



Polish leasing market after H1 2015

EUROPE 2014

NUMBERS

The **growth** of Polish leasing industry in H1 2015 (y/y)

13.2
percent

The total **value** of new leasing volumes in Poland, H1 2015

23.8
PLN billion

Total **outstandings** of Polish leasing industry at the end of June 2015

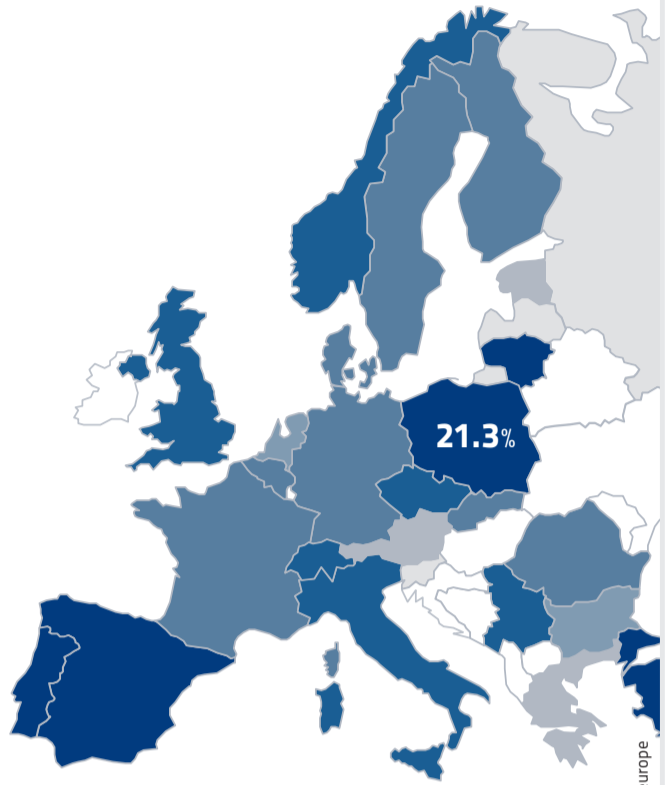
80.4
PLN billion

Source: PLA

Annual growth of new leasing volumes per country in 2014

- over 20%
- 10-20%
- 5-10%
- 0-5%
- 5-0%
- under -5%

members not reporting & non-members
Leaseurope



Source: Leaseurope

9.5%

European leasing market – new volume growth rate (% 2014/2013)

LEASING VS. LOAN

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

leasing



PLN 80.4 bn

investment loan

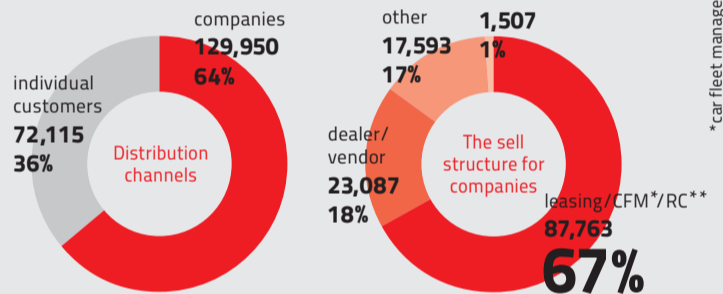


PLN 97.5 bn

Source: PLA

REGISTRATIONS

Registrations of new passenger and commercial vehicles up to 3.5 t in H1 2015

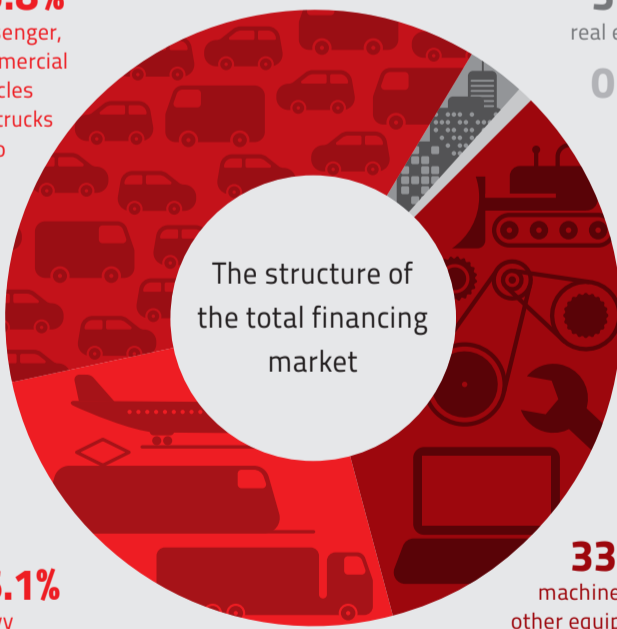


Registrations for leasing companies/CFM*/RC** accounted for **43.4%** of all registrations.

* car fleet management
** rent a car
Source: PZPM / CEP (MSW)

STRUCTURE

36.8% passenger, commercial vehicles and trucks up to 3.5 t

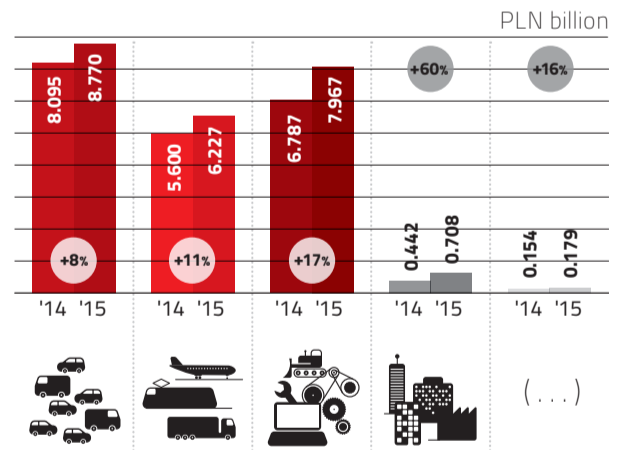


26.1% heavy transport

33.4% machines and other equipment including IT

3.0% real estate
0.8% other

New lease volumes per asset type – % period on period (2015/2014) H1



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.

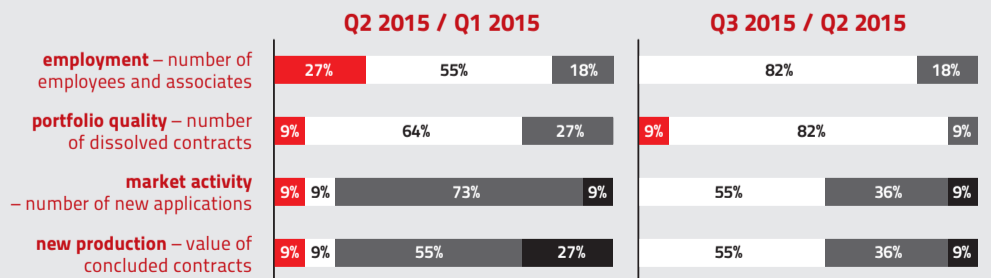
Source: PLA

SITUATION

Evaluation of leasing industry economic situation

The study concerns the assessment of the economic situation and is conducted among the people 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, by representatives of leasing companies, will change the value of financed assets in Q3 comparing to Q2 2015.



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

