%				2,054.21	2,599.69	-20.98%	-17.75%
UK	Finance and Leasing Association - FLA	712.28	506.13	40.73%	26.71%							
TOTAL		16,419.63	17,161.30			8,506	9,920		174,128.67	187,204.24		
% (based on homogenous sample)				-4.53%	-4.21%			1.02%			-3.61%	-3.42%

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 2014 and 2015 Annual Statistical Enquiries

Outstanding figures for Portugal include only finance leasing

For data in Slovenia please refer to the notes with table 1a