

# Leasing market in Poland 2008

**Warsaw, January 2009**



Polish Leasing Association

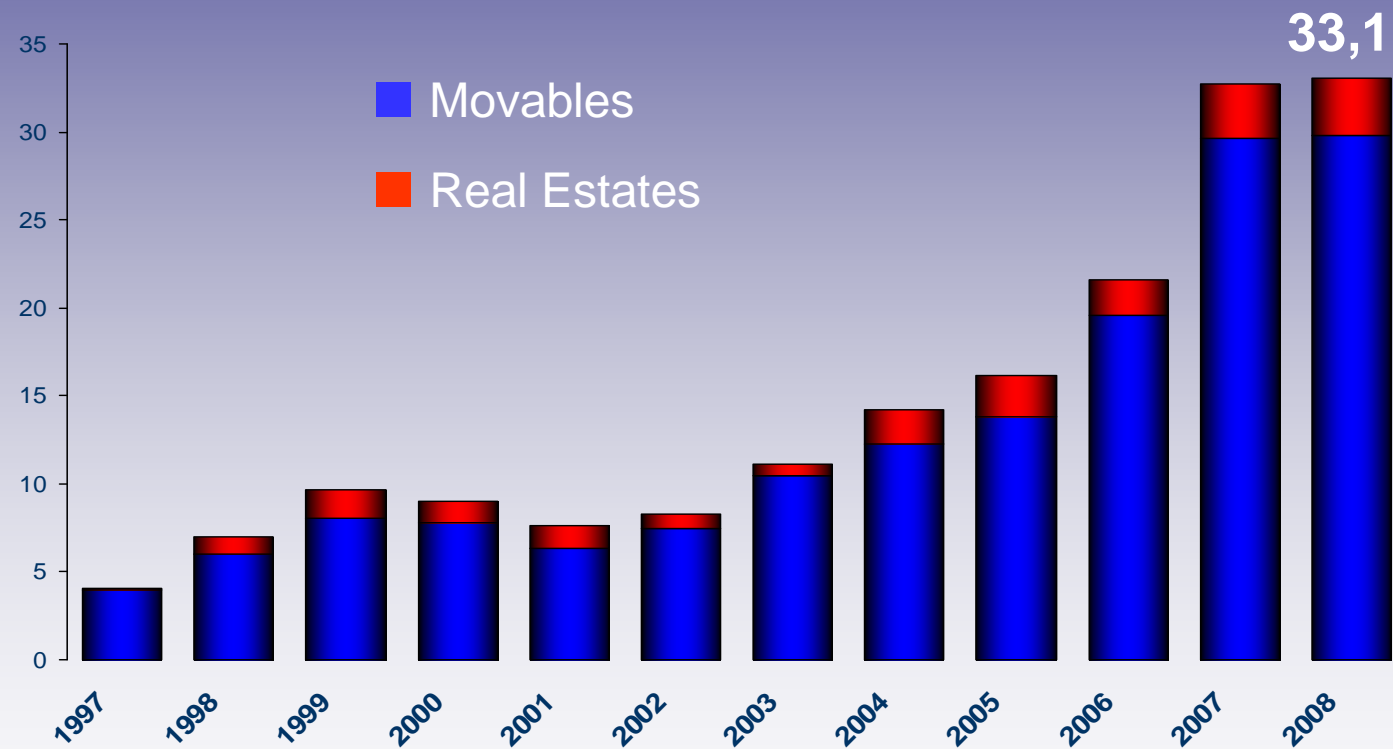
# Members of the Polish Leasing Association

Bankowy Fundusz Leasingowy S.A.  
BGŻ Leasing Sp. z o.o.  
BNP Paribas Lease Group Sp. z o.o.  
BRE Leasing Sp. z o.o.  
BZ WBK Finanse & Leasing S.A.  
Caterpillar Financial Services Poland Sp. z o.o.  
De Lage Landen Leasing Polska S.A.  
Deutsche Leasing Polska S.A.  
DnB Nord Leasing Sp. z o.o.  
Europejski Fundusz Leasingowy S.A.  
Fortis Lease Polska Sp. z o.o.  
Handlowy-Leasing S.A.  
IKB Leasing Polska Sp. z o.o.  
Immoconsult Polska Sp. z o.o.  
Immorent Leasing Polska Sp. z o. o.  
ING Lease (Polska) Sp. z o.o.  
Kredyt Lease S.A.  
Masterlease Polska S.A.

Mercedes-Benz Leasing Polska Sp. z o.o.  
Millennium Leasing Sp. z o.o.  
NOMA 2 Sp. z o.o.  
Nordea Finance Polska S.A.  
ORIX Polska S.A.  
PEKAO Leasing Sp. z o.o.  
PEAKAO Leasing i Finanse S.A.  
Raiffeisen Leasing Polska S.A.  
Scania Finance Polska Sp. z o.o.  
SEB Leasing Polska Sp.z o.o.  
SG Equipment Leasing Polska Sp. z o.o.  
SGB-Trans-Leasing PTL Sp. z o.o.  
Siemens Finance Sp. z o.o.  
VB Leasing Polska Polska S.A.  
VFS Usługi Finansowe Polska Sp. z o.o.  
Volkswagen Leasing Polska Sp. z o.o.  
Watin Leasing & Finance S.A.  
Polski Związek Wynajmu i Leasingu Pojazdów



# Total net value of movables leased in 1997-2008 (PLN bn)



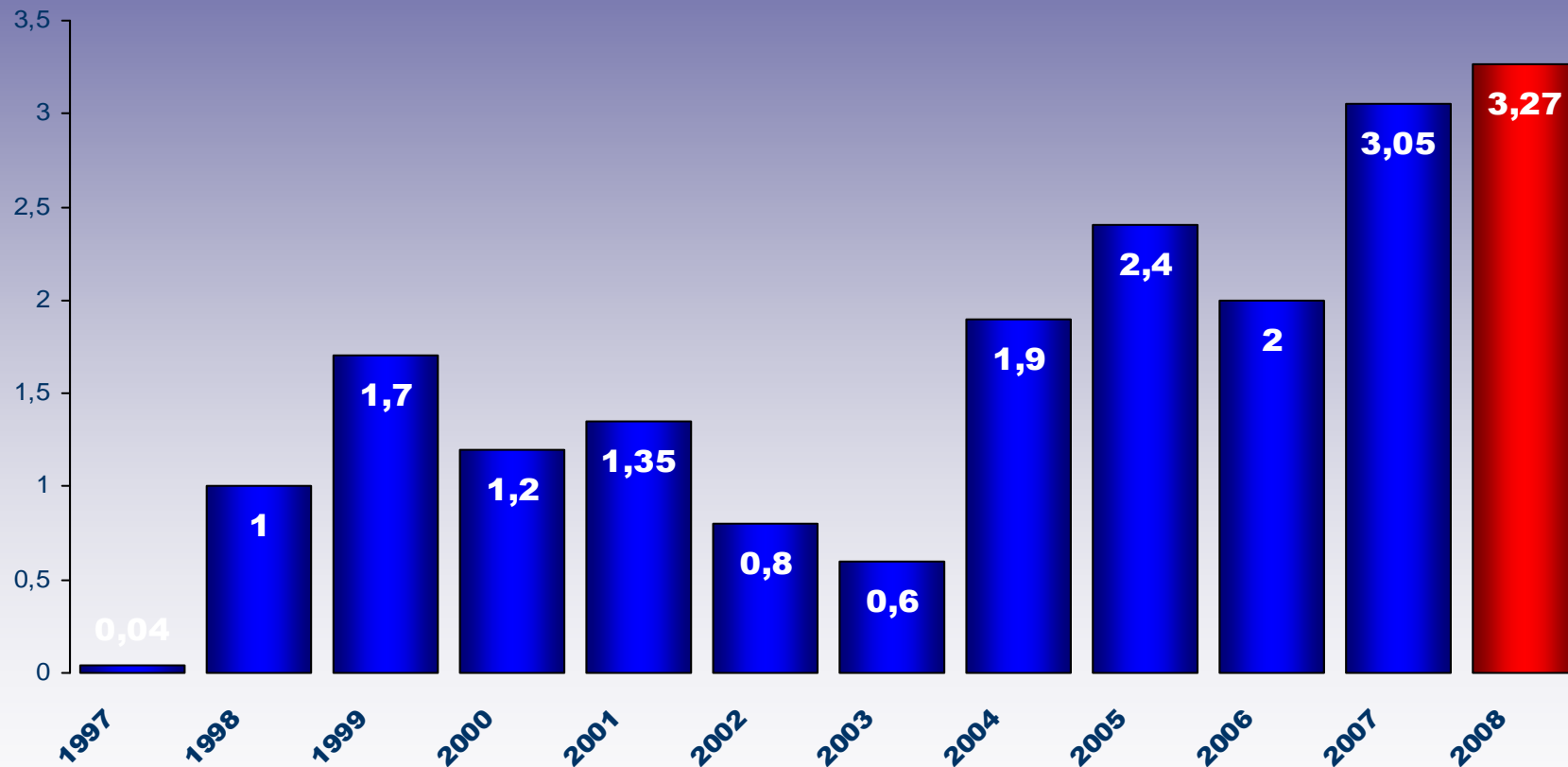
**2008 vs 2007 - Increase of 1 %**



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Source: PLA

## Total net value of the real estate market 1997-2008 (PLN bn)



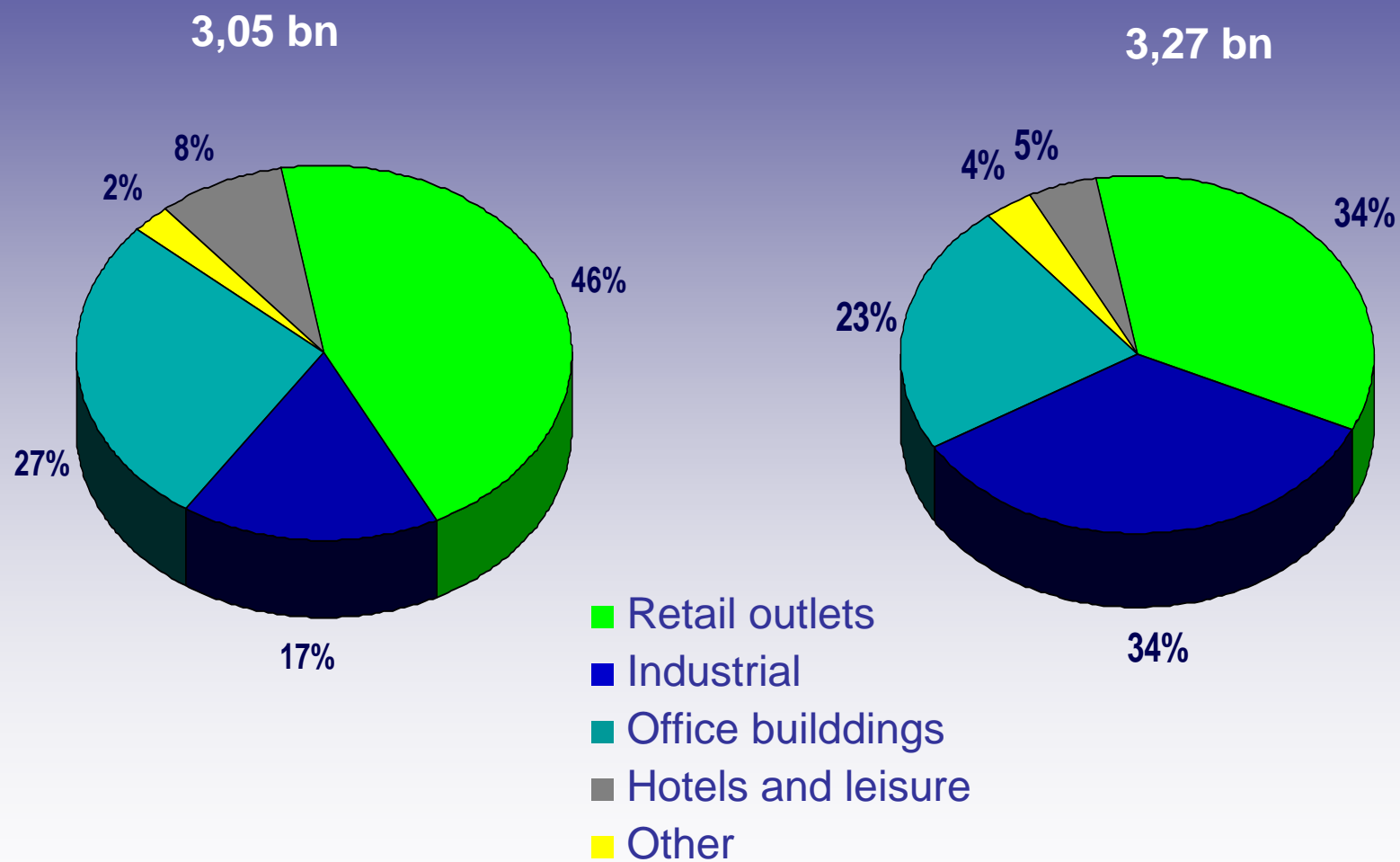
**2008 vs 2007 - Increase of 7 %**



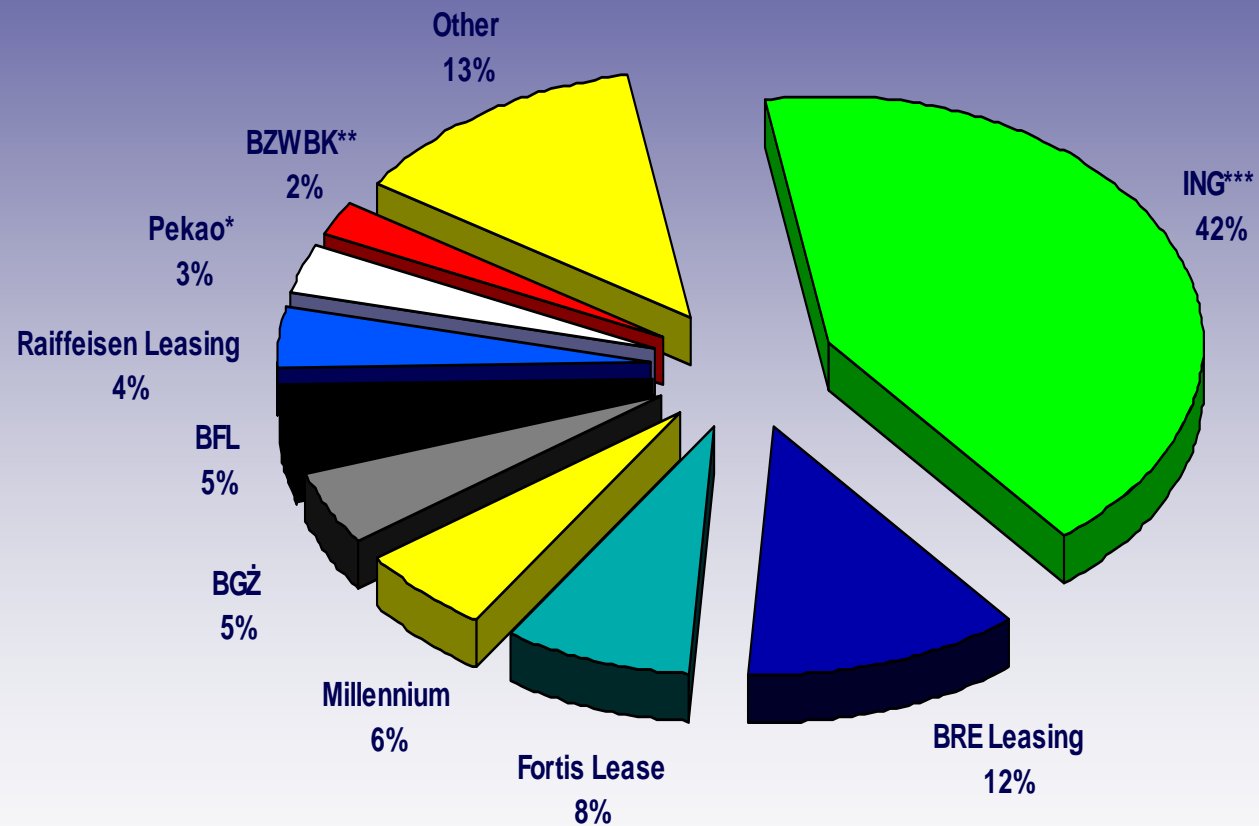
Polish Leasing Association

Source: PLA

# Real estate market structure 2007 vs. 2008

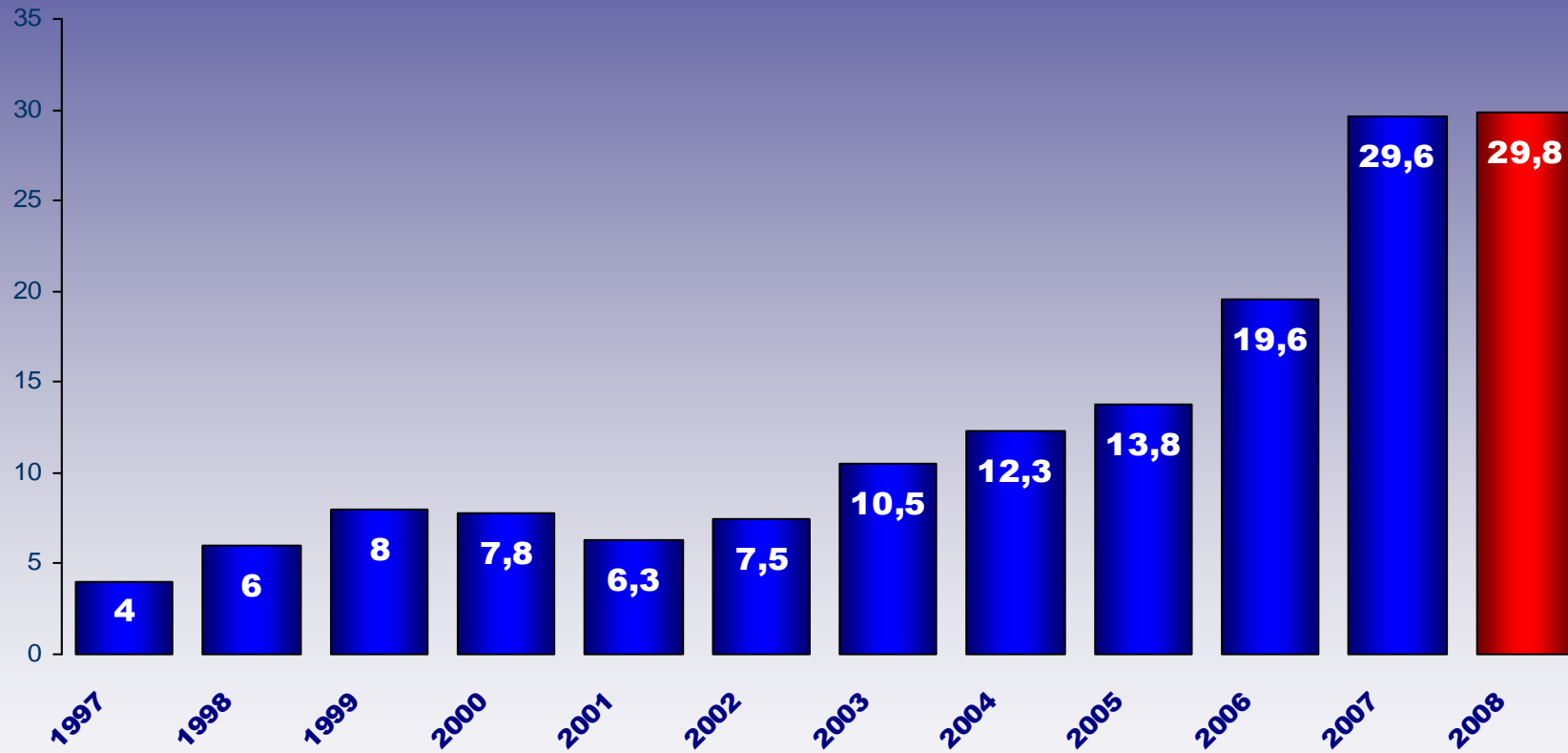


# Real estate leasing market per company 2008



\* Pekao Leasing Sp. z o.o. and Pekao Leasing i Finanse S.A.  
\*\* BZ WBK Finance & Leasing S.A. and BZ WBK Leasing S.A.  
\*\*\* ING Lease and ING Car Lease.

## Total net value of the movables leasing market 1997-2008 (PLN bn)



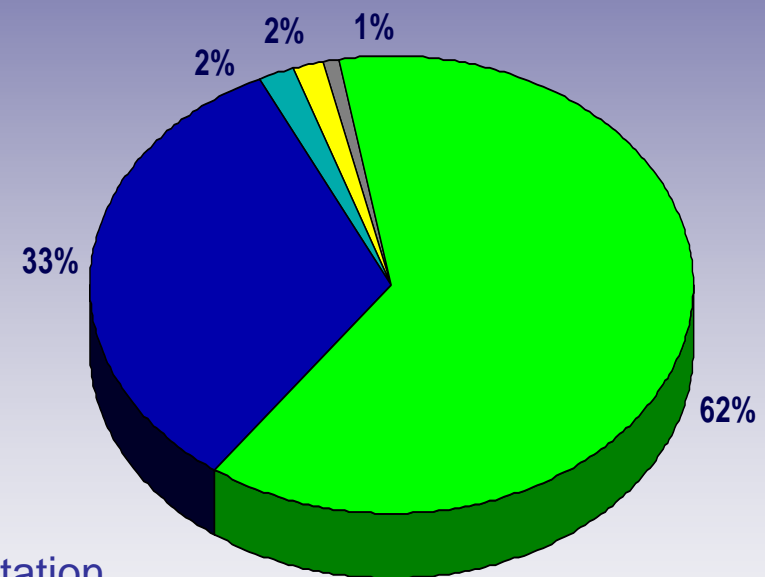
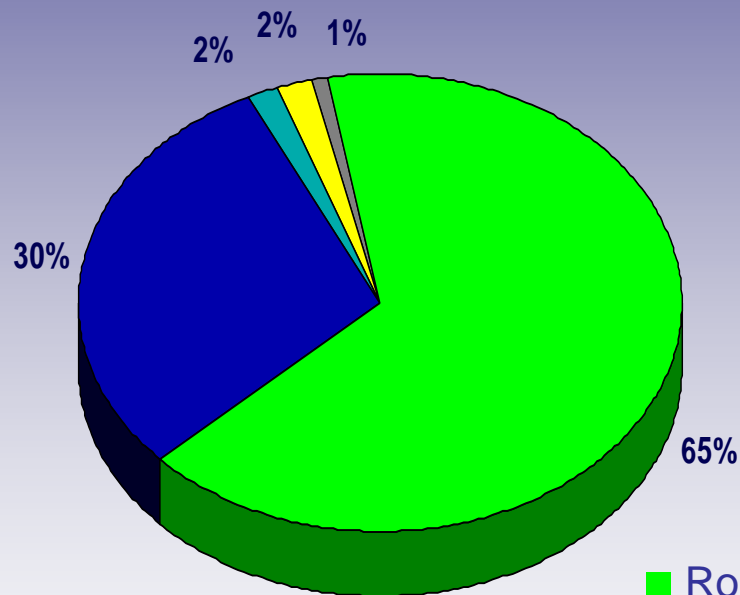
**2008 vs 2007 - Increase of 1 %**



# Movable leasing market per asset type 2007 vs 2008

2007 – 29 596,6 m

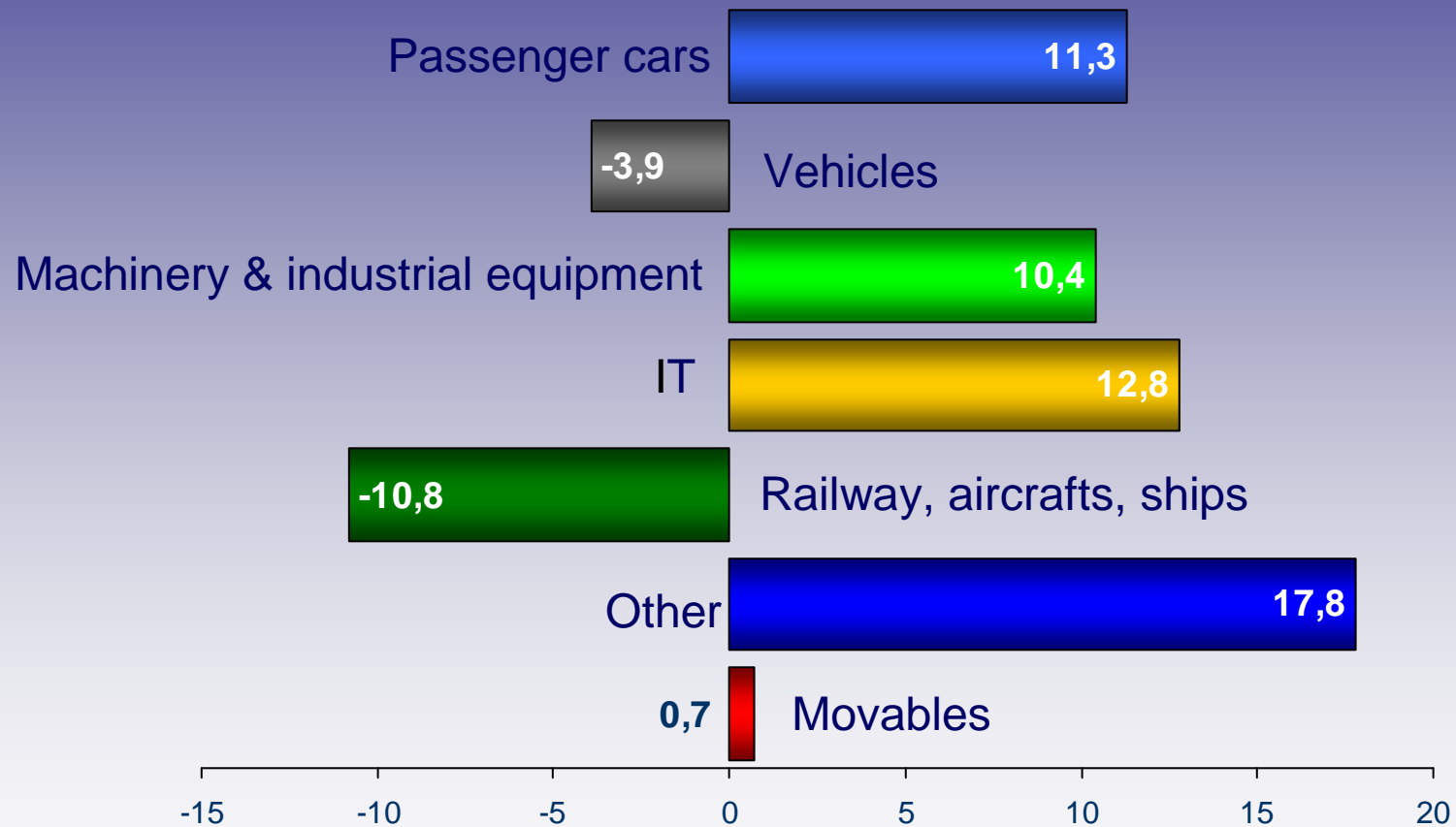
2008 – 29 790,8 m



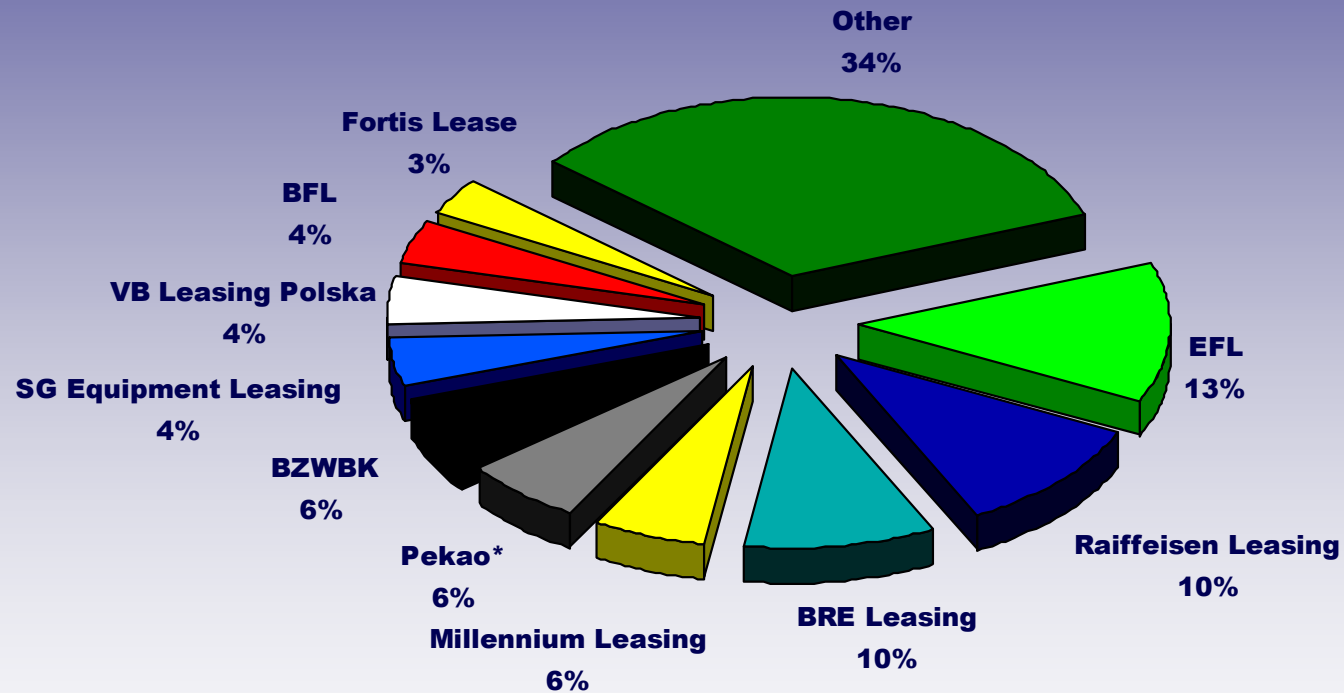
- Road transportation
- Machinery & industrial equipment
- Computers and office equipment
- Railway, aircrafts, ships
- Other



# Movable leasing market dynamics (2008 vs 2007)

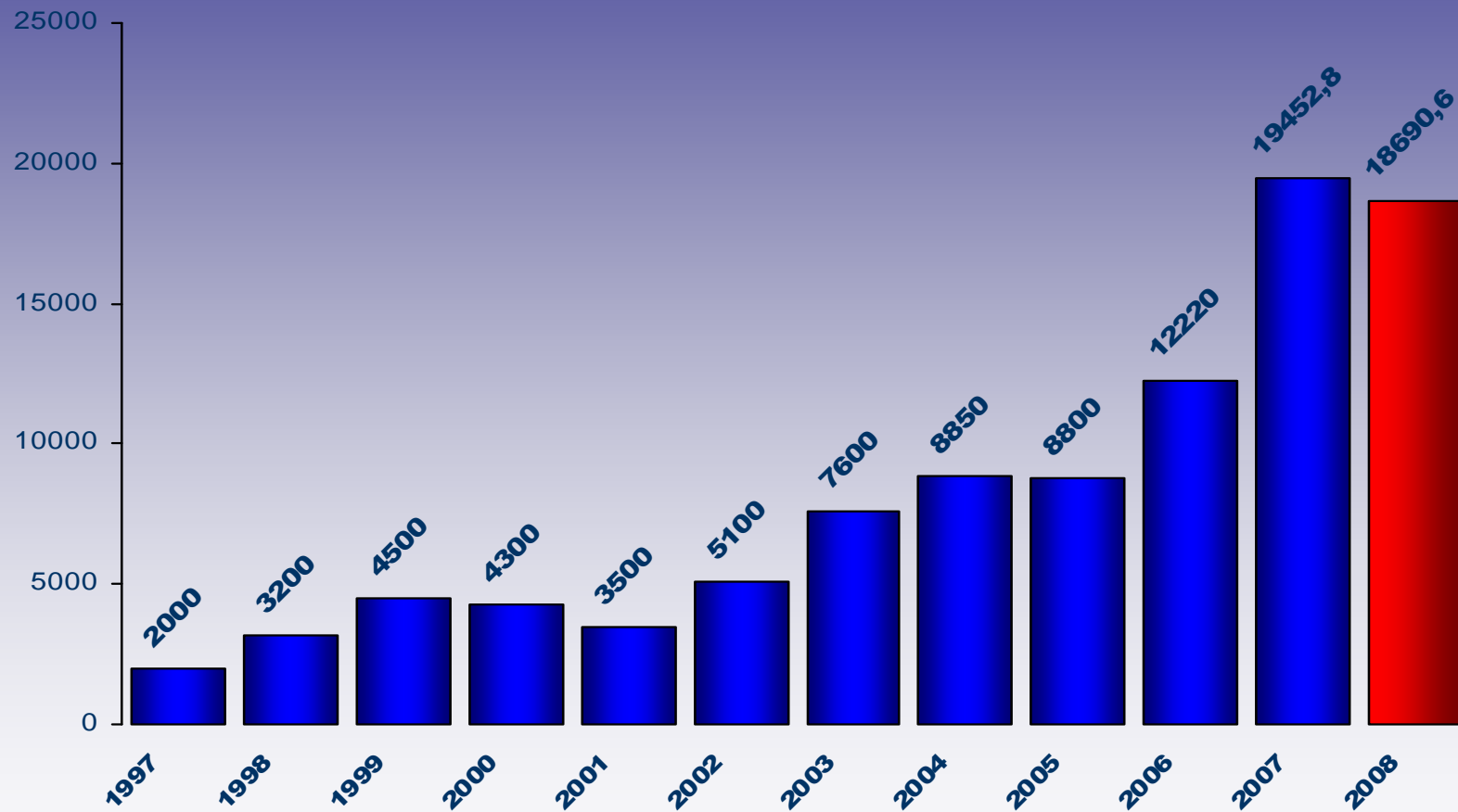


# Top 10 companies share in the movable leasing market in 2008



\* Pekao Leasing Sp. z o.o & Pekao Leasing i Finanse S.A.  
\*\* BZ WBK Finance & Leasing S.A. & BZ WBK Leasing S.A.

# Total net value of the vehicles leasing market 1997-2008 (PLN m)



**2008 vs 2007 - market decrease of 3,9 %**



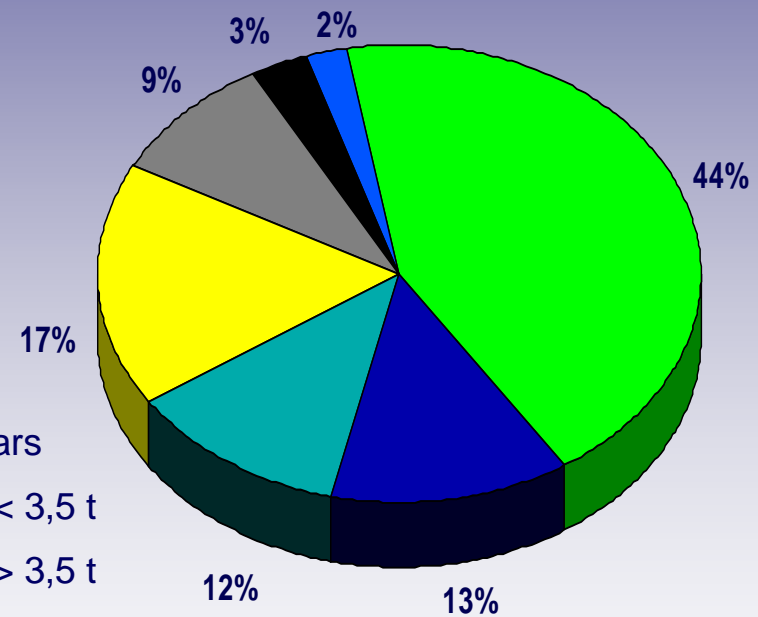
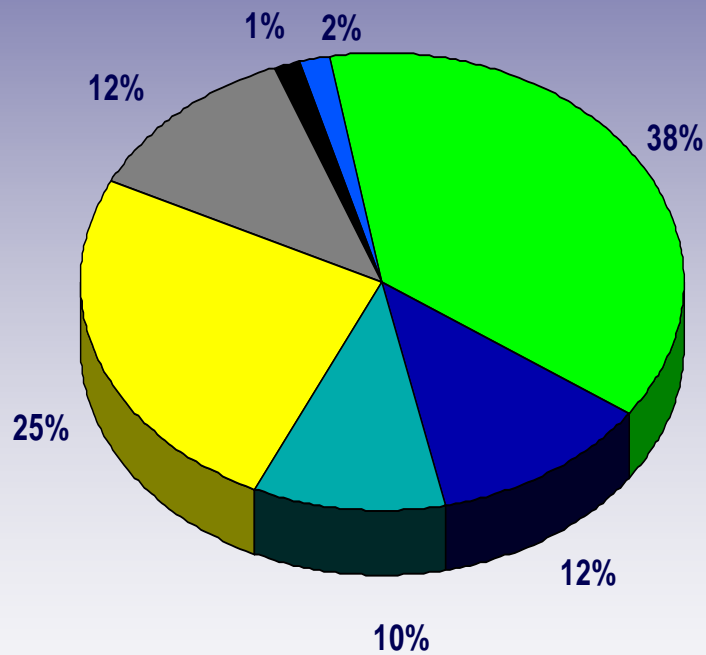
Polish Leasing Association

Source: PLA

# Vehicle leasing market by vehicle type 2007 vs 2008

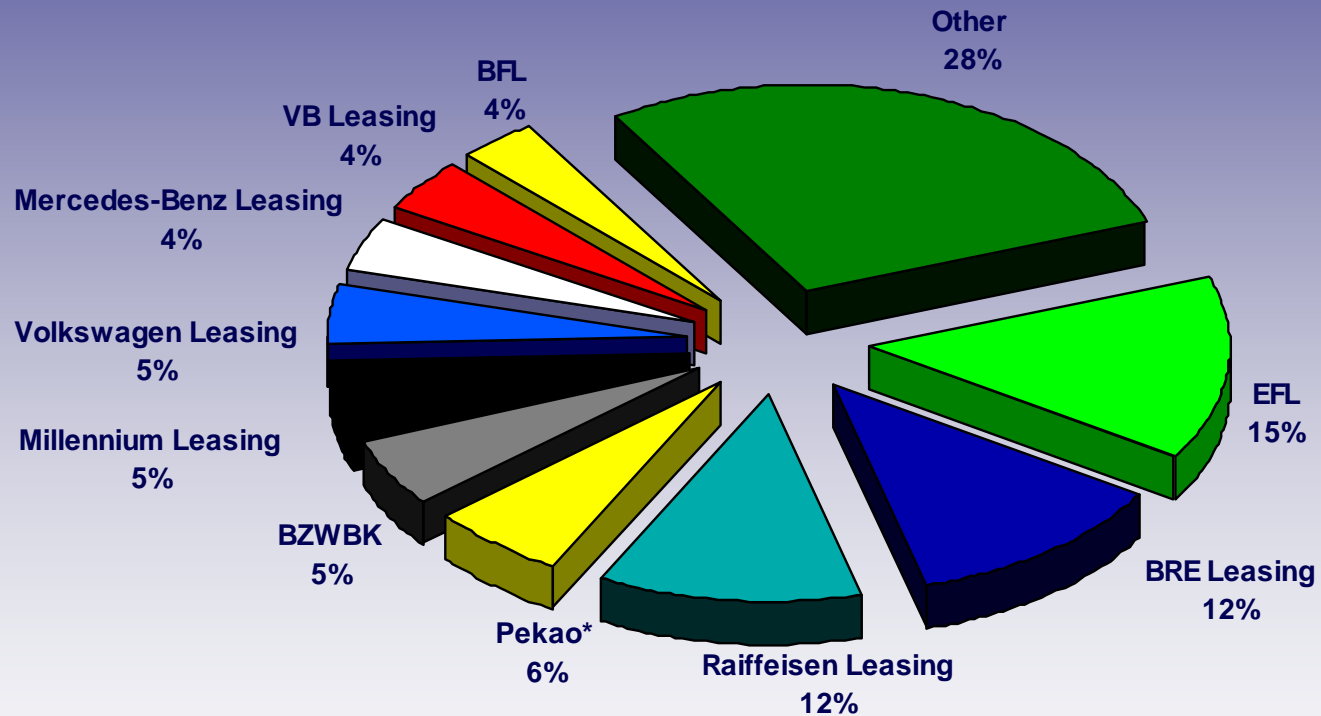
2007 – 19 452,8 m

2008 – 18 690,6 m



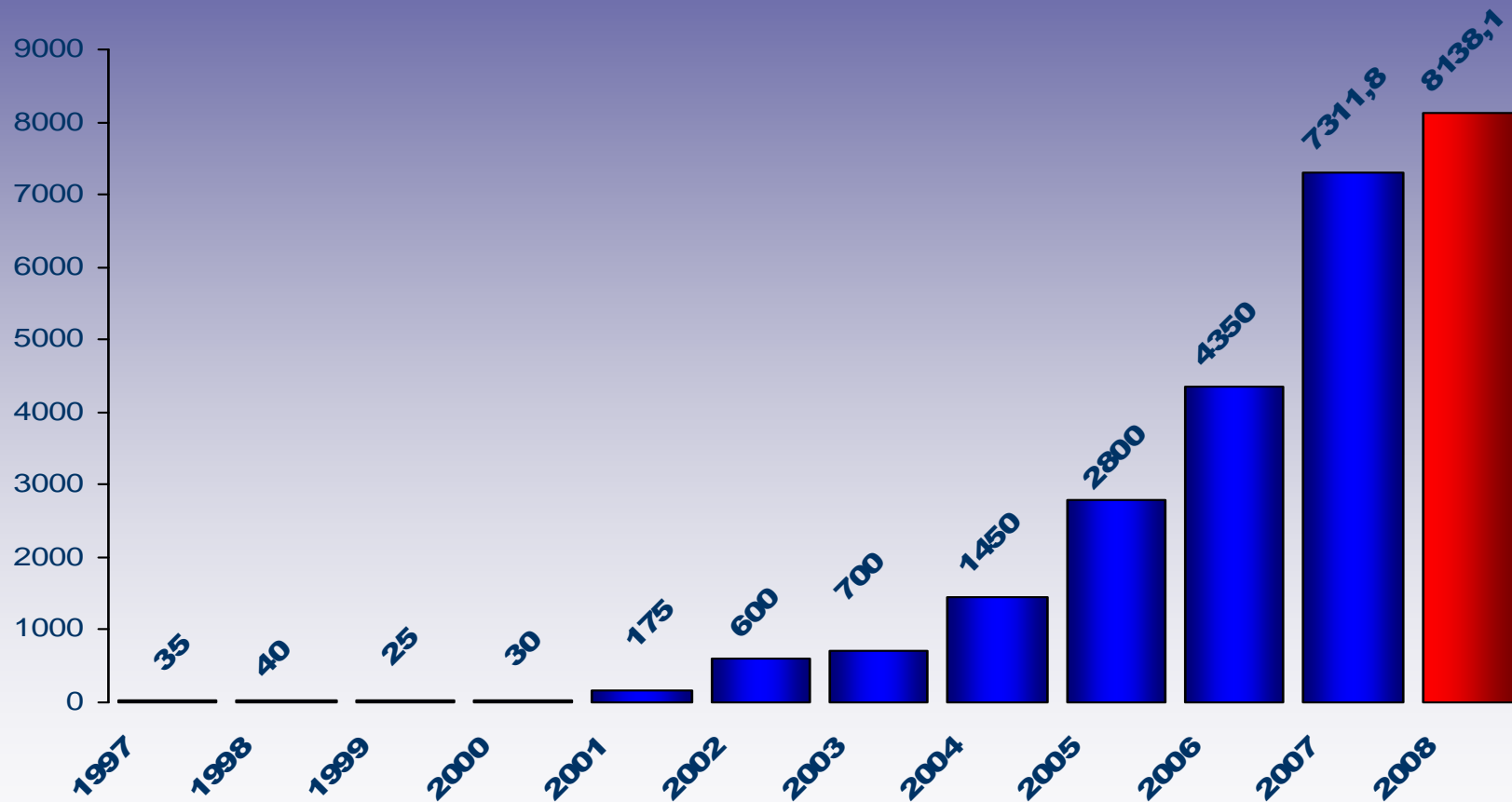
- Passenger cars
- Commercial < 3,5 t
- Commercial > 3,5 t
- Truck tractors
- Trailers/semi trailers
- Buses
- Other

# Top ten companies share in the vehicle leasing market in 2008



\* Pekao Leasing Sp. z o.o. and Pekao Leasing i Finanse S.A.  
\*\* BZ WBK Finance & Leasing S.A. and BZ WBK Leasing S.A.

# Total net value of the passenger cars leasing market 1997-2008 (PLN m)



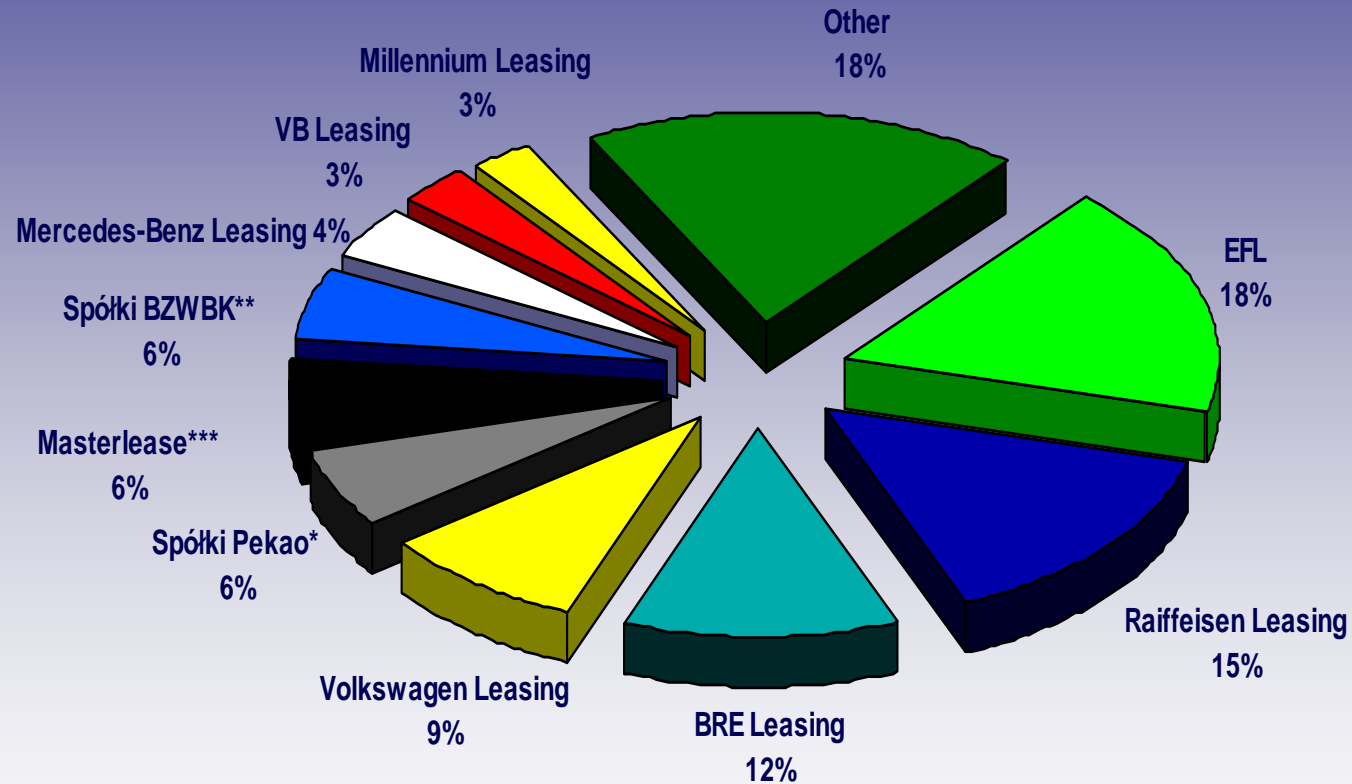
**2008 vs 2007 - Increase of 11 %**



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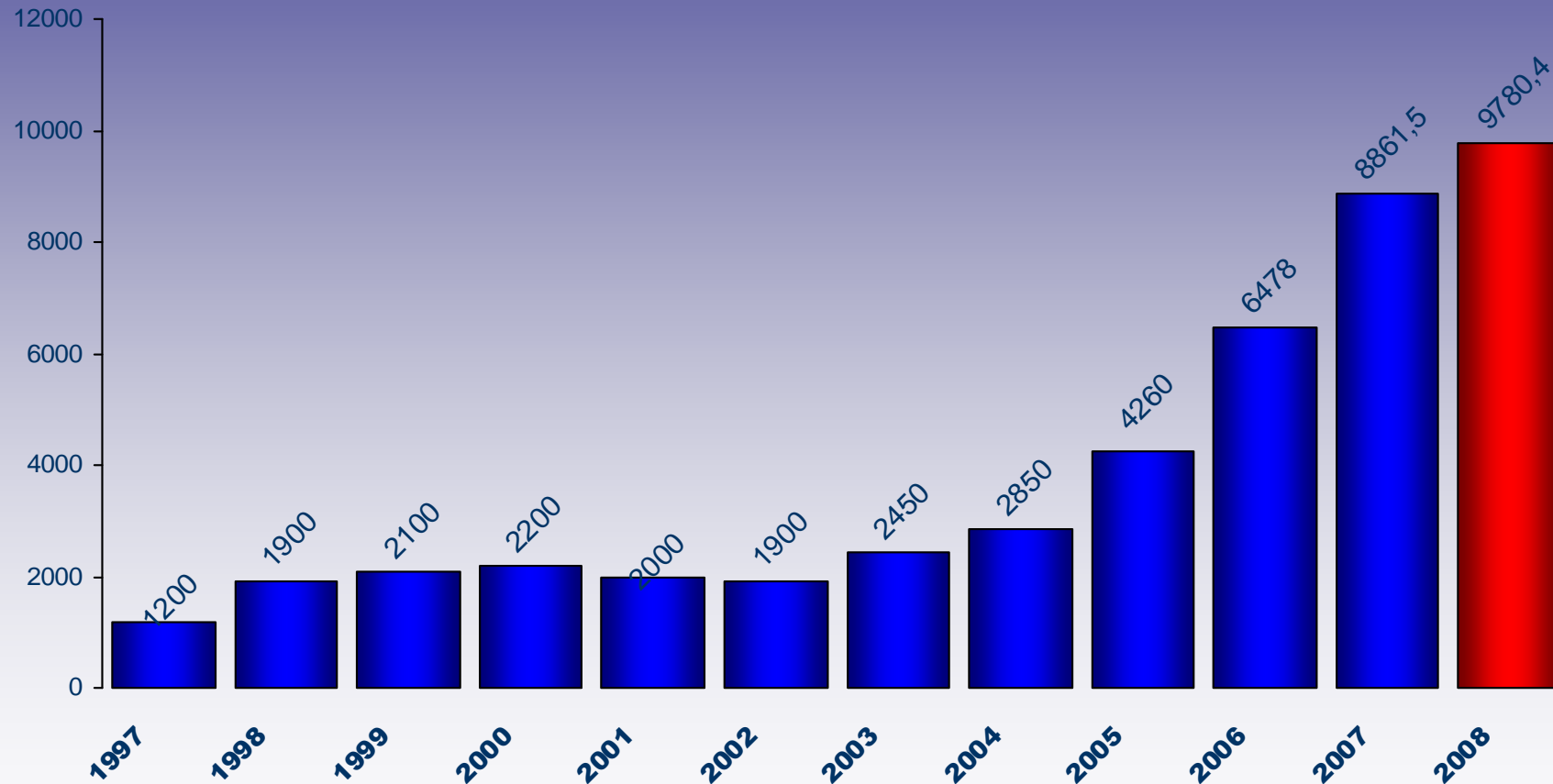
Source: PLA

# Top 10 companies share in the passenger cars leasing market in 2008



\* Pekao Leasing Sp. z o.o. and Pekao Leasing i Finanse S.A.  
\*\* BZ WBK Finance & Leasing S.A. and BZ WBK Leasing S.A.  
\*\*\* Futura Leasing S.A. and Prime Car Management S.A.

# Total net value of the machinery and industrial equipment leasing market 1997-2008 (PLN m)



**2008 vs 2007 - Increase of 10,4 %**



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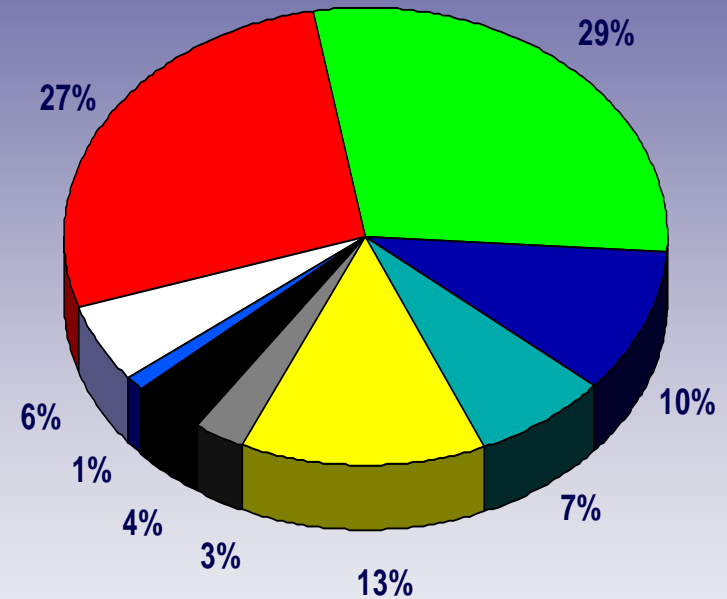
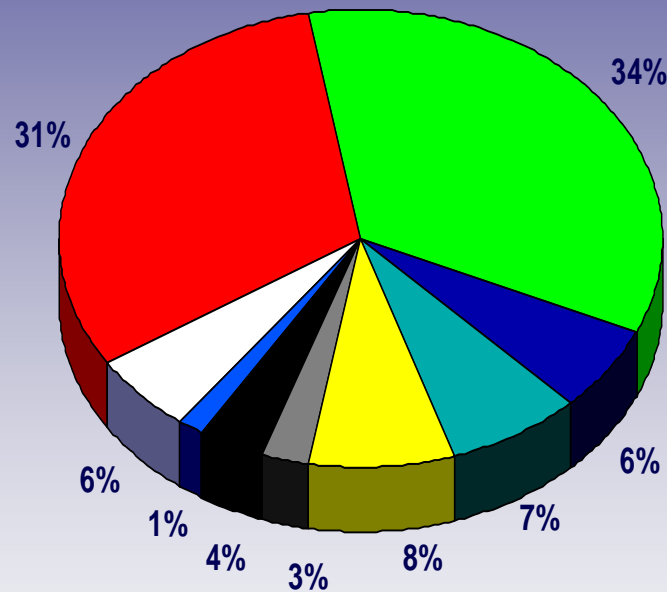
Source: PLA



# Machinery and industrial equipment leasing market per asset type, 2007 vs 2008

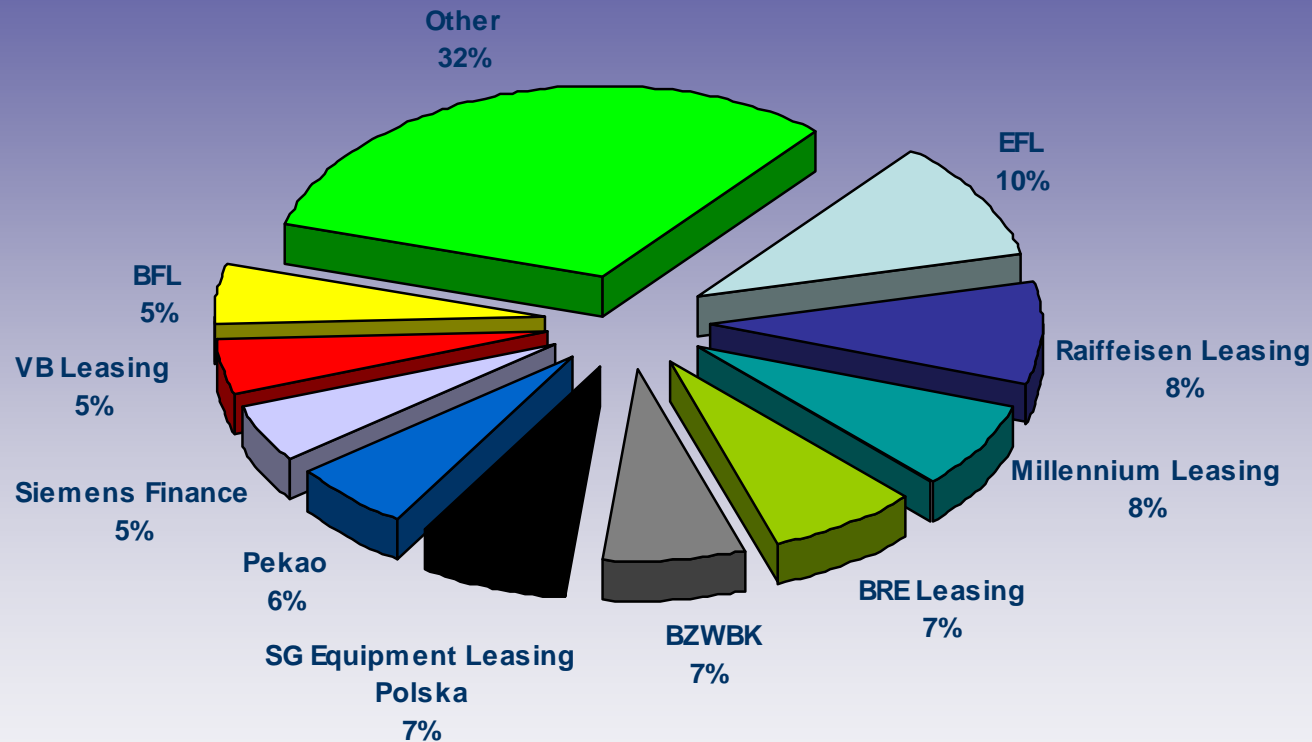
2007 – 8 861 m

2008 – 9 780 m



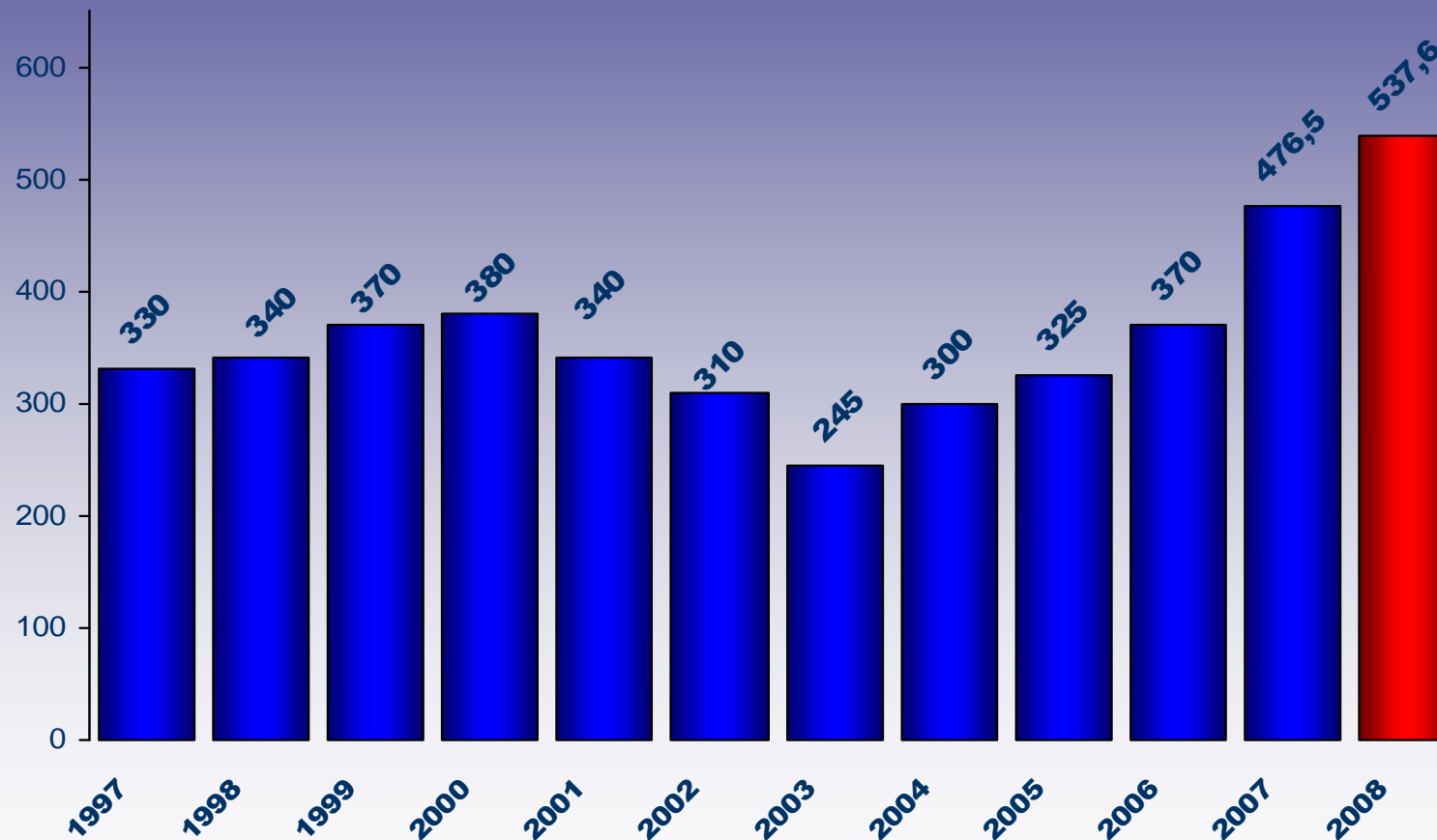
- Construction
- Agricultural
- Printing machines
- Metal procession and plastic production machines
- Food industry machines
- Gastronomic equipment
- Forklifts
- Other

# Top 10 companies share in the machinery and industrial equipment leasing market in w 2008



\* Pekao Leasing Sp. z o.o. and Pekao Leasing i Finanse S.A.  
\*\* BZ WBK Finance & Leasing S.A. and BZ WBK Leasing S.A.

## Total net value of the IT leasing market 1997-2008 (PLN mn)



**2008 vs 2007 - Increase of 12,8 %**

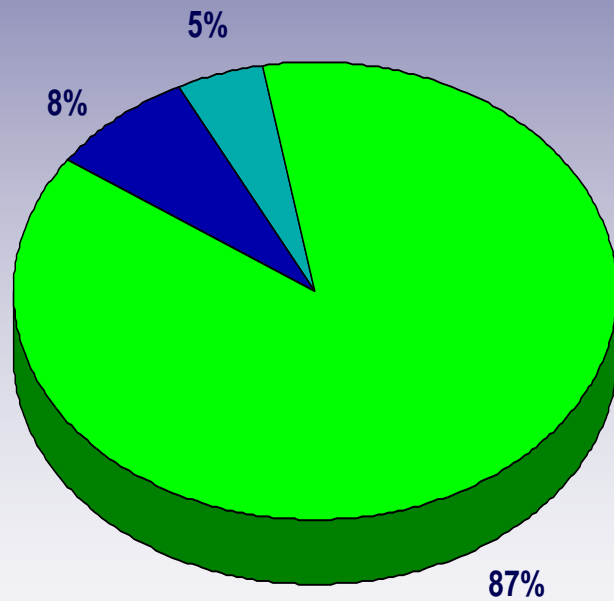


Polish Leasing Association

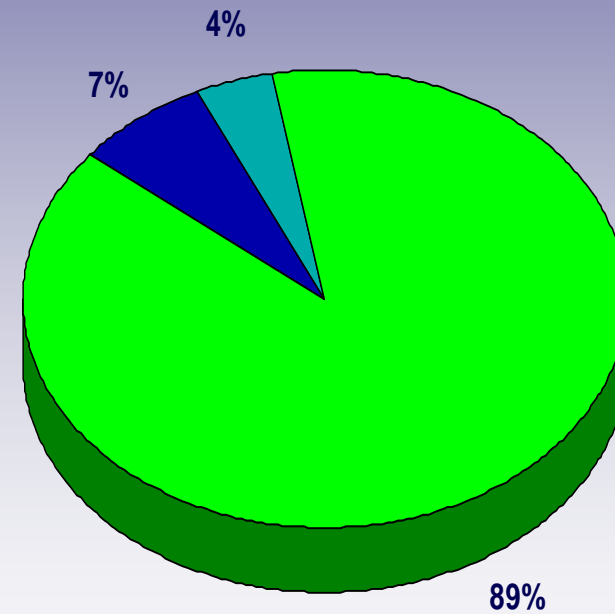
Source: PLA

# IT leasing market per asset type 2007 vs 2008

2007 – 476,5 m

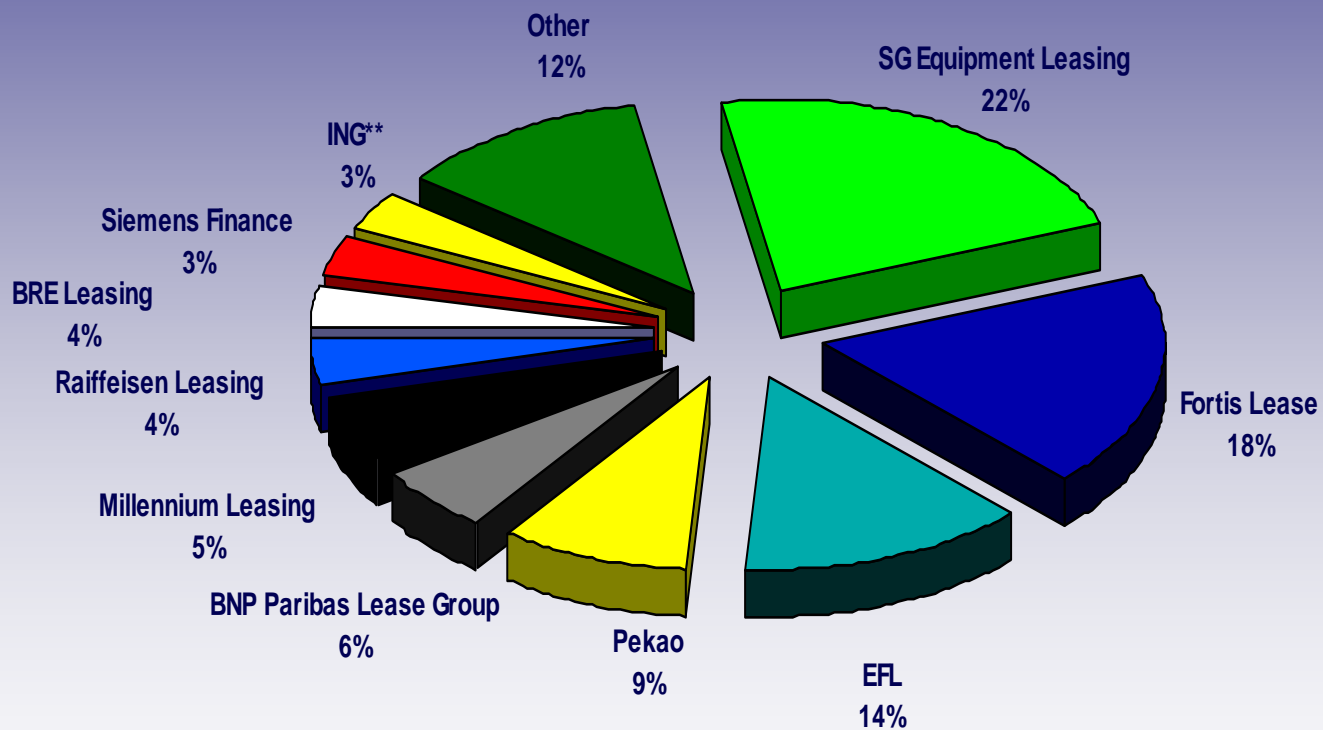


2008 – 537,6 m



■ Hardware  
■ Software  
■ Other

# Top 10 companies share in the IT leasing market in 2008



\* Pekao Leasing Sp. z o.o. and Pekao Leasing i Finanse S.A.

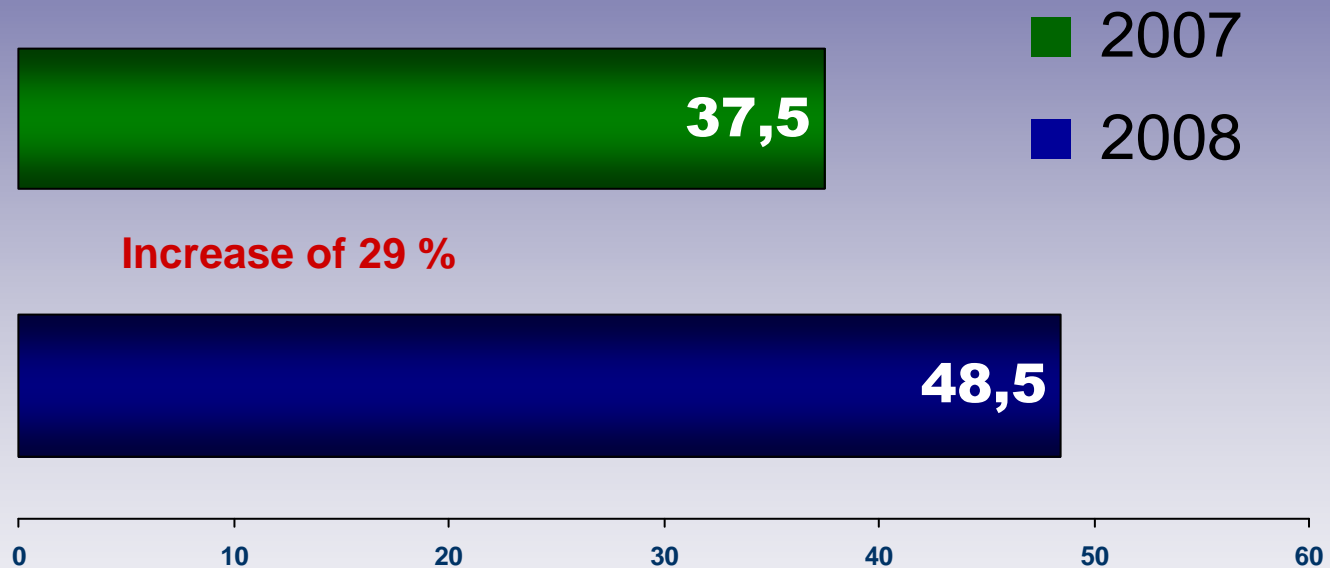
\*\* ING Lease and ING Car Lease



Polish Leasing Association

Source: PLA

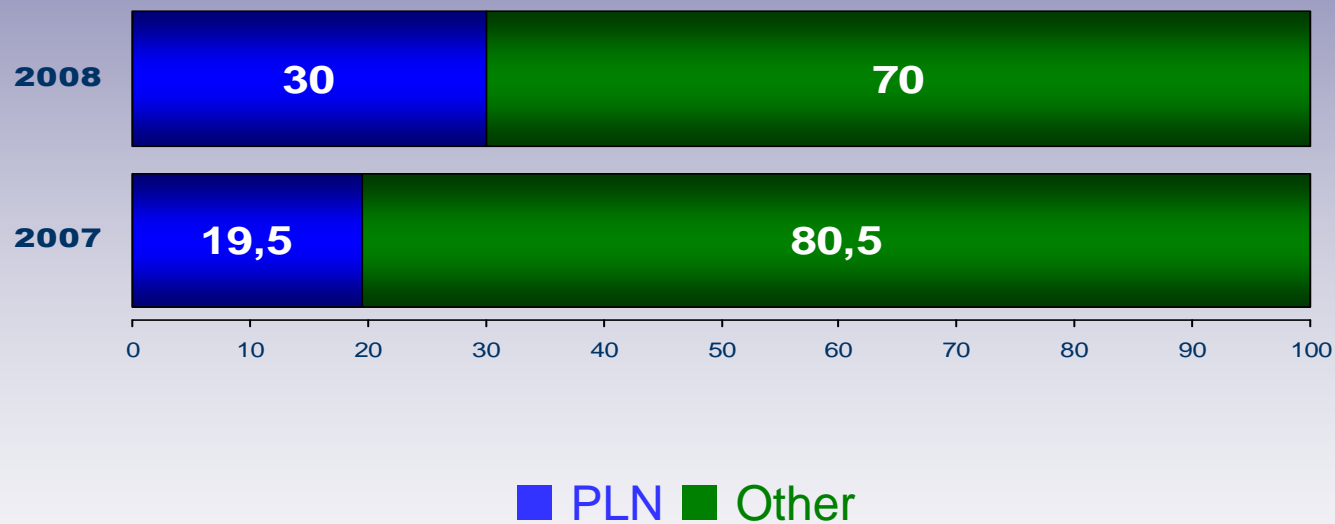
# Movable leasing market outstanding 2008 (PLN bn)



# Monetary structure of a new movable leasing market 2007 vs. 2008



# Monetary structure of a new real estate leasing market 2007 vs 2008





# 15 years of Polish Leasing Association 1994-2009

**1994** – The Founders' Assembly, attended by representatives of 21 leasing companies, adopted the Articles of Association of the organisation uniting leasing companies and representing the interests of the industry before public administration and self-government agencies.

**2001** – The Association organised an annual Leaseurope Congress in Warsaw.

**IV 2008** – The Association decided on the accession of Polski Związek Wynajmu i Leasingu Pojazdów (PZWPL) to ZPL and as a result of that accession, a change of the name to Związek Polskiego Leasingu (Polish Leasing Association). PZWiLP was granted a special status of a collective member of ZPL, maintaining its organisational structure and autonomy.

**XII 2008** – Mieczysław Groszek, Chairman of the Association Executive Committee was chosen to Leaseurope Board of Directors for two years term as a representative of CESEE.

# Polish Leasing Association

ul. Rejtana 17, Warszawa  
tel.: (22) 542 41 36  
fax: (22) 542 41 37  
e-mail: [zpl@leasing.org.pl](mailto:zpl@leasing.org.pl)

[www.leasing.org.pl](http://www.leasing.org.pl)