

INDICATORS	DEFINITIONS
<p>PROFIT & LOSS (mandatory)</p>	<p>1. Total operating income <i>net interest income + net fee and commission income + net insurance result + trading profit + other net income (including rental income net of depreciation on operating leases and profit on sales of assets linked to leasing activities)</i></p> <p>2. Total operating expenses <i>staff costs, other administrative expenses, depreciation and amortisation</i></p> <p>3. Loan loss provision <i>net loan loss provision - write offs + recoveries over the period</i></p> <p>4. Net profit before tax <i>operating income – costs – provisions</i></p>
	<p>New 5. Total RWA <i>As defined by prudential requirements currently applicable to your firm (i.e. total RWAs reported to supervisors under the approach you currently use to calculate capital requirements)</i></p>
	<p>6. Total portfolio <i>Outstanding loans to customers and assets on operating lease at period end (including non performing loans)</i></p>
	<p>7. New business volumes <i>total value of new contracts approved & signed by both sides (lessor and lessee) during the reporting period excluding VAT and finance charges</i></p>
<p>BUSINESS INDICATORS (mandatory)</p>	

	Data provided by companies	Indicators released in Leaseurope Index (aggregates of all firms' data)	
Profit & Loss	1. Total operating income in €	Sum of € values	% change in sum of € values vs. same period one year previously
	2. Total operating expense in €	Sum of € values	% change in sum of € values vs. same period one year previously
	3. Loan loss provision in €	Sum of € values	% change in sum of € values vs. same period one year previously
	4. Net profit before tax in €	Sum of € values	% change in sum of € values vs. same period one year previously
Business Indicators	5. Total risk weighted assets (in € at beginning and end of quarter)	Sum of € values at end of quarter	% change in sum of € values vs. same period one year previously
	6. Average portfolio (in € at beginning and end of quarter)	Sum of € values at end of quarter	% change in sum of € values vs. same period one year previously
	7. New business volumes in €	Sum of € values	% change in sum of € values vs. same period one year previously

Average Ratios (calculated using data provided above on aggregated basis)

Profitability % - average of all companies' net profit as a % of total operating income (weighted by new business volumes)

Cost / Income % - average of all companies' operating expenditure as a % of operating income (weighted by new business volumes)

Cost of Risk % - average of all companies' loan loss provision as a % of average portfolio (weighted by average portfolio)

Return on Assets % - average of all companies' net profit as a percentage of average portfolio (weighted by average portfolio)

Return on Equity % - average of all companies' net profit as a percentage of 8% total risk weighted assets (weighted by average portfolio)

Geographic Scope: European activities

Consolidated figures are reported for the entire European activities of the participating company. Europe is defined in the widest sense as EU27+ EFTA + other countries e.g. Turkey, Ukraine, Russia, Serbia etc.

