



Polish leasing market

in 2015

NUMBERS



16.3%

The **growth** of Polish leasing industry, 2015 (y/y)



49.8 PLN bn

The total **value** of new leasing volumes in Poland, 2015



87.8 PLN bn

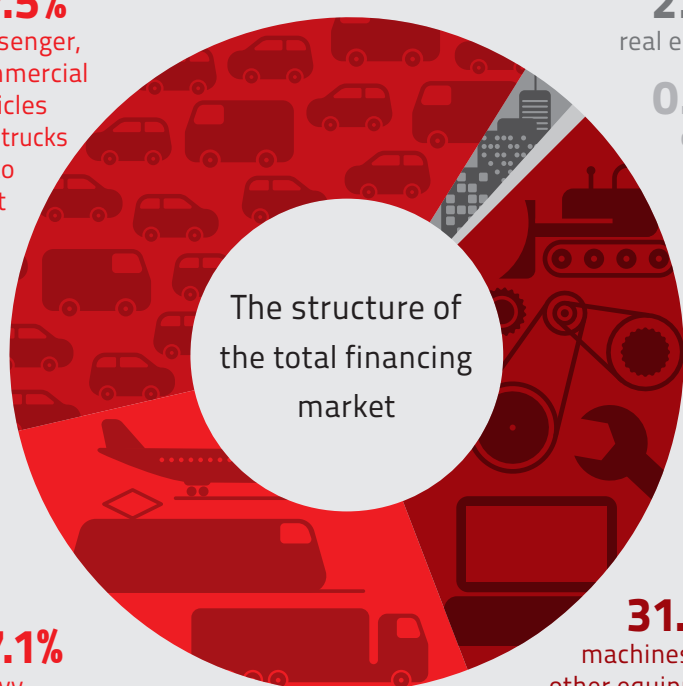
The total **outstandings** of Polish leasing industry at the end of 2015

Source: PLA

STRUCTURE

37.5% passenger, commercial vehicles and trucks up to 3.5 t

2.9% real estate
0.7% other

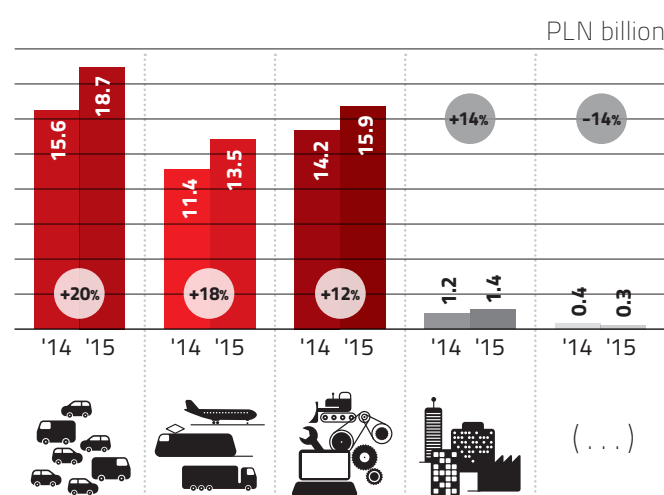


The structure of the total financing market

27.1% heavy transport

31.9% machines and other equipment including IT

New lease volumes per asset type – % period on period (2015/2014)

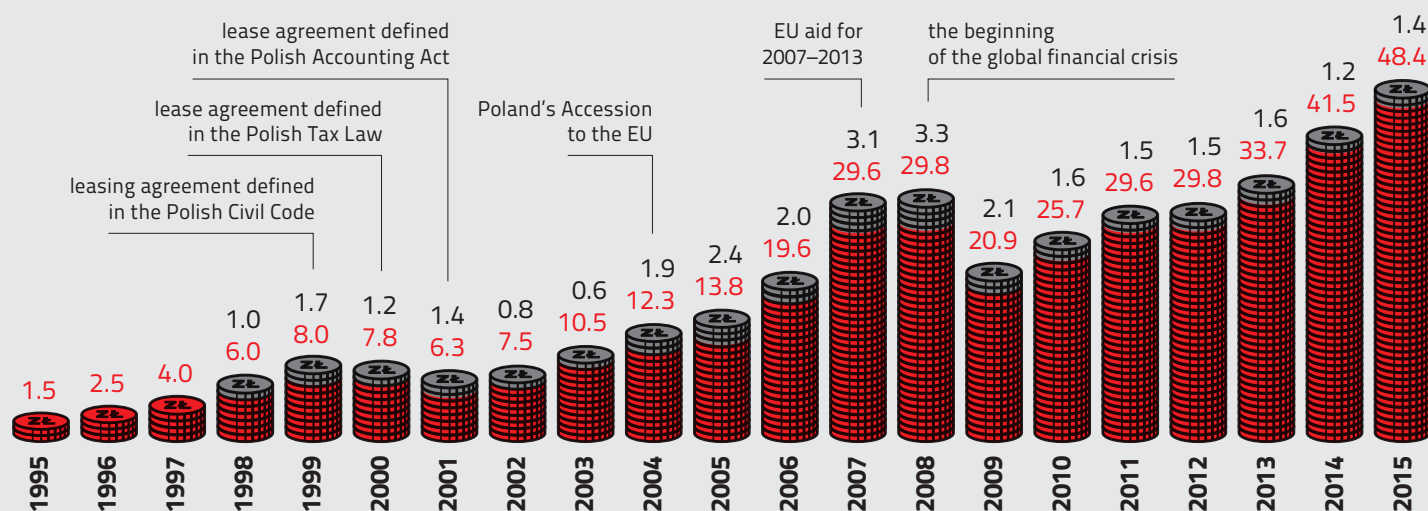


The structure of the total financing market remains quite balanced (light vehicles, machinery, heavy transport), with significantly lower than in Western Europe involvement of real estate financing.

Source: PLA

MARKET GROWTH

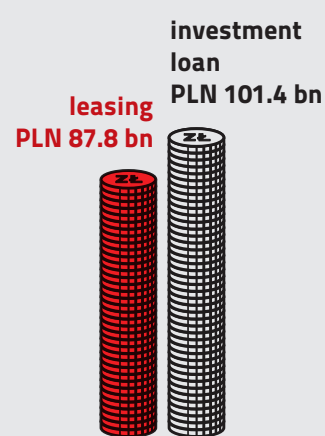
The total value of new leasing volumes in Poland (1995–2015, PLN billion)



real estate
equipment

Source: PLA

Investment financing – leasing vs. investment loan



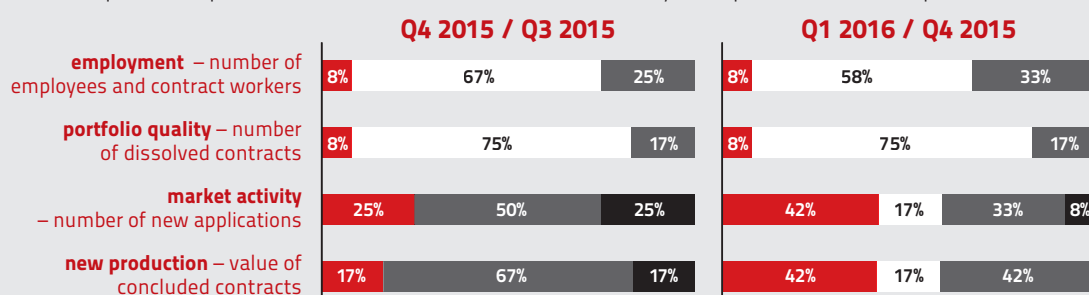
The total value of active portfolio of leasing companies is comparable with the balance of investment loans granted by banks to companies

Leasing is still the main, next to the loan, external source of investment financing in the economy.

Source: PLA

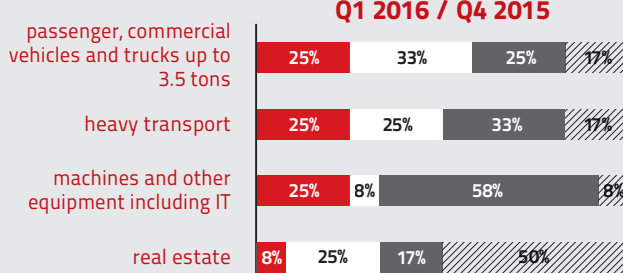
Evaluation of leasing industry economic situation

The study concerns the assessment of the economic situation and is conducted among the individuals responsible for sale in leasing companies associated in the Polish Leasing Association. The data refer to the evaluation of the passing period, and trends for the next quarter. The percent amounts determine what share of the surveyed companies have chosen a particular answer.



The study determines how according to representatives of the leasing companies, will change the value of financed assets in Q1 2016 comparing to Q4 2015.

- significant growth
- growth
- no changes
- drop
- significant drop
- not applicable



Source: PLA

LEASING VS. LOAN

SITUATION