

2024 REPORT

The 2024 European Leasing, Automotive Rental & Consumer Credit Annual Conventions Report



THE 2024 ANNUAL CONVENTIONS

ABOUT US

The Annual Convention of the European Consumer Credit industry and Leasing and Rental industries is jointly organised by Eurofinas & Leaseurope. The event offers a unique meeting platform to business leaders active in these sectors, bringing together c-level leaders across the industries and markets.

It is the only yearly event organised by the industry for the industry at European level.

The 2024 Annual Convention of the European leasing, automotive rental and consumer credit industries, organised jointly by Leaseurope & Eurofinas was a resounding success !

In 2024, we brought together leaders from 32 countries for two days of insightful sessions, networking, and collaboration. The convention encompassed 10 sessions, 400 attendees, of which an impressive amount holding executive or managing director positions.

We look forward to building on this success and continuing to provide value in the years ahead.

KEY FIGURES

10

sessions

32

countries
represented

400+

delegates



54

speakers

80%

CEO or
MD level



The Leaseurope & Eurofinas Secretariat would like to thank you for your contribution to the success of the 2024 Annual Conventions.

Day 1

OPENING PLENARY



Markus Hengstschläger



Following a welcome and opening remarks by Leaseurope's and Eurofinas' Director General **Richard Knubben**, the floor was passed to **Markus Hengstschläger**, Head of the Centre of pathobiochemistry and genetics at the Medical University of Vienna, and author of *"The solution talent : Genes are just our tools. We'll crack the nut ourselves!"*

By becoming 'possibilists' we can keep moving, looking forward to the opportunities arising from changes to global markets. Companies need to welcome and test new ideas if they are to find their 'undetected competencies' that will be the strength of the business in an uncertain future.

"Things are getting faster, and we need to get better at dealing with things that we cannot predict, by developing new solutions and not falling back to our existing ideas. We need to be "Possibilists". " Professor Markus Hengstschläger

The 400 delegates in the plenary session didn't have to wait long for examples of fast changes affecting the European leasing and consumer credit industries.

The second keynote speaker **Judith Arnal Martinez**, set out key issues including the huge investments needed to achieve the EU's ambitious green and digital transformation goals, which cannot be met by existing bank funding but require additional capital from equity markets, institutional investors and private equity.

Better regulation, including improved impact assessments, could facilitate the comprehensive overhaul of the European financial services landscape needed to support the need for an additional €800 billion per year of additional investment identified last month in Mario Draghi's report, *The future of European competitiveness*.



Judith Arnal Martinez

Day 1

STATE OF THE MARKET

LEASING IN EUROPE AND BEYOND - STATE OF PLAY AND OUTLOOK

At the first Leaseurope-specific session, Leasing in Europe and beyond – State of the market, session chair **Peter-Jan Bentein**, Secretary General of Leasing Nederland (NVL), reported that new volume in Europe last year was €448 billion, up 10.8% from 2022. Europe was the fastest-growing worldwide region last year, with particularly strong growth in green leased assets, including battery electric cars up by 45%, bicycles up by 25%, and renewable energy generating equipment up by 18%.

A panel of automotive rental and leasing company senior executives which included **Vincent Pflanz** (Chief Business Officer, Sixt SE), **John Saffrett** (Group Deputy CEO, Ayvens), and **Khaled Shahbo** (Senior Vice President, Europe at Enterprise Mobility), discussed uncertainty in the market, reflecting a combination of geopolitical impacts on automotive supply chains, uncertainty over battery electric vehicle residual values, and the introduction of new tariffs on Chinese cars.

Among the automotive leasing and rental industries' responses to the unpredictable changes taking place are new mobility solutions that mean rental and leasing options are increasingly overlapping, use of artificial intelligence to predict residual values, and increased engagement with policy makers, with the aim of sharing the sector's unique insights to help ensure the EU's policy goals can be realistically and effectively delivered.

A panel of equipment leasing company senior executives, featuring **Enrique Riquelme**, Senior Managing Director Sales and Marketing, CSI Leasing Europe; **Neil Pein**, CEO of BNP Paribas Leasing Solutions; and **Alexander Schmidecker**, CEO of Raiffeisen-Leasing, then discussed the challenges of financing the equipment needed for the EU's green transformation.



With more sustainable equipment typically costing more, lessors have a key role to play in structuring solutions that meet the needs of both manufacturers and users. Businesses are increasingly asking the question: How can you help us shift from our current state to the future state?

Like in the automotive sector, the equipment leasing industry is engaging with policy makers across Europe, with the aim of developing new ecosystems involving governments, manufacturers, and leasing firms to make it easier for businesses to invest, demonstrating that European leasing and rental firms are indeed 'possibilists', the panel agreed.



Day 1

STATE OF THE MARKET

CONSUMER CREDIT
STATE OF PLAY AND OUTLOOK

The session moderated by **Stephen Haddrill**, Director General of the Finance & Leasing Association (FLA), brought together prominent industry leaders to discuss consumer credit trends, regulatory challenges, and future opportunities. The panel featured insights from **Judith Arnal Martinez** (Senior Research Fellow, CEPS and ECRI), **Kenny Henderson** (Partner, CMS), **Alex Hughes** (Managing Director, CA Auto Finance UK), **Vincent Sussfeld** (Deputy CEO, BNP Paribas Personal Finance), and **Marco Tarantola** (CEO, Findomestic Banca BNPP Personal Finance & VP, ASSOFIN).

The discussion highlighted significant economic developments, including declining inflation, stabilising central bank interest rates, and a gradual increase in consumer confidence. While unemployment rates in Europe have improved, structural shifts in consumer behavior—such as the rise of second-hand markets, reduced purchasing power and a weakening of consumer confidence—continue to reshape the sector.

Sector-specific insights revealed notable declines in new EU car registrations and subsidies for green mobility, alongside stagnation in the electrification of vehicle fleets. Housing renovation activity has also slowed, despite heightened concerns over energy costs and sustainability, raising concerns as to the ability to reach the ambitious targets set at national and European levels. The energy transition remains a key driver of consumer lending, but investment momentum is waning in some areas, raising questions as to the need for possible supporting and enabling measures.

At the same time, the regulatory environment is becoming increasingly complex, in relation to key activities and elements, such as creditworthiness checks, the application of AI tools, data privacy, and ESG compliance. New rules demand ever greater



transparency, fair treatment of consumers, and proactive identification of vulnerabilities, creating both challenges and opportunities for market participants. Additionally, stricter oversight of intermediary practices and remuneration schemes signals a push toward greater consumer protection, but with uncertain outcomes.

Looking ahead, the industry faces the dual task of innovating to meet shifting consumer demands while adapting to the ever more complex regulatory requirements. Priorities include developing personalised, transparent offerings, leveraging digitisation to enhance customer experiences, and finding sustainable economic models that balance growth with compliance. The session underscored the importance of navigating these dynamics strategically to foster long-term resilience and modernisation in consumer credit markets.

Day 2

THE LEASEUROPE
FUTURE GROUP

The session began with a concise introduction by moderator, Paul Johnson-Ferguson, Managing Director at Invigors, who emphasised the importance of the project and explained the Future Group program to our audience.

Since 2013, Leaseurope and Invigors EMEA have collaborated to nurture emerging talents within the industry. This annual initiative has established itself as a European platform for young bright professionals to innovate and foster collaboration.

The Future Group session at the Convention has become a highly anticipated event, widely embraced by industry leaders. To date, the Future Group generated over 115 ideas and connected more than 150 young talents.

Special recognition was given to **Ian Robertson** and **Paul Johnson-Ferguson**, two dedicated mentors from Invigors, for their exceptional commitment in moderating the Future Group meetings and providing invaluable guidance to the participants. We also extend a sincere thank you to New Leaf Search for their generous sponsorship of the 2024 Future Group, highlighting their shared commitment to nurturing young talents in the industry.



This year, the Future Group welcomed 15 young talents from diverse backgrounds, each nominated by the leaders of their respective organisations. The participants were divided into three teams.

Each team presented their final ideas, which they have developed over the past six months:

Team A introduced **"Green Token"**, a tool to help SMEs transition to a more climate-friendly environment while offering alternative leasing options from various lessors.

Team B showcased **"Sharlease"**, a sub-leasing platform for easier access to high-quality equipment.

Team C presented **"Battery Power"**, a sustainable leasing solution for batteries aimed at reducing costs, attracting more clients, and promoting environmental responsibility.



The Future Group session concluded with an engaging voting process, where the audience had the opportunity to choose their favourite concepts from the talented teams. Competing across five categories, each team showcased their innovation, effectiveness, and presentation skills. Ultimately, Team B's concept, *Sharlease*, emerged as the overall winner, receiving the highest number of votes.

It was inspiring to witness such a high level of engagement and support for the brilliant ideas presented. The Q&A session was particularly interesting, and the energy in the room was a testament to the dedication and talent of all the participants.

Day 2

NAVIGATING THE SHIFTING LANDSCAPE : AUTOMOTIVE FINANCE & MOBILITY IN THE AGE OF SHIFTING POLITICAL WINDS AND PRIORITIES



This joint Leaseurope and Eurofinas session comprised experts in all aspects of the automotive finance market, including rental, leasing, energy supply and data management.

Session chair **Gerry Keaney**, Chief Executive of the British Vehicle Rental and Leasing Association, noted that the experts in the room, and across the wider industry, have over ten years of experience of operating battery electric vehicles (BEVs).

The industry's knowledge of what works, and what needs to be done to achieve higher take-up of zero emissions vehicles, should be invaluable as Leaseurope and national associations work alongside policy makers to find ways of delivering the green transformation of European mobility.

There are major challenges to overcome, and the panel, composed of **Carlos Ballesteros Barrados** (Managing Director, ANESE), **Richard Bullard** (Assistant Vice President and Head of European Government and Public Affairs, Enterprise Mobility), **Stefan Davidsson** (Executive Vice President, DNB Finans), **Dirk Schlimm** (Executive Vice President, Geotab), and **Jehan de Thé** (Group Public Affairs Director, Europcar), provided

the latest situation across the areas of energy supply, consumer demand for electric rental vehicles, supply of affordable electric vehicles, sustainability reporting, residual values, and data ownership.

But there are also reasons to be optimistic, with the panel reporting substantive progress on energy networks and charging stations, plans for promoting confidence in used vehicles and their batteries, the success of BEV adoption in the Nordics, and opportunities to share knowledge with new members of the European Parliament.

But real progress depends on winning the political hearts and minds of politicians and officials at national level across Europe, sharing the industry's experience to help ensure that plans for making the 'seismic' changes needed can be successfully delivered. More than ever, the vehicle rental and leasing industry is uniquely positioned across every aspect of the automotive market to guide effective policy making, Gerry Keaney concluded.

Day 2

THE EUROPEAN IMPLEMENTATION OF BASEL IV AND THE OPPORTUNITIES FOR LEASING



The Convention has consistently delivered unique insights into key technical policy areas that are working on all-year round by Leaseurope. For the Alicante 2024 Convention, the 'deep dive' topic was prudential regulation, with a focus on the European implementation of Basel IV, which is transposed into the European legislation through the Capital Requirements Regulation (CRR III).

Session chair **Patrick Beselaere**, Managing Director ABFH Management and former Leaseurope President, first welcomed renowned guest speakers from outside the industry, **Cecilia Lozano Setien**, Head of the European Prudential Regulatory Division at Central Bank of Spain, **Guido Borgato**, Financial Attaché at the Permanent Representation of Italy to the European Union, and **Professor Thomas Hartmann-Wendels** from the University of Cologne.

Cecilia Lozano provided an excellent overview of the main aspects of the EU banking package (CRR III / CRD VI) which was published in the EU Official Journal on June 19, 2024.

It was noted that, following Leaseurope's work over many years, the CRR III requires the European Banking Authority (EBA) to prepare a report on the prudential treatment of leasing, followed by a possible legislative proposal to lower the risk weights for leasing. Although the EBA has been given until 2028 to complete these steps, it has already included the topic in its work programme for the near future.

Guido Borgato noted that it is critical for the European economy to incentivise business growth, innovation and the transition

towards a greener economy by supporting the financing of core productive assets using leasing. Prof. Hartmann-Wendels presented the main findings of his report which highlights the low risk profile of leasing and demonstrates why currently the regulatory capital requirements for leasing exposures are too high.

Kees Kerstens, Credit Risk Management Specialist from ING, explained the impact of the CRR III for credit institutions which erodes the benefits of using internal models to calculate capital requirements, however he stressed the importance of the introduction in the legislation of a transitional arrangement for leasing which positions our industry in advantageous situation vis a vis other forms of lending, recognising for the first time in prudential regulation the low risk profile of leasing, which Leaseurope has been advocating for years.

Finally, **Olaf Meyer**, CRO at Siemens Finance & Leasing Germany presented the regulatory challenges for leasing companies that are not credit institutions. He explained the main aspects of the national regulations affecting this type of leasing companies and the indirect impact of the CRR III for their funding.

Although Leaseurope has made substantial progress already in turning prudential regulation from a problem to a major opportunity, securing the end-goal is now dependent on active support from companies in the market. Significant quantities of portfolio performance data would be needed by the EBA to complete its report, the panel noted, with optimism that the strong attendance and participation at the session suggested that this is achievable.

Day 2

FINANCING THE SURGE IN DEMAND FOR NEW BUSINESS ASSETS: HOW TO OVERCOME THE OBSTACLES



Building on the opening plenary session, where Judith Arnal Martinez set out the huge investments needed to achieve the EU's ambitious green and digital transformation goals, this session chaired by **Manuela Pachoinig**, Head of Leasing Central Europe and Eastern Europe Coordination at UniCredit, considered the role of the leasing industry in responding to what should become a surge in demand for new business assets. This is foreseen to arise, amongst others, from the increasing need for transition finance, energy efficiency and SMEs support. Panelists included **Dr. Sebastian Hirsch** (CEO, Grenke), **Pascal Layan** (Deputy CEO, BNP Paribas Leasing Solutions), **Roland Maslo** (Head of Corporate Management, Raiffeisen Leasing) and **Odile de Saivre** (CEO, Societe Generale Equipment Finance).

Whether is it the move to the sale of only electric vehicles by 2035 (described by a panel member as 'the day after tomorrow'), the need for businesses to show that the assets they use form part of the circular economy, the use of technology and digitalisation to drive more efficiency in European businesses, or manufacturers' and vendor's need to help customers to invest in what are often more expensive solutions, the opportunities for the European leasing industry to support customers are unprecedented.

However, as an industry, we need to scale-up solutions that meet changing customer needs, and we need to think beyond the term "leasing". Nobody wakes up in the morning and says 'Today, I want to sign a lease contract', a panel member said. More than ever, finance needs to form part of the 'ecosystem' of manufacturers or vendors, so that users can obtain access to assets on a service-based contract that will increasingly be entered into through online platforms. As an industry, we need to leverage our expertise by combining various sources and experts, create solutions with vendors, finding ways of ensuring there is the right risk and reward balance for each partner, including predicting residual values (RV) and managing RV risk.

There is a risk that regulation acts as a barrier, with many investments needed as part of the transition to a more sustainable economy not qualifying for the EU's Taxonomy and the performance indicator of Green Asset Ratio. However, the panel agreed it is more important for lessors to do the right thing than restrict lending. 'It is not our job to tell our customer if their investment is green or not', one panel member said. "We are in the right place at the right moment, even if it is a challenge" another added. "Economy must be sustainable, and sustainability must be economic" another panel member concluded, highlighting the opportunities opening up in the future for leasing industry to enable green transition.

Day 2

FINANCING THE ENERGY TRANSITION FOR CONSUMERS

The session moderated by **Solenne Lepage** (Director General, ASF) featured an insightful panel of industry leaders including **Martin Aalders** (Chair, VFN), **Ángel Giménez Palazón** (Director of Energy and Sustainability, BBVA), **Kjetil Klaver** (Nordic Brand Manager, Santander Consumer Finance), and **Marion Longchambon** (Managing Director, Domofinance). The discussion focused on the critical role of financial institutions in driving sustainable practices and addressing challenges tied to green mobility and home energy renovations.

The panel set out how subsidies and financial mechanisms have been critical in driving consumer investments. For example, in the Netherlands, subsidies for solar panels and energy-efficient homes have been instrumental, though inconsistent policies after 2027 have already caused market declines. Domofinance in France showcased its success in providing specialized loans for individual and collective home renovations, backed by public and private incentives such as the French "Certificat d'Économies d'Énergie" mechanism.

The financing of green vehicles was also a focal point. However, challenges persist due to fluctuating government subsidies, a fundamental key driver, with markets like Sweden experiencing reduced EV sales after abrupt policy changes, while Norway, supported by targeted measures, leads the charts with 95% of new cars sold being electric. Long-term government support and creative financing solutions, such



as pre-financing and used car subsidies, were proposed as essential strategies to maintain momentum.

Speakers stressed the importance of collaboration among governments, financial institutions, and intermediaries to accelerate the adoption of sustainable practices. This includes forming coalitions, offering affordable loans for low-income households, and addressing market gaps with targeted financing solutions. Stability in regulatory frameworks and consistent incentives remain critical for fostering consumer confidence and sustaining progress in the energy transition.



Day 2

PRACTICAL APPLICATION OF AI IN FINANCIAL SERVICES



The session moderated by **Marcin Czugan** (CEO, ZPF) explored the transformative impact of AI across the financial sector, featuring insights from experts **Rémy Bettoli** (Worldline), **Paul Chong** (Ophelos), **Stuart Holland** (Equifax), and **Agustina Rosenfeld** (BNP Paribas). The discussion emphasised how AI is driving innovation, operational efficiency, and customer experience improvements while aligning with evolving regulatory frameworks, but not without strong and dedicated focus by the market actors.

Key regulatory changes, such as the EU AI Act, were discussed, highlighting the classification of AI systems by risk levels and the need for robust governance, transparency, and risk management. This regulatory framework, set to be implemented in phases starting February 2025, aims to ensure human-centric and trustworthy AI adoption while fostering innovation.

Industry leaders shared real-world applications of AI, including BNP Paribas' integration of AI into their transformation journey, already delivering significant value through use cases in fraud detection, customer interaction, and operational efficiency. Similarly, Worldline demonstrated AI-driven advancements in payment processing, fraud prevention, and biometric payment systems, showcasing its ability to reduce friction and enhance security in transactions.

The panel also addressed challenges and responsibilities tied to AI adoption, including data quality, ethical considerations, and secure production deployment. Speakers emphasised the importance of collaboration, talent investment, and sound governance in harnessing AI's potential while mitigating risks. With AI increasingly becoming a key enabler in financial services, the session underscored its potential to reshape the industry by delivering personalised, efficient, and secure solutions, but only with a strong and transformative focus beyond adapting existing models and practices.



Day 2

DEVELOPMENTS IN THE GLOBAL LEASING MARKET AND INTERNATIONAL COOPERATION

To conclude the Annual Convention, in line with Leaseurope efforts to increase cooperation at international level for the first time we organised a session which looked outside of Europe for success stories and other learning opportunities from other major leasing markets.

Session Chair, **Jevgenijs Belezjaks** (CEO, Belconsult), hosted a round-the-world tour with contributions from panel members with **Leigh Lytle** (President & CEO, ELFA), representing the United States, **Rafael Castillo-Triana** (CEO, The Alta Group Latin America and Emerging Markets) representing Latin America, **Renato di Chiara** (CEO, Deutsche Leasing China), representing Asia and **Nahid El Massnaoui** (General Manager, CAM Leasing), representing Africa.

Key themes were the growing role of non-banks as part of healthy leasing markets and the infrastructure needed for attracting and enabling external investment, the importance of promoting proportionate regulation, the need to work with policy makers to develop solutions for helping businesses invest to become more sustainable, and the role of shared data in supporting the development of leasing markets.

Finally, **Carlo van Kemenade**, Member of the Managing Board at Rabobank and Leaseurope's President, provided the European perspective to the various topics presented and highlighted the importance of enhancing collaboration with other jurisdictions globally.



We look forward to seeing you in Cascais, Portugal
on the 9th and 10th of October 2025

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Thank you for being part of this journey.

ACKNOWLEDGEMENTS

We would like to extend our heartfelt thanks to all those who made the 2024 European Leasing, Automotive Rental & Consumer Credit Conventions possible. Our sincere gratitude goes to this year's moderators and speakers whose active participation was instrumental in shaping this event, as well as to our valued sponsors for their generous support. We are also deeply grateful to our members and associate members for their unwavering commitment and dedication. Thank you for being an integral part of our journey.

A special thanks to the delegates who joined us at the convention – your engagement and insights drive the growth and innovation of our industry. We appreciate your time and dedication, and we look forward to advancing together in the year ahead.



**MARK YOUR
CALENDARS AND
STAY TUNED FOR
MORE DETAILS.**

We look forward to welcoming you to this exceptional event in the beautiful coastal town of Cascais!

SAVE THE DATE

2025 ANNUAL CONVENTIONS

We are thrilled to announce that our 2025 European Leasing, Automotive and Consumer Credit Annual Conventions will take place on **Thursday, 9 October, and Friday, 10 October 2025**, at The Miragem in **Cascais, Portugal**.



"The 2024 Annual Convention has once again demonstrated the strength and unity of the European consumer credit, leasing, and automotive rental industries. It is at these events where we cultivate partnerships, share forward-thinking strategies, and set the course for future innovation. This year's success is a testament to our ongoing dedication to fostering growth and delivering impactful insights to our members. We're excited to continue driving progress and collaboration across our sectors in the years ahead."

Richard Knubben,
Director General of Leaseurope & Eurofinas

"The Leaseurope/Eurofinas Annual Convention was incredibly valuable, offering unique global up-to-date insights into market trends, regulatory changes, and digital transformation. Networking opportunities with industry leaders and expert-led sessions provided actionable strategies, making it a must-attend for professionals in the field."

Jevgenijs Belezjaks, CEO and Founder, SIA Belconsult

"This years' Leaseurope Conference was one of the best of the last 10 years ! A nice location, an interesting mix of attendees with both a business and policymaker background and, an eyeopener towards the regulatory challenges coming ahead."

Patrick Beselaere, Managing Director, ABFH Management

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