



**Annual Survey
2005**

REPORT FILE

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Please note:

Figures shown here are the data collected by Leaseurope from its member associations during the course of its 2005 Annual Survey

Data from LU, IR, MA, SM, UKR and CY were not available.

1a. Total Leaseurope Market 2005

	New Production (Mio€)			Outstandings (Mio€)		
	2005	2004	%	2005	2004	%
AT	6,712.11	6,117.36	9.72%	21,184.53	19,099.23	10.92%
BA	157.09			141.88		
BE	3,844.88	3,501.34	9.81%	8,846.67	8,166.57	8.33%
BG	484.55			489.61		
CH	5,291.85	4,634.71	14.18%	9,859.63	9,198.90	7.18%
CZ	3,992.41	3,396.99	17.53%	8,400.85	6,793.70	23.66%
DE	49,270.00	44,410.00	10.94%	133,200.00	128,000.00	4.06%
DK *	4,289.52	3,084.53	39.07%	7,490.43	7,132.20	5.02%
EE	962.25	730.83	31.67%	1,850.11	1,444.34	28.09%
ES	17,439.40	13,979.90	24.75%	35,364.30	29,150.90	21.31%
FI	3,200.00	2,864.40	11.72%	5,497.00	5,117.90	7.41%
FR	28,776.00	26,915.00	6.91%	73,144.00	69,750.00	4.87%
GB	55,773.62	53,651.00	3.96%	121,033.93	122,752.00	-1.40%
GR *	2,794.00	2,360.00	18.39%	9,688.00	8,912.00	8.71%
HU	4,730.88	3,076.00	53.80%	10,480.75	9,351.00	12.08%
IT	44,160.00	38,039.96	16.09%	100,000.00	90,000.00	11.11%
NL	4,539.00	4,387.00	3.46%	9,838.70	11,040.00	-10.88%
NO	3,535.56	2,757.09	28.24%	7,076.61	5,631.74	25.66%
PL	4,047.48	3,115.93	29.90%	4,965.80	3,850.00	28.98%
PT	4,889.00	4,227.00	15.66%	11,702.31	9,725.00	20.33%
RO	1,101.52	841.11	30.96%	1,828.68	1,423.17	28.49%
RU	6,805.14	3,845.35	76.97%			
SE	6,450.09	4,673.12	38.03%	10,756.61	8,521.97	26.22%
SI	1,478.17	1,094.00	35.12%	2,196.50	1,899.00	15.67%
SK	1,485.45	1,130.00	31.46%	3,757.33	1,633.00	130.09%
TOTAL	266,209.97	232,832.63	14.34%	598,794.23	558,592.62	7.20%

* Leaseurope Estimate

1b. Total Leaseurope Market 2005

	New Production (Mio€)			Outstandings (Mio€)		
	2005	2004	%	2005	2004	%
Germany	49,270.00	44,410.00	10.94%	133,200.00	128,000.00	4.06%
UK & Ireland	55,773.62	53,651.00	3.96%	121,033.93	122,752.00	-1.40%
France	28,776.00	26,915.00	6.91%	73,144.00	69,750.00	4.87%
Italy	44,160.00	38,039.96	16.09%	100,000.00	90,000.00	11.11%
Mediterranean	25,122.40	20,566.90	22.15%	56,754.61	47,787.90	18.76%
Benelux & CH	13,675.73	12,523.05	9.20%	28,545.00	28,405.47	0.49%
Austria & CEE	31,957.06	23,347.57	36.88%	55,296.04	45,493.44	21.55%
Nordic	17,475.17	13,379.14	30.62%	30,820.65	26,403.81	16.73%
TOTAL	266,209.97	232,832.63	14.34%	598,794.23	558,592.62	7.20%

2a. Leasing Market 2005

	New Production (Mio€)			Outstandings (Mio€)		
	2005	2004	%	2005	2004	%
AT	6,712.11	6,117.36	9.72%	21,184.53	19,099.23	10.92%
BA	157.09			141.88		
BE	3,844.88	3,501.34	9.81%	8,846.67	8,166.57	8.33%
BG	484.55			489.61		
CH	5,291.85	4,634.71	14.18%	9,859.63	9,198.90	7.18%
CZ	3,796.79	3,396.99	11.77%	8,110.24	6,793.70	19.38%
DE	46,100.00	41,430.00	11.27%	127,000.00	122,000.00	4.10%
DK	4,289.52	3,084.53	39.07%	7,490.43	7,132.20	5.02%
EE	962.25	730.83	31.67%	1,784.99	1,444.34	23.59%
ES	17,439.40	13,979.90	24.75%	35,364.30	29,150.90	21.31%
FI	1,048.00	910.60	15.09%	2,053.00	1,956.90	4.91%
FR	28,776.00	26,915.00	6.91%	73,144.00	69,750.00	4.87%
GB	22,102.95	20,458.00	8.04%	63,787.66	66,424.00	-3.97%
GR	2,794.00	2,360.00	18.39%	9,688.00	8,912.00	8.71%
HU	4,730.88	3,076.00	53.80%	10,480.75	9,351.00	12.08%
IT	44,160.00	38,039.96	16.09%	100,000.00	90,000.00	11.11%
NL	4,539.00	4,387.00	3.46%	9,838.70	11,040.00	-10.88%
NO	3,535.56	2,757.09	28.24%	7,076.61	5,631.74	25.66%
PL *	4,047.48	3,115.93	29.90%	4,965.80	3,850.00	28.98%
PT *	4,889.00	4,227.00	15.66%	11,702.31	9,725.00	20.33%
RO	1,020.15	841.11	21.29%	1,692.97	1,423.17	18.96%
RU	6,805.14	3,845.35	76.97%			
SE	4,635.54	3,832.73	20.95%	8,220.36	7,262.04	13.20%
SI	1,478.17	1,094.00	35.12%	2,196.50	1,899.00	15.67%
SK	1,295.19	1,088.00	19.04%	3,471.98	1,549.00	124.14%
TOTAL	224,935.50	193,823.44	16.05%	528,590.92	491,759.69	7.49%

2b. Hire Purchase 2005

	New Production (Mio€)			Outstandings (Mio€)		
	2005	2004	%	2005	2004	%
AT						
BA						
BE						
BG						
CH						
CZ	195.62			290.61		
DE	3,170.00	2,980.00	6.38%	6,200.00	6,000.00	3.33%
DK						
EE				65.13		
ES						
FI	2,152.00	1,953.80	10.14%	3,444.00	3,161.00	8.95%
FR						
GB	33,670.66	33,193.00	1.44%	57,246.27	56,328.00	1.63%
GR						
HU						
IT						
NL						
NO						
PL						
PT						
RO	81.37			135.71		
RU						
SE	1,814.55	840.39	115.92%	2,536.25	1,259.93	101.30%
SI						
SK	190.26	42.00	353.01%	285.34	84.00	239.70%
TOTAL	41,274.47	39,009.19	5.81%	70,203.32	66,832.93	5.04%

* Outstandings for 2005 are Leaseurope estimate

** Unable to distinguish leasing and hire purchase contracts

3. Leasing and Hire Purchase Penetration

Mio €	New Production (Mio€)					Penetration Rates				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
AT	4,292.00	4,586.88	5,058.94	6,117.36	6,712.11	11.68%	12.85%	13.07%	14.93%	16.57%
BA	n.a.	n.a.	n.a.	n.a.	157.09					
BE	3,219.00	3,398.00	3,451.84	3,501.34	3,844.88	7.73%	8.68%	8.89%	8.83%	8.68%
BG	n	n.a.	n.a.	n.a.	484.55					9.50%
CH	5,276.00	5,319.34	4,951.92	4,634.71	5,291.85	10.42%	10.38%	10.30%	9.47%	10.47%
CZ	2,990.00	3,441.00	3,411.75	3,396.99	3,992.41	17.57%	18.50%	18.00%	16.23%	17.22%
DE	45,500.00	44,000.00	43,650.00	44,410.00	49,270.00	15.65%	16.38%	16.80%	17.14%	18.58%
DK	2,744.00	2,835.03	2,605.81	3,084.53	4,289.52	9.34%	9.58%	9.01%	10.39%	13.12%
EE	439.00	661.42	733.51	730.83	962.25	26.74%	33.98%	35.88%	32.47%	37.72%
ES	9,661.00	9,671.00	11,714.80	13,979.90	17,439.40	7.59%	7.33%	8.35%	8.83%	9.38%
FI	839.00	904.90	2,360.00	2,864.40	3,200.00	3.98%	4.51%	13.67%	14.35%	15.18%
FR	26,876.00	26,563.00	25,743.00	26,915.00	28,776.00	11.48%	11.48%	11.12%	10.86%	11.74%
GB	33,401.00	35,479.41	53,618.00	53,651.00	55,773.62	15.31%	16.26%	26.80%	24.49%	24.77%
GR	1,250.00	1,500.00	1,965.00	2,360.00	2,794.00	5.02%	5.62%	6.25%	6.81%	
HU	1,921.00	2,231.08	2,771.00	3,076.00	4,730.88	17.44%	17.55%	21.97%	21.99%	31.31%
IT	32,261.00	37,559.00	32,222.00	38,039.96	44,160.00	17.29%	19.68%	17.17%	19.36%	19.18%
NL *	4,421.00	4,244.00	4,314.00	4,387.00	4,539.00	6.63%	6.43%	6.64%	6.56%	6.94%
NO	2,436.00	2,508.16	2,226.57	2,757.09	3,535.56	7.03%	6.86%	6.58%	7.59%	7.95%
PL	2,081.00	2,093.27	2,542.24	3,115.93	4,047.48	5.83%	6.69%	9.17%	10.93%	14.72%
PT	3,794.00	3,356.00	3,331.00	4,227.00	4,889.00	14.26%	22.26%	20.26%	24.86%	31.97%
RO	607.00	625.00	706.26	841.11	1,101.52	6.55%	6.06%	6.23%	6.34%	6.01%
RU	n.a.	n.a.	n.a.	3,845.35	6,805.14					
SE	5,691.00	4,491.40	3,916.17	4,673.12	6,450.09	15.01%	12.05%	10.82%	12.49%	15.80%
SI	573.00	677.00	996.00	1,094.00	1,478.17	12.73%	14.56%	19.78%	19.84%	25.26%
SK	828.00	946.89	1,041.91	1,130.00	1,485.45	13.14%	14.20%	14.94%	14.73%	16.23%
TOTAL	191,100.00	197,091.79	213,331.73	232,832.63	266,209.97					

Notes

* If data from the Dutch Car Leasing Association (VNA) is included, the penetration rate for the Netherlands is 13.55% in 2004
2005 figures temporarily unavailable

Penetration shows the amount of investment in a given country financed by leasing and hire purchase.
Hire purchase has been explicitly included in the Federation's statistics as from 2003

Investment is defined as Gross Fixed Capital Formation minus Investment by Private Persons in Dwellings**. Gross Fixed Capital Formation figures are in current prices and are taken from Eurostat. Construction Work in Housing (CPA_FA) is used as a proxy for Investment in Dwellings. These figures are expressed in current prices and are taken from Eurostat.

** Figures for investment by private persons in dwellings are unavailable for Bulgaria, Norway and Romania; the penetration rates for these members is simply calculated as new leasing production/investment

4. 2005 Market Shares

2005	New Production (Mio €)	Share of Leaseurope Market	Representivity	Total Market Size (Mio €)
AT	6,712.11	2.52%	96.40%	6,962.77
BA	157.09	0.06%	99.00%	158.68
BE	3,844.88	1.44%	90.00%	4,272.09
BG	484.55	0.18%	79.05%	612.97
CH	5,291.85	1.99%	90.00%	5,879.83
CZ	3,992.41	1.50%	97.00%	4,115.89
DE	49,270.00	18.51%	90.00%	54,744.44
DK	4,289.52	1.61%	90.00%	4,766.13
EE	962.25	0.36%	98.00%	981.89
ES	17,439.40	6.55%	96.00%	18,166.04
FI	3,200.00	1.20%	70.00%	4,571.43
FR	28,776.00	10.81%	98.00%	29,363.27
GB	55,773.62	20.95%	95.00%	58,709.07
GR	2,794.00	1.05%	95.00%	2,941.05
HU	4,730.88	1.78%	90.00%	5,256.53
IT	44,160.00	16.59%	95.00%	46,484.21
NL	4,539.00	1.71%	85.00%	5,340.00
NO	3,535.56	1.33%	95.00%	3,721.64
PL	4,047.48	1.52%	90.00%	4,497.20
PT	4,889.00	1.84%	* 100.00%	4,889.00
RO	1,101.52	0.41%	50.00%	2,203.05
RU	6,805.14	2.56%	40.00%	17,012.85
SE	6,450.09	2.42%	80.00%	8,062.61
SI	1,478.17	0.56%	95.00%	1,555.97
SK	1,485.45	0.56%	96.00%	1,547.34
TOTAL	266,209.97		89.69%	296,815.95

* Leaseurope estimate

5. Monetary Impact on New Production Figures

Mio €	New Production (Mio€)			% change	
	2005	2005 (2004 rate)	2004	with monetary impact	without monetary impact
AT	6,712.11	6,712.11	6,117.36	9.72%	9.72%
BA	157.09				
BE	3,844.88	3,844.88	3,501.34	9.81%	9.81%
BG	484.55	485.17			
CH	5,291.85	5,307.27	4,634.71	14.18%	14.51%
CZ	3,992.41	3,728.39	3,396.99	17.53%	9.76%
DE	49,270.00	49,270.00	44,410.00	10.94%	10.94%
DK	4,289.52	4,296.38	3,084.53	39.07%	39.29%
EE	962.25	962.25	730.83	31.67%	31.67%
ES	17,439.40	17,439.40	13,979.90	24.75%	24.75%
FI	3,200.00	3,200.00	2,864.40	11.72%	11.72%
FR	28,776.00	28,776.00	26,915.00	6.91%	6.91%
GB	55,773.62	56,192.72	53,651.00	3.96%	4.74%
GR	2,794.00	2,794.00	2,360.00	18.39%	18.39%
HU	4,730.88	4,663.02	3,076.00	53.80%	51.59%
IT	44,160.00	44,160.00	38,039.96	16.09%	16.09%
NL	4,539.00	4,539.00	4,387.00	3.46%	3.46%
NO	3,535.56	3,383.27	2,757.09	28.24%	22.71%
PL	4,047.48	3,597.02	3,115.93	29.90%	15.44%
PT	4,889.00	4,889.00	4,227.00	15.66%	15.66%
RO	1,101.52	0.10	841.11	30.96%	-99.99%
RU	6,805.14		3,845.35	76.97%	-100.00%
SE	6,450.09	6,561.71	4,673.12	38.03%	40.41%
SI	1,478.17	1,481.14	1,094.00	35.12%	35.39%
SK	1,485.45	1,432.70	1,130.00	31.46%	26.79%
TOTAL	266,209.97	257,715.53	232,832.63	14.34%	10.69%

6. Country Codes & Exchange Rates

ISO2	Country	2005	2004
AT	Austria	1	1
BA	Bosnia and Herzegovina	1.95583	
BE	Belgium	1	1
BG	Bulgaria	1.9558	1.9533
CH	Switzerland	1.5483	1.5438
CS	Serbia and Montenegro	81.72736	
CY	Cyprus	0.57683	0.5891
CZ	Czech Republic	29.782	31.891
DE	Germany	1	1
DK	Denmark	7.4518	7.4399
EE	Estonia	15.6466	15.6466
ES	Spain	1	1
FI	Finland	1	1
FR	France	1	1
GB	United Kingdom	0.6838	0.6787
GR	Greece	1	1
HU	Hungary	248.05	251.66
IE	Ireland	1	1
IT	Italy	1	1
LU	Luxembourg	1	1
NL	Netherlands	1	1
NO	Norway	8.0092	8.3697
PL	Poland	4.023	4.5268
PT	Portugal	1	1
RO	Romania	3.6622	40510
RU	Russian Federation	35.1884	
SE	Sweden	9.2822	9.1243
SI	Slovenia	239.5681	239.0874
SK	Slovakia	38.599	40.0202
UA	Ukraine	6.38675	

Notes:

These rates are a yearly average and are taken from Eurostat's New Cronos database except for Morocco where the rate provided is a yearly average of end of month rates taken from the Al-Maghrib Bank

Rates in the table are provided in the following way: 1 Eur = x Local Currency, for instance 1 Eur = 0,6838 GDP in 2005

7a. Equipment (Leasing and Hire Purchase)

Mio €	New Production (Mio€)			Outstandings (Mio€)		
	2005	2004	%	2005	2004	%
AT	5,263.47	4,869.45	8.09%	10,377.03	9,095.64	14.09%
BA	134.03			131.35		
BE	3,200.91	3,103.42	3.14%	6,356.67	5,997.46	5.99%
BG	443.54			440.40		
CH	5,229.00	4,616.71	13.26%	9,464.18	8,782.79	7.76%
CZ	3,570.14	3,027.69	17.92%	7,075.68	5,632.31	25.63%
DE	42,570.00	39,510.00	7.74%	78,200.00	74,000.00	5.68%
DK	4,197.46	2,999.10	39.96%	7,490.43	6,196.15	20.89%
EE	908.31	634.45	43.17%	1,534.20	1,034.60	48.29%
ES	13,834.50	10,866.60	27.31%	22,870.90	19,706.00	16.06%
FI	3,154.00	2,846.60	10.80%	5,201.00	4,856.70	7.09%
FR	23,607.00	21,886.00	7.86%	39,770.00	37,521.00	5.99%
GB	54,472.07	52,300.00	4.15%	113,721.85	115,172.00	-1.26%
GR	1,344.00	1,200.00	12.00%	3,052.80	2,880.00	6.00%
HU	4,456.51	2,984.00	49.35%	10,146.14	9,185.00	10.46%
IT	22,210.00	21,244.96	4.54%	38,000.00	39,520.00	-3.85%
NL	4,319.30	3,936.00	9.74%	8,641.70	8,298.00	4.14%
NO	3,452.40	2,715.51	27.14%	6,743.25	5,378.93	25.36%
PL	3,435.99	2,689.67	27.75%	4,532.57	3,548.00	27.75%
PT	3,056.00	2,874.36	6.32%	5,376.57	5,057.00	6.32%
RO	1,097.16	838.92	30.78%	1,828.68	1,423.17	28.49%
RU	6,805.14	3,845.35	76.97%			
SE	6,428.00	4,646.49	38.34%	10,702.20	8,481.75	26.18%
SI	982.96	769.00	27.82%	1,166.28	1,026.00	13.67%
SK	1,416.38	1,092.00	29.71%	3,657.17	1,594.00	129.43%
TOTAL	219,588.27	195,496.28	12.32%	396,481.04	374,386.49	5.90%

7b. Real Estate

Mio €	New Production (Mio€)			Outstandings (Mio€)		
	2005	2004	%	2005	2004	%
AT	1,448.64	1,247.91	16.09%	10,807.50	10,003.59	8.04%
BA	23.06			10.53		
BE	643.97	397.92	61.83%	2,490.00	2,169.11	14.79%
BG	41.01			49.21		
CH	62.85	18.00	249.16%	395.46	416.12	-4.96%
CZ	422.27	369.30	14.34%	1,325.16	1,161.39	14.10%
DE	6,700.00	4,900.00	36.73%	55,000.00	54,000.00	1.85%
DK	92.07	85.44	7.76%	1,097.56	936.05	17.25%
EE	53.94	96.38	-44.03%	315.92	409.74	-22.90%
ES	3,604.90	3,113.30	15.79%	12,493.40	9,444.90	32.28%
FI	46.00	17.80	158.43%	296.00	261.20	13.32%
FR	5,169.00	5,029.00	2.78%	33,374.00	32,229.00	3.55%
GB	1,301.55	1,351.00	-3.66%	7,312.08	7,580.00	-3.53%
GR	1,450.00	1,160.00	25.00%	6,635.20	6,032.00	10.00%
HU	274.37	92.00	198.23%	334.61	166.00	101.57%
IT	21,950.00	16,795.00	30.69%	62,000.00	50,480.00	22.82%
NL	219.70	451.00	-51.29%	1,197.00	2,742.00	-56.35%
NO	83.15	41.58	100.00%	333.37	252.82	31.86%
PL	611.48	426.26	43.45%	433.23	302.00	43.45%
PT	1,833.00	1,352.64	35.51%	6,325.74	4,668.00	35.51%
RO	4.37	2.19	99.50%			
RU						
SE	22.09	26.63	-17.07%	54.41	40.22	35.26%
SI	495.21	325.00	52.37%	1,030.22	873.00	18.01%
SK	69.07	38.00	81.76%	100.16	39.00	156.82%
TOTAL	46,621.70	37,336.35	24.87%	203,410.75	184,206.13	10.43%

8. Leasing - Equipment by Asset Type

Mio €	Machinery & Industrial Equipment				Computers & Business Machines				Road Transport Vehicles				Motorcars				Ships, Aircraft, Railway, Rolling Stock				Other				Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
AT	682.00	568.27	20.01%	12.96%	311.42	234.31	32.91%	5.92%	748.11	732.38	2.15%	14.21%	2,725.19	2,189.85	24.45%	51.78%	230.76	540.86	-57.33%	4.38%	565.99	603.78	-6.26%	10.75%	5,263.47	4,869.45
BA	45.64			34.05%	1.07			0.80%	37.19			27.74%	26.64			19.88%	15.34			11.44%	8.15			6.08%	134.03	
BE	994.49	937.40	6.09%	31.07%	695.77	860.60	-19.15%	21.74%	627.14	542.24	15.66%	19.59%	770.59	676.81	13.86%	24.07%	16.21	3.14	416.24%	0.51%	96.71	83.23	16.20%	3.02%	3,200.91	3,103.42
BG	160.56			36.20%	3.04			0.68%	116.85			26.34%	144.28			32.53%					18.81			4.24%	443.54	
CH	582.46	481.72	20.91%	11.14%	177.47	180.25	-1.54%	3.39%	552.52	508.71	8.61%	10.57%	3,070.95	3,007.36	2.11%	58.73%	645.67	238.29	170.96%	12.35%	199.94	200.38	-0.22%	3.82%	5,229.00	4,616.71
CZ	720.84	651.78	10.60%	21.36%	37.67	35.84	5.12%	1.12%	1,338.83	1,106.76	20.97%	39.67%	1,133.03	1,115.58	1.56%	33.58%	14.30	18.15	-21.19%	0.42%	129.84	99.58	30.39%	3.85%	3,374.52	3,027.69
DE	4,330.00	3,970.00	9.07%	10.99%	3,620.00	3,550.00	1.97%	9.19%	4,520.00	4,550.00	-0.66%	11.47%	21,000.00	19,610.00	7.09%	53.30%	1,600.00	1,900.00	-15.79%	4.06%	4,330.00	2,950.00	46.78%	10.99%	39,400.00	36,530.00
DK	796.56	671.12	18.69%	18.98%	642.20	387.64	65.67%	15.30%	1,389.77	987.91	40.68%	33.11%	1,045.20	794.30	31.59%	24.90%	29.17	2.12	1277.85%	0.69%	294.56	156.02	88.80%	7.02%	4,197.46	2,999.10
EE	269.84	173.14	55.85%	29.71%	30.55	22.18	37.76%	3.36%	168.66	124.76	35.19%	18.57%	359.25	242.10	48.39%	39.55%	54.77	56.88	-3.71%	6.03%	25.25	15.40	63.90%	2.78%	908.31	634.45
ES	2,751.90	4,062.57	-32.26%	19.89%	404.70	349.50	15.79%	2.93%	5,812.80	3,914.40	48.50%	42.02%	2,258.60	1,929.21	17.07%	16.33%	1,956.10			14.14%	650.40	610.92	6.46%	4.70%	13,834.50	10,866.60
FI	74.00	86.70	-14.65%	7.39%	296.00	308.50	-4.05%	29.54%	128.00	113.00	13.27%	12.77%	377.00	276.80	36.20%	37.62%	2.00			0.20%	125.00	107.80	15.96%	12.48%	1,002.00	892.80
FR	7,302.00	6,641.00	9.95%	30.93%	3,488.00	3,501.00	-0.37%	14.78%	7,056.00	6,250.00	12.90%	29.89%	5,328.00	5,224.00	1.99%	22.57%					433.00	270.00	60.37%	1.83%	23,607.00	21,886.00
GB	1,952.33	1,788.00	9.19%	9.39%	3,122.26	3,290.00	-5.10%	15.01%	2,044.46	2,012.00	1.61%	9.83%	6,221.12	5,568.00	11.73%	29.91%	4,852.30	4,064.00	19.40%	23.33%	2,608.95	2,385.00	9.39%	12.54%	20,801.40	19,107.00
GR	524.16	468.00	12.00%	39.00%	96.32	86.00	12.00%	7.17%	284.60	254.00	12.05%	21.18%	309.00	276.00	11.96%	22.99%					129.92	116.00	12.00%	9.67%	1,344.00	1,200.00
HU	480.71	246.00	95.41%	10.79%	74.93	52.00	44.10%	1.68%	611.24	400.00	52.81%	13.72%	3,272.02	2,276.00	43.76%	73.42%	8.79	10.00	-12.15%	0.20%	8.83			0.20%	4,456.51	2,984.00
IT	10,442.00	10,000.00	4.42%	47.01%	915.00	1,024.96	-10.73%	4.12%	4,171.00	3,890.00	7.22%	18.78%	4,698.00	4,685.00	0.28%	21.15%	1,984.00	1,645.00	20.61%	8.93%					22,210.00	21,244.96
NL	1,026.90	753.00	36.37%	23.77%	1,108.40	1,287.00	-13.88%	25.66%	1,228.70	1,042.00	17.92%	28.45%	770.10	616.00	25.02%	17.83%	35.20	19.00	85.26%	0.81%	150.00	219.00	-31.51%	3.47%	4,319.30	3,936.00
NO	1,066.27	762.27	39.88%	30.88%	530.27	497.51	6.58%	15.36%	1,064.15	805.64	32.09%	30.82%	725.92	599.31	21.13%	21.03%	19.60	25.21	-22.25%	0.57%	46.20	25.57	80.68%	1.34%	3,452.40	2,715.51
PL	1,059.66	618.93	71.21%	30.84%	80.79	61.60	31.14%	2.35%	1,491.42	1,634.71	-8.77%	43.41%	696.00	320.31	117.29%	20.26%	87.00	31.41	176.98%	2.53%	21.13	22.71	-6.96%	0.61%	3,435.99	2,689.67
PT	834.00	919.80	-9.33%	27.29%	108.00	114.37	-5.57%	3.53%	565.00	459.90	22.85%	18.49%	1,023.00	919.80	11.22%	33.48%	75.00	43.71	71.59%	2.45%	451.00	416.78	8.21%	14.76%	3,056.00	2,874.36
RO	50.79	41.60	22.09%	5.00%	231.60	19.05	1115.74%	22.80%	319.97	264.67	20.89%	31.50%	413.42	513.60	-19.50%	40.70%									1,015.78	838.92
RU	1,305.75			19.19%	396.65			5.83%	848.53			12.47%	968.36			14.23%	1,620.98			23.82%	1,664.88			24.47%	6,805.14	
SE	724.29	509.08	42.27%	15.70%	1,183.23	1,068.79	10.71%	25.65%	307.79	255.25	20.58%	6.67%	1,406.35	902.97	55.75%	30.48%	292.06	602.90	-51.56%	6.33%	699.73	467.10	49.80%	15.17%	4,613.45	3,806.10
SI	182.21	121.00	50.58%	18.54%	15.49	13.00	19.18%	1.58%	191.46	171.00	11.96%	19.48%	497.89	403.00	23.55%	50.65%	7.24	9.00	-19.54%	0.74%	88.67	52.00	70.52%	9.02%	982.96	769.00
SK	315.35	226.00	39.53%	25.72%	15.10	12.00	25.87%	1.23%	457.63	351.00	30.38%	37.32%	409.08	442.00	-7.45%	33.36%	8.68	2.00	333.95%	0.71%	20.29	17.00	19.32%	1.65%	1,226.12	1,050.00
TOTAL	38,674.69	34,697.38	11.46%	21.69%	17,585.93	16,956.11	3.71%	9.86%	36,081.82	30,370.33	18.81%	20.24%	59,648.97	52,588.00	13.43%	33.45%	13,555.17	9,211.66	47.15%	7.60%	12,767.22	8,818.27	44.78%	7.16%	178,313.80	152,641.74

Note:
Detailed splits are unavailable for BA, BG and RU for 2004
2005 Split for GR based on Leaseurope assumptions

9. Hire Purchase - Equipment by Asset Type

Mio €	Machinery & Industrial Equipment				Computers & Business Machines				Road Transport Vehicles				Motorcars				Ships, Aircraft, Railway, Rolling Stock				Other				Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
AT																										
BA																										
BE																										
BG																										
CH																										
CZ	40.83			20.87%	10.81			5.53%	26.09			13.34%	58.32			29.81%					59.57			30.45%	195.62	
DE	1,200.00	1,130.00	6.19%	37.85%	200.00	240.00	-16.67%	6.31%	1,100.00	240.00	358.33%	34.70%	400.00	620.00	-35.48%	12.62%					270.00	750.00	-64.00%	8.52%	3,170.00	2,980.00
DK																										
EE																										
ES																										
FI	239.00	399.70	-40.21%	11.11%	47.00	1.00	4600.00%	2.18%	679.00	416.90	62.87%	31.55%	1,125.00	1,080.00	4.17%	52.28%					62.00	56.20	10.32%	2.88%	2,152.00	1,953.80
FR																										
GB	4,183.97	4,368.00	-4.21%	12.43%	2,023.98	1,812.00	11.70%	6.01%	3,966.07	3,792.00	4.59%	11.78%	20,448.96	20,651.00	-0.98%	60.73%	134.54	779.00	-82.73%	0.40%	2,913.13	1,791.00	62.65%	8.65%	33,670.66	33,193.00
GR																										
HU																										
IT																										
NL																										
NO																										
PL																										
PT																										
RO													81.37			100.00%									81.37	
RU																										
SE	136.93	7.78	1659.79%	7.55%	0.43	0.11	291.82%	0.02%	325.46	219.52	48.26%	17.94%	1,217.49	572.32	112.73%	67.10%	7.65	0.22	3392.69%	0.42%	126.59	40.44	213.01%	6.98%	1,814.55	840.39
SI																										
SK	45.26	7.00	546.57%	23.79%	0.31	1.00	-68.90%	0.16%	32.33	17.00	90.19%	16.99%	111.07	14.00	693.32%	58.37%	0.47	2.00	-76.70%	0.24%	0.83	1.00	-17.10%	0.44%	190.26	42.00
TOTAL	5,845.99	5,912.48	-1.12%	14.16%	2,282.54	2,054.11	11.12%	5.53%	6,128.96	4,685.42	30.81%	14.85%	23,442.22	22,937.32	2.20%	56.80%	142.66	781.22	-81.74%	0.35%	3,432.11	2,638.64	30.07%	8.32%	41,274.47	39,009.19

10. Leasing & Hire Purchase - Equipment by Asset Type and by Cluster

Mio €	Machinery & Industrial Equipment				Computers & Business Machines				Road Transport Vehicles				Motorcars				Ships, Aircraft, Railway, Rolling Stock				Other				Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
Germany	5,530.00	5,100.00	-7.78%	12.99%	3,820.00	3,790.00	0.79%	8.97%	5,620.00	4,790.00	17.33%	13.20%	21,400.00	20,230.00	5.78%	50.27%	1,600.00	1,900.00	-15.79%	3.76%	4,600.00	3,700.00	24.32%	10.81%	42,570.00	39,510.00
UK & Ireland	6,136.30	6,156.00	0.32%	11.27%	5,146.24	5,102.00	0.87%	9.45%	6,010.53	5,804.00	3.56%	11.03%	26,670.08	26,219.00	1.72%	48.96%	4,986.84	4,843.00	2.97%	9.15%	5,522.08	4,176.00	32.23%	10.14%	54,472.07	52,300.00
France	7,302.00	6,641.00	-9.05%	30.93%	3,488.00	3,501.00	-0.37%	14.78%	7,056.00	6,250.00	12.90%	29.89%	5,328.00	5,224.00	1.99%	22.57%	0.00	0.00	0.00%	0.00%	433.00	270.00	60.37%	1.83%	23,607.00	21,886.00
Italy	10,442.00	10,000.00	-4.23%	47.01%	915.00	1,024.96	-10.73%	4.12%	4,171.00	3,890.00	7.22%	18.78%	4,698.00	4,685.00	0.28%	21.15%	1,984.00	1,645.00	20.61%	8.93%	0.00	0.00	0.00%	0.00%	22,210.00	21,244.96
Mediterranean	4,110.06	5,450.37	32.61%	22.54%	609.02	549.87	10.76%	3.34%	6,662.40	4,628.30	43.95%	36.54%	3,590.60	3,125.01	14.90%	19.69%	2,031.10	43.71	4546.76%	11.14%	1,231.32	1,143.70	7.66%	6.75%	18,234.50	14,940.96
Benelux & CH	2,603.85	2,172.12	-16.58%	20.42%	1,981.64	2,327.85	-14.87%	15.54%	2,408.36	2,092.95	15.07%	18.89%	4,611.64	4,300.17	7.24%	36.17%	697.08	260.43	167.66%	5.47%	446.65	502.61	-11.13%	3.50%	12,749.21	11,656.13
Austria & EE	5,359.42	2,653.71	-50.49%	18.80%	1,209.44	450.98	168.18%	4.24%	6,388.31	4,802.28	33.03%	22.40%	10,895.92	7,516.44	44.96%	38.21%	2,048.33	670.30	205.58%	7.18%	2,612.22	811.48	221.91%	9.16%	28,513.64	16,905.18
Nordic	3,037.06	2,436.65	-19.77%	17.62%	2,699.12	2,263.55	19.24%	15.66%	3,894.18	2,798.23	39.17%	22.60%	5,896.96	4,225.70	39.55%	34.22%	350.48	630.44	-44.41%	2.03%	1,354.07	853.13	58.72%	7.86%	17,231.86	13,207.70
TOTAL	44,520.68	40,609.86	-8.78%	20.27%	19,868.47	19,010.21	4.51%	9.05%	42,210.77	35,055.75	20.41%	19.22%	83,091.19	75,525.32	10.02%	37.84%	13,697.83	9,992.88	37.08%	6.24%	16,199.34	11,456.91	41.39%	7.38%	219,588.27	191,650.93

Note:
Split for RU 2004 data unavailable

11. Leasing - Equipment by Customer Type

Mio €	Private Sector													
	Agriculture, Forestry & Fishing				Manufacturing, Industry & Construction				Services				Private Sector Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
AT	57.05	50.44	13.10%	1.08%	2,556.90	2,699.78	-5.29%	48.58%	1,242.98	752.91	65.09%	23.62%	3,856.93	3,503.14
BA	15.05			11.23%	81.47			60.78%	20.86			15.56%	117.38	
BE	27.84	18.44	50.98%	0.87%	913.08	745.68	22.45%	28.53%	1,597.23	1,699.61	-6.02%	49.90%	2,538.15	2,463.73
BG														
CH	59.98	54.49	10.08%	1.15%	1,005.50	912.32	10.21%	19.23%	1,530.22	1,273.62	20.15%	29.26%	2,595.70	2,240.43
CZ	138.04	108.99	26.65%	4.09%	896.72	784.17	14.35%	26.57%	1,673.16	1,619.82	3.29%	49.58%	2,707.91	2,512.98
DE	670.00	550.00	21.82%	1.70%	10,270.00	8,800.00	16.70%	26.07%	22,960.00	22,780.00	0.79%	58.27%	33,900.00	32,130.00
DK	272.41	251.98	8.11%	6.49%	963.74	844.45	14.13%	22.96%	1,610.98	1,369.99	17.59%	38.38%	2,847.13	2,466.43
EE	84.49	62.83	34.49%	9.30%	197.62	110.95	78.11%	21.76%	440.99	318.22	38.58%	48.55%	723.10	491.99
ES	1,196.44	869.30	37.63%	8.65%	5,434.70	4,455.30	21.98%	39.28%	6,096.60	4,563.90	33.58%	44.07%	12,727.74	9,888.50
FI	5.00	4.70	6.38%	0.50%	241.00	228.30	5.56%	24.05%	423.00	360.60	17.30%	42.22%	669.00	593.60
FR	996.00	1,036.00	-3.86%	4.22%	7,377.00	6,989.00	5.55%	31.25%	10,854.00	10,253.00	5.86%	45.98%	19,227.00	18,278.00
GB	174.03	294.00	-40.81%	0.84%	3,160.28	2,863.00	10.38%	15.19%	11,257.68	11,305.00	-0.42%	54.12%	14,591.99	14,462.00
GR					754.88	674.00	12.00%	56.17%	461.44	412.00	12.00%	34.33%	1,216.32	1,086.00
HU	668.48	89.00	651.10%	15.00%	160.44	157.00	2.19%	3.60%	222.82	202.00	10.31%	5.00%	1,051.74	448.00
IT	214.00	183.56	16.59%	0.96%	9,411.00	9,055.47	3.93%	42.37%	11,763.00	11,156.17	5.44%	52.96%	21,388.00	20,395.20
NL	86.90	94.00	-7.55%	2.01%	743.00	573.00	29.67%	17.20%	2,169.10	2,085.00	4.03%	50.22%	2,999.00	2,752.00
NO	139.34	192.60	-27.65%	4.04%	1,288.02	954.28	34.97%	37.31%	1,343.83	1,073.64	25.17%	38.92%	2,771.19	2,220.51
PL					3,435.99	2,689.67	27.75%	100.00%					3,435.99	2,689.67
PT	65.00	28.73	126.24%	2.13%	911.00	948.53	-3.96%	29.81%	1,214.00	977.28	24.22%	39.73%	2,190.00	1,954.54
RO	16.93			1.67%	148.82			14.65%	439.08	629.99	-30.30%	43.23%	604.83	629.99
RU														
SE	168.93	113.72	48.55%	3.66%	1,378.01	947.66	45.41%	29.87%	1,311.00	1,035.84	26.56%	28.42%	2,857.94	2,097.22
SI	6.76	4.00	69.10%	0.69%	290.21	233.00	24.55%	29.52%	69.84	166.00	-57.93%	7.10%	366.81	403.00
SK	70.91	118.00	-39.91%	5.78%	211.66	209.00	1.27%	17.26%	702.19	543.00	29.32%	57.27%	984.77	870.00
TOTAL	5,133.57	4,124.78	24.46%	3.00%	51,831.04	45,874.56	12.98%	30.30%	79,404.00	74,577.59	6.47%	46.42%	136,368.61	124,576.92

Note:

Split of equipment by customer type is unavailable for BG, GR, PL & RU

Mio €	Public Sector				Consumers				Other				Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
AT	141.53	234.64	-39.68%	2.69%	1,265.01	1,131.67	11.78%	24.03%					5,263.47	4,869.45
BA	3.27			2.44%	13.09			9.77%	0.29			0.22%	134.03	
BE	142.74	94.25	51.45%	4.46%	37.77	51.68	-26.92%	1.18%	482.25	493.80	-2.34%	15.07%	3,200.91	3,103.46
BG														
CH	207.95	67.59	207.66%	3.98%	1,298.18	1,286.95	0.87%	24.83%	1,127.17	1,021.74	10.32%	21.56%	5,229.00	4,616.71
CZ	123.57	102.94	20.04%	3.66%	372.57	363.33	2.54%	11.04%	170.47	48.44	251.92%	5.05%	3,374.52	3,027.69
DE	1,230.00	800.00	53.75%	3.12%	4,270.00	3,600.00	18.61%	10.84%					39,400.00	36,530.00
DK	230.02	190.04	21.04%	5.48%	8.40	0.95	784.62%	0.20%	1,111.91	341.68	225.42%	26.49%	4,197.45	2,999.10
EE	59.82	30.81	94.19%	6.59%	21.35	86.22	-75.24%	2.35%	104.05	25.44	309.04%	11.46%	908.31	634.45
ES	1,106.76	978.00	13.17%	8.00%									13,834.50	10,866.50
FI	308.00	279.10	10.35%	30.74%	12.00	10.60	13.21%	1.20%	13.00	9.50	36.84%	1.30%	1,002.00	892.80
FR	1,972.00	1,633.00	20.76%	8.35%	2,408.00	1,975.00	21.92%	10.20%					23,607.00	21,886.00
GB	1,598.42	1,574.00	1.55%	7.68%	308.57	223.00	38.37%	1.48%	4,302.43	2,848.00	51.07%	20.68%	20,801.41	19,107.00
GR									127.68	114.00	12.00%	9.50%	1,344.00	1,200.00
HU	294.13	596.00	-50.65%	6.60%	891.30	1,940.00	-54.06%	20.00%	2,219.35			49.80%	4,456.51	2,984.00
IT	111.00	63.74	74.16%	0.50%	689.00	764.82	-9.91%	3.10%	22.00	21.25	3.55%	0.10%	22,210.00	21,245.00
NL	153.90	178.00	-13.54%	3.56%					1,166.40	1,006.00	15.94%	27.00%	4,319.30	3,936.00
NO	193.15	99.41	94.31%	5.59%	219.00	198.22	10.49%	6.34%	269.07	197.38	36.32%	7.79%	3,452.41	2,715.51
PL													3,435.99	2,689.67
PT	177.00	115.00	53.91%	5.79%	464.00	402.41	15.31%	15.18%	225.00	402.41	-44.09%	7.36%	3,056.00	2,874.36
RO	14.75	144.16	-89.77%	1.45%	109.77	64.77	69.48%	10.81%	286.44			28.20%	1,015.78	838.92
RU														
SE	736.68	530.69	38.82%	15.97%	282.26	116.81	141.64%	6.12%	736.57	1,061.38	-30.60%	15.97%	4,613.45	3,806.10
SI	222.43	67.00	231.99%	22.63%	285.19	215.00	32.64%	29.01%	108.53	84.00	29.20%	11.04%	982.96	769.00
SK	13.42	9.00	49.11%	1.09%	148.81	143.00	4.06%	12.14%	79.12	28.00	182.58%	6.45%	1,226.12	1,050.00
TOTAL	9,040.53	7,787.36	16.09%	5.28%	13,104.27	12,574.42	4.21%	7.66%	12,551.72	7,703.01	62.95%	7.34%	171,065.12	152,641.72

12. Hire Purchase - Equipment by Customer Type

Mio €	Private Sector													
	Agriculture, Forestry & Fishing				Manufacturing, Industry & Construction				Services				Private Sector Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
AT														
BA														
BE														
BG														
CH														
CZ					80.69			41.25%	100.90			51.58%	181.59	
DE	50.00	50.00		1.58%	1,000.00	760.00	31.58%	31.55%	1,720.00	1,820.00	-5.49%	54.26%	2,770.00	2,630.00
DK														
EE														
ES														
FI	163.00	138.30	17.86%	7.57%	245.00	328.40	-25.40%	11.38%	428.00	1.30	32823.08%	19.89%	836.00	468.00
FR														
GB	681.49	907.00	-24.86%	2.02%	4,398.95	2,874.00	53.06%	13.06%	10,639.08	11,447.00	-7.06%	31.60%	15,719.51	15,228.00
GR														
HU														
IT														
NL														
NO														
PL														
PT														
RO	0.55			0.67%	1.91			2.35%	19.11			23.49%	21.57	
RU														
SE	55.38			3.05%	330.96	157.71	109.85%	18.24%	386.98	157.71	145.37%	21.33%	773.31	315.42
SI														
SK	30.18	5.00	503.64%	15.86%	7.85	4.00	96.25%	4.13%	62.62	25.00	150.47%	32.91%	100.65	34.00
TOTAL	980.59	1,100.30	-10.88%	2.38%	6,065.35	4,124.11	47.07%	14.70%	13,356.69	13,451.01	-0.70%	32.36%	20,402.62	18,675.42

Mio €	Public Sector				Consumers				Other				Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
AT														
BA														
BE														
BG														
CH														
CZ					14.04			7.17%					195.62	
DE	50.00	50.00		1.58%	350.00	300.00	16.67%	11.04%					3,170.00	2,980.00
DK														
EE														
ES														
FI	8.00	266.70	-97.00%	0.37%	1,294.00	1,178.10	9.84%	60.13%	14.00	41.00	-65.85%	0.65%	2,152.00	1,953.80
FR														
GB	498.68	494.00	0.95%	1.48%	16,295.70	16,717.00	-2.52%	48.40%	1,156.77	754.00	53.42%	3.44%	33,670.66	33,193.00
GR														
HU														
IT														
NL														
NO														
PL														
PT														
RO	1.91			2.35%	48.33			59.40%	9.56			11.74%	81.37	
RU														
SE	27.80			1.53%	549.98	524.97	4.76%	30.31%	463.47			25.54%	1,814.55	840.39
SI														
SK	0.47			0.24%	54.64	8.00	582.99%	28.72%	34.51			18.14%	190.26	42.00
TOTAL	586.86	810.70	-27.61%	1.42%	18,606.68	18,728.07	-0.65%	45.08%	1,678.31	795.00	111.11%	4.07%	41,274.47	39,009.19

13. Leasing & Hire Purchase - Equipment by Customer Type and by Cluster

Mio €	PRIVATE SECTOR:													
	Agriculture, Forestry & Fishing				Manufacturing, Industry & Construction				Services				Private Sector Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
Germany	720.00	600.00	20.00%	1.69%	11,270.00	9,560.00	17.89%	26.47%	24,680.00	24,600.00	0.33%	57.98%	36,670.00	34,760.00
UK & Ireland	855.51	1,201.00	-28.77%	1.57%	7,559.23	5,737.00	31.76%	13.88%	21,896.75	22,752.00	-3.76%	40.20%	30,311.50	29,690.00
France	996.00	1,036.00	-3.86%	4.22%	7,377.00	6,989.00	5.55%	31.25%	10,854.00	10,253.00	5.86%	45.98%	19,227.00	18,278.00
Italy	214.00	183.56	16.59%	0.96%	9,411.00	9,055.47	3.93%	42.37%	11,763.00	11,156.17	5.44%	52.96%	21,388.00	20,395.20
Mediterranean	1,261.44	898.03	40.47%	6.92%	7,100.58	6,077.83	16.83%	38.94%	7,772.04	5,953.18	30.55%	42.62%	16,134.06	12,929.04
Benelux & CH	174.72	166.93	4.67%	1.37%	2,661.58	2,231.00	19.30%	20.88%	5,296.55	5,058.23	4.71%	41.54%	8,132.85	7,456.16
Austria & EE	1,088.43	438.26	148.35%	5.12%	8,070.27	6,887.57	17.17%	37.95%	4,994.55	4,256.94	17.33%	23.49%	14,153.25	11,582.77
Nordic	804.05	701.30	14.65%	4.67%	4,446.73	3,460.80	28.49%	25.81%	5,503.79	3,999.08	37.63%	31.94%	10,754.57	8,161.18
TOTAL	6,114.16	5,225.08	17.02%	2.85%	57,896.39	49,998.67	15.80%	27.01%	92,760.68	88,028.60	5.38%	43.28%	156,771.23	143,252.35

Mio €	PUBLIC SECTOR				CONSUMERS				OTHER				Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
	1,280.00	850.00	50.59%	3.01%	4,620.00	3,900.00	18.46%	10.85%	0.00	0.00	0.00%	0.00%	42,570.00	39,510.00
	2,097.11	2,068.00	1.41%	3.85%	16,604.27	16,940.00	-1.98%	30.48%	5,459.20	3,602.00	51.56%	10.02%	54,472.07	52,300.00
	1,972.00	1,633.00	20.76%	8.35%	2,408.00	1,975.00	21.92%	10.20%	0.00	0.00	0.00%	0.00%	23,607.00	21,886.00
	111.00	63.74	74.16%	0.50%	689.00	764.82	-9.91%	3.10%	22.00	21.25	3.55%	0.10%	22,210.00	21,245.00
	1,283.76	1,093.00	17.45%	7.04%	464.00	402.41	15.31%	2.54%	352.68	516.41	-31.71%	1.93%	18,234.50	14,940.86
	504.59	339.84	48.48%	3.96%	1,335.95	1,338.63	-0.20%	10.48%	2,775.82	2,521.54	10.08%	21.77%	12,749.21	11,656.17
	875.29	1,184.55	-26.11%	4.12%	3,224.10	3,951.99	-18.42%	15.16%	3,012.32	185.88	1520.60%	14.17%	21,264.95	16,905.18
	1,503.65	1,365.93	10.08%	8.73%	2,365.63	2,029.65	16.55%	13.73%	2,608.01	1,650.94	57.97%	15.13%	17,231.86	13,207.70
	9,627.39	8,598.06	11.97%	4.49%	31,710.95	31,302.50	1.30%	14.79%	14,230.02	8,498.01	67.45%	6.64%	212,339.59	191,650.91

14. Leasing - Equipment by Contract Term

Mio €	Up to and Including 2 Years				2 - 5 Years				5 - 10 Years				Longer than 10 Years				Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
AT	859.65	534.72	60.77%	16.33%	3,647.55	3,313.31	10.09%	69.30%	586.99	891.21	-34.14%	11.15%	169.27	130.22	29.99%	3.22%	5,263.47	4,869.45
BA	11.23			8.38%	92.63			69.11%	30.17			22.51%					134.03	
BE	218.15	208.51	4.62%	6.82%	2,460.99	2,335.48	5.37%	76.88%	511.81	523.27	-2.19%	15.99%	9.96	36.21	-72.49%	0.31%	3,200.91	3,103.47
BG																		
CH	909.85	796.20	14.27%	17.40%	3,540.56	3,470.12	2.03%	67.71%	465.90	242.84	91.86%	8.91%	312.69	107.55	190.74%	5.98%	5,229.00	4,616.71
CZ	110.20	66.60	65.47%	3.27%	3,078.71	2,812.75	9.46%	91.23%	185.48	148.34	25.04%	5.50%	0.13			0.00%	3,374.52	3,027.69
DE	5,100.00	5,030.00	1.39%	12.94%	28,300.00	25,500.00	10.98%	71.83%	4,000.00	4,000.00		10.15%	2,000.00	2,000.00		5.08%	39,400.00	36,530.00
DK	486.49	389.96	24.75%	11.59%	2,967.60	2,111.45	40.55%	70.70%	727.42	491.14	48.11%	17.33%	15.95	6.55	143.53%	0.38%	4,197.45	2,999.10
EE	69.98	61.80	13.24%	7.70%	495.89	424.63	16.78%	54.59%	331.51	103.60	219.99%	36.50%	10.93	44.42	-75.40%	1.20%	908.31	634.45
ES					10,279.03	7,606.62	35.13%	74.30%	3,555.47	3,259.98	9.06%	25.70%					13,834.50	10,866.60
FI	320.00	250.50	27.74%	31.94%	548.00	537.70	1.92%	54.69%	123.00	101.60	21.06%	12.28%	11.00	3.00	266.67%	1.10%	1,002.00	892.80
FR	71.00	65.00	9.23%	0.30%	20,726.00	19,217.00	7.85%	87.80%	2,361.00	2,194.00	7.61%	10.00%	449.00	410.00	9.51%	1.90%	23,607.00	21,886.00
GB	4,578.82	3,894.00	17.59%	22.01%	6,814.86	7,893.00	-13.66%	32.76%	3,973.38	2,629.00	51.14%	19.10%	5,434.34	4,691.00	15.85%	26.12%	20,801.40	19,107.00
GR					975.52	871.00	12.00%	72.58%	232.96	208.00	12.00%	17.33%	135.52	121.00	12.00%	10.08%	1,344.00	1,200.00
HU	1,158.69	796.00	45.56%	26.00%	3,123.55	2,039.00	53.19%	70.09%	174.27	149.00	16.96%	3.91%					4,456.51	2,984.00
IT	1,100.00	707.73	55.43%	4.95%	17,213.00	18,144.37	-5.13%	77.50%	2,164.00	2,052.54	5.43%	9.74%	1,733.00	340.37	409.16%	7.80%	22,210.00	21,245.00
NL					4,319.30	3,936.00	9.74%	100.00%									4,319.30	3,936.00
NO	291.91	140.51	107.76%	8.46%	2,798.28	2,182.40	28.22%	81.05%	355.34	370.15	-4.00%	10.29%	6.87	22.46	-69.43%	0.20%	3,452.40	2,715.51
PL					3,435.99	2,689.67	27.75%	100.00%									3,435.99	2,689.67
PT	205.00	200.00	2.50%	6.71%	2,454.00	2,471.95	-0.73%	80.30%	385.00	201.20	91.35%	12.60%	12.00	1.21	891.74%	0.39%	3,056.00	2,874.36
RO	142.21	117.75	20.77%	14.00%	873.57	721.17	21.13%	86.00%									1,015.78	838.92
RU																		
SE	559.57	380.61	47.02%	12.13%	2,873.67	2,435.90	17.97%	62.29%	773.95	494.79	56.42%	16.78%	406.26	494.79	-17.89%	8.81%	4,613.45	3,806.10
SI	230.94	171.00	35.05%	23.49%	596.91	524.00	13.91%	60.73%	147.47	71.00	107.71%	15.00%	7.64	3.00	154.57%	0.78%	982.96	769.00
SK	70.99	10.00	609.86%	5.79%	1,098.11	999.00	9.92%	89.56%	56.87	41.00	38.70%	4.64%	0.16			0.01%	1,226.12	1,050.00
TOTAL	16,494.69	13,820.89	19.35%	9.64%	122,713.72	112,236.51	9.33%	71.74%	21,142.00	18,172.65	16.34%	12.36%	10,714.72	8,411.78	27.38%	6.26%	171,065.12	152,641.83

Note:

Split of equipment by contract term is unavailable for BG, ES, GR, NL, PL & RU

15. Hire Purchase - Equipment by Contract Term

Mio €	Up to and Including 2 Years				2 - 5 Years				5 - 10 Years				Longer than 10 Years				Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
AT																		
BA																		
BE																		
BG																		
CH																		
CZ	181.72			92.89%	13.90			7.11%									195.62	
DE	400.00	410.00	-2.44%	12.62%	2,170.00	2,040.00	6.37%	68.45%	400.00	370.00	8.11%	12.62%	200.00	160.00	25.00%	6.31%	3,170.00	2,980.00
DK																		
EE																		
ES																		
FI	635.00	614.80	3.29%	29.51%	1,340.00	1,163.70	15.15%	62.27%	177.00	170.90	3.57%	8.22%		4.40	-100.00%		2,152.00	1,953.80
FR																		
GB	2,572.39	1,917.00	34.19%	7.64%	28,952.91	28,821.00	0.46%	85.99%	1,221.12	1,421.00	-14.07%	3.63%	924.25	1,034.00	-10.61%	2.74%	33,670.66	33,193.00
GR																		
HU																		
IT																		
NL																		
NO																		
PL																		
PT																		
RO					81.37			100.00%									81.37	
RU																		
SE	434.81	315.42	37.85%	23.96%	863.16	524.97	64.42%	47.57%	504.73			27.82%	11.85			0.65%	1,814.55	840.39
SI																		
SK	28.99	14.00	107.07%	15.24%	149.02	26.00	473.15%	78.32%	12.25	2.00	512.70%	6.44%					190.26	42.00
TOTAL	4,252.91	3,271.22	30.01%	10.30%	33,570.36	32,575.67	3.05%	81.33%	2,315.10	1,963.90	17.88%	5.61%	1,136.10	1,198.40	-5.20%	2.75%	41,274.47	39,009.19

16. Leasing & Hire Purchase - Equipment by Contract Term and by Cluster

Mio €	Up to and Including 2 Years				2 - 5 Years				5 - 10 Years				Longer than 10 Years				Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
Germany	5,500.00	5,440.00	1.10%	12.92%	30,470.00	27,540.00	10.64%	71.58%	4,400.00	4,370.00	0.69%	10.34%	2,200.00	2,160.00	1.85%	5.17%	42,570.00	39,510.00
UK & Ireland	7,151.21	5,811.00	23.06%	13.13%	35,767.77	36,714.00	-2.58%	65.66%	5,194.50	4,050.00	28.26%	9.54%	6,358.59	5,725.00	11.07%	11.67%	54,472.07	52,300.00
France	71.00	65.00	9.23%	0.30%	20,726.00	19,217.00	7.85%	87.80%	2,361.00	2,194.00	7.61%	10.00%	449.00	410.00	9.51%	1.90%	23,607.00	21,886.00
Italy	1,100.00	707.73	55.43%	4.95%	17,213.00	18,144.37	-5.13%	77.50%	2,164.00	2,052.54	5.43%	9.74%	1,733.00	340.37	409.16%	7.80%	22,210.00	21,245.00
Mediterranean	205.00	200.00	2.50%	1.12%	13,708.55	10,949.57	25.20%	75.18%	4,173.43	3,669.18	13.74%	22.89%	147.52	122.21	20.71%	0.81%	18,234.50	14,940.96
Benelux & CH	1,128.00	1,004.71	12.27%	8.85%	10,320.85	9,741.60	5.95%	80.95%	977.71	766.11	27.62%	7.67%	322.65	143.76	124.44%	2.53%	12,749.21	11,656.18
Austria & EE	2,864.61	1,771.87	61.67%	13.47%	16,687.20	13,549.53	23.16%	78.47%	1,525.01	1,406.15	8.45%	7.17%	188.13	177.64	5.91%	0.88%	21,264.95	16,905.18
Nordic	2,727.78	2,091.80	30.40%	15.83%	11,390.71	8,956.12	27.18%	66.10%	2,661.44	1,628.58	63.42%	15.44%	451.93	531.21	-14.92%	2.62%	17,231.86	13,207.70
TOTAL	20,747.60	17,092.11	21.39%	9.77%	156,284.07	144,812.19	7.92%	73.60%	23,457.10	20,136.55	16.49%	11.05%	11,850.82	9,610.18	23.32%	5.58%	212,339.59	191,651.02

17. Leasing - Vehicle Detail in 2005

Mio €	Total Cars (Value)	New Cars						Used Cars						Light Commercial Vehicles	
		Total		Private Use		Business Use		Total		Private Use		Business Use			
		2005	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
AT	2,725.19	2,547.79	122,721	1,012.51	57,376	1,535.28	65,345	177.39	10,911	84.89	5,977	92.50	4,934	330.46	16,284
BA	26.64	20.75	1,399	7.57	560	13.19	839	5.89	394	2.80	223	3.09	171		170
BE															
BG															
CH	3,070.95	2,285.74	108,912	944.15	54,621	1,341.59	54,291	785.21	44,277	354.03	24,313	431.18	19,964	245.93	11,206
CZ	1,133.03	962.29	70,407	295.75	30,075	666.54	40,332	170.74	14,828	48.65	5,371	122.09	9,457	415.72	24,163
DE	21,000.00	20,000.00	910,000	4,000.00	180,000	16,000.00	730,000	1,000.00	50,000			1,000.00	50,000	1,300.00	65,000
DK															
EE	359.25	215.57	16,865	53.88	4,216	161.70	12,649	143.67	24,978	57.46	9,991	86.22	14,987		
ES	2,258.60	2,044.80	74,651			2,044.80	74,651	213.80	7,836			213.80	7,836	5,812.80	83,549
FI	377.00	369.00	17,090			369.00	17,090	8.00	349			8.00	349	64.00	1,791
FR	5,328.00	5,328.00	320,039	1,975.00	118,801	3,353.00	201,238							7,056.00	302,432
GB	6,221.12	6,101.20	349,755	293.95	17,721	5,807.25	332,034	119.92	5,824	14.62	1,177	105.29	4,647		
GR															
HU	3,272.02	1,753.17	124,946	1,297.35	92,460	455.82	32,486	1,518.85	159,721	1,020.28	124,583	498.57	35,138	210.80	12,931
IT	4,698.00	4,085.00	146,345	327.00	11,708	3,758.00	134,637	613.00	20,343			613.00	20,343	1,251.00	49,658
NL															
NO	725.92	701.19	20,281	87.90	1,014	613.30	19,267	24.72	690			24.72	690	1,084.50	26,689
PL															
PT	1,023.00	881.00	38,522	300.00	14,804	581.00	23,718	142.00	11,643	107.00	10,188	35.00	1,455	159.00	8,200
RO															
RU															
SE	1,406.13	1,131.09	50,493	201.14	9,262	929.95	41,231	275.04	10,655	36.95	2,972	238.09	7,683	151.58	1,687
SI	497.89	369.39	24,882	276.74	21,292	92.66	3,590	128.50	12,565	97.60	11,884	30.90	681	211.26	2,847
SK	409.08	352.37	27,650	115.94	12,787	236.43	14,863	56.71	5,984	22.67	3,218	34.04	2,766	160.11	9,140
TOTAL	54,531.81														

18. Hire Purchase - Vehicle Detail in 2005

Mio €	Total Cars (Value)	New Cars						Used Cars						Light Commercial Vehicles	
		Total		Private Use		Business Use		Total		Private Use		Business Use			
		2005	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
AT															
BA															
BE															
BG															
CH															
CZ	58.32	9.54	708	0.50	80	9.03	628	48.79	5,412	0.10	17	48.69	5,395	26.09	2,121
DE	400.00	400.00	3,300			400.00	3,300							130.00	6,500
DK															
EE															
ES															
FI	1,124.00	562.00	41,695	562.00	41,695			562.00	41,695	562.00	41,695			369.00	13,389
FR															
GB	20,448.96	11,221.12	665,339	7,981.87	481,206	3,239.25	184,133	9,227.84	378,255	8,313.83	339,040	914.01	39,215		
GR															
HU															
IT															
NL															
NO															
PL															
PT															
RO															
RU															
SE	1,217.60	502.47	32,928	377.71	27,720	124.76	5,208	715.13	66,371	663.53	62,072	51.60	4,299	7.22	430
SI															
SK	111.07	56.43	4,318	19.72	2,120	36.71	2,198	54.64	7,990	31.09	5,028	23.55	2,962	13.58	1,001
TOTAL	23,359.95														

19. Real Estate Leasing by Asset Type

Mio €	Industrial Buildings				Retail Outlets				Office Buildings				Hotels and Leisure				Utilities				Other Types of Buildings				Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
AT	123.26	62.53	97.14%	8.51%	640.62	597.35	7.24%	44.22%	91.09	159.77	-42.99%	6.29%	96.54	46.25	108.73%	6.66%	357.36	268.86	32.92%	24.67%	139.76	113.15	23.52%	9.65%	1,448.64	1,247.91
BA	0.21			0.89%	3.07			13.30%	7.87			34.15%	2.05			8.87%	0.15			0.66%	9.72			42.13%	23.06	
BE	202.25	191.67	5.52%	31.41%	11.35	31.41	-63.87%	1.76%	275.93	59.24	365.78%	42.85%	0.35	14.80	-97.64%	0.05%	0.70	0.21	233.33%	0.11%	153.39	100.59	52.49%	23.82%	643.97	397.92
BG																					41.01			100.00%	41.01	
CH	22.30	7.00	218.59%	35.48%					21.90	11.00	99.10%	34.85%	18.65			29.67%									62.85	18.00
CZ	136.02	108.24	25.67%	32.21%	102.71	127.15	-19.22%	24.32%	38.78	44.28	-12.42%	9.18%	136.79	55.06	148.45%	32.39%	3.73	1.81	105.91%	0.88%	4.23	32.76	-87.08%	1.00%	422.27	369.30
DE	700.00	300.00	133.33%	10.45%	500.00	300.00	66.67%	7.46%	2,500.00	1,800.00	38.89%	37.31%	250.00	100.00	150.00%	3.73%	100.00	100.00		1.49%	2,650.00	2,300.00	15.22%	39.55%	6,700.00	4,900.00
DK	25.81	21.89	17.93%	28.04%	8.35	0.51	1524.51%	9.07%	15.46	0.47	3225.38%	16.80%									42.44	62.57	-32.17%	46.10%	92.07	85.44
EE	18.60	8.12	129.12%	34.48%	0.13	2.75	-95.34%	0.24%	11.82	10.42	13.50%	21.92%		0.13	-100.00%						23.39	74.97	-68.80%	43.37%	53.94	96.38
ES	360.80	311.33	15.89%	10.01%	354.90	317.50	11.78%	9.84%	1,740.00	1,400.90	24.21%	48.27%	647.00	622.70	3.90%	17.95%	223.00	217.90	2.34%	6.19%	279.20	242.97	14.91%	7.75%	3,604.90	3,113.30
FI	1.00	0.70	42.86%	2.17%	21.00	7.00	200.00%	45.65%	24.00	10.10	137.62%	52.17%													46.00	17.80
FR	1,761.00	1,902.00	-7.41%	34.07%	1,311.00	1,431.00	-8.39%	25.36%	711.00	746.00	-4.69%	13.76%	748.00	544.00	37.50%	14.47%					638.00	406.00	57.14%	12.34%	5,169.00	5,029.00
GB	864.29	877.00	-1.45%	66.40%																	437.26	474.00	-7.75%	33.60%	1,301.55	1,351.00
GR	293.75	235.00	25.00%	20.26%	298.75	239.00	25.00%	20.60%	486.25	389.00	25.00%	33.53%	140.00	112.00	25.00%	9.66%	102.50	82.00	25.00%	7.07%	128.75	103.00	25.00%	8.88%	1,450.00	1,160.00
HU	183.63	14.00	1211.63%	66.93%	9.68	28.00	-65.45%	3.53%	9.68	28.00	-65.45%	3.53%	66.52	8.00	731.49%	24.24%	4.87	8.00	-39.13%	1.77%		6.00	-100.00%		274.37	92.00
IT	8,670.00	10,696.76	-18.95%	39.50%	3,951.00	2,985.17	32.35%	18.00%	5,707.00	2,309.75	147.08%	26.00%	944.00	578.92	63.06%	4.30%					2,678.00	224.41	1093.36%	12.20%	21,950.00	16,795.00
NL					49.80	143.00	-65.17%	22.67%	4.20	106.00	-96.04%	1.91%					80.40	92.00	-12.61%	36.60%	85.30	110.00	-22.45%	38.83%	219.70	451.00
NO	71.42	11.83	503.80%	85.89%					1.87	27.24	-93.12%	2.25%					5.74			6.91%	4.12	2.51	64.21%	4.95%	83.15	41.58
PL									611.48	426.26	43.45%	100.00%													611.48	426.26
PT	438.00	155.55	181.58%	23.90%	645.00	446.37	44.50%	35.19%	142.00	135.26	4.98%	7.75%	163.00	27.05	502.59%	8.89%	3.00	6.77	-55.69%	0.16%	442.00	581.64	-24.01%	24.11%	1,833.00	1,352.64
RO						0.42	-100.00%		2.46	1.77	38.87%	56.26%									1.91				43.74%	4.37
RU																										2.19
SE	17.24	6.03	185.95%	78.05%					4.85	2.96	63.84%	21.95%										17.65	-100.00%		22.09	26.63
SI	24.17	15.00	61.12%	4.88%	110.33	61.00	80.87%	22.28%	210.73	147.00	43.35%	42.55%	32.19	32.00	0.58%	6.50%	37.66	16.00	135.34%	7.60%	80.14	54.00	48.40%	16.18%	495.21	325.00
SK	37.93	6.00	532.13%	54.91%	15.13	20.00	-24.35%	21.91%	4.72	7.00	-32.64%	6.83%	0.75	2.00	-62.45%	1.09%	1.17	1.00	16.60%	1.69%	9.38	2.00	368.90%	13.58%	69.07	38.00
TOTAL	13,951.67	14,930.64	-6.56%	29.93%	8,032.81	6,737.63	19.22%	17.23%	12,623.10	7,822.42	61.37%	27.08%	3,245.84	2,142.91	51.47%	6.96%	920.28	794.55	15.82%	1.97%	7,848.00	4,908.20	59.90%	16.83%	46,621.70	37,336.35

20. Real Estate Leasing by Asset Type and by Cluster

Mio €	Industrial Buildings				Retail Outlets				Office Buildings				Hotels and Leisure				Utilities				Other Types of Buildings				Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
Germany	700.00	300.00	133.33%	10.45%	500.00	300.00	66.67%	7.46%	2,500.00	1,800.00	38.89%	37.31%	250.00	100.00	150.00%	3.73%	100.00	100.00	0.00%	1.49%	2,650.00	2,300.00	15.22%	39.55%	6,700.00	4,900.00
UK & Ireland	864.29	877.00	-1.45%	66.40%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	-100.00%	0.00%	437.26	474.00	-7.75%	33.60%	1,301.55	1,351.00
France	1,761.00	1,902.00	-7.41%	34.07%	1,311.00	1,431.00	-8.39%	25.36%	711.00	746.00	-4.69%	13.76%	748.00	544.00	37.50%	14.47%	0.00	0.00	0.00%	0.00%	638.00	406.00	57.14%	12.34%	5,169.00	5,029.00
Italy	8,670.00	10,696.76	-18.95%	39.50%	3,951.00	2,985.17	32.35%	18.00%	5,707.00	2,309.75	147.08%	26.00%	944.00	578.92	63.06%	4.30%	0.00	0.00	0.00%	0.00%	2,678.00	224.41	1093.36%	12.20%	21,950.00	16,795.00
Mediterranean	1,092.55	701.88	55.66%	15.86%	1,298.65	1,002.87	29.49%	18.85%	2,368.25	1,925.16	23.02%	34.38%	950.00	761.75	24.71%	13.79%	328.50	306.67	7.12%	4.77%	849.95	927.61	-8.37%	12.34%	6,887.90	5,625.94
Benelux & CH	224.55	198.67	13.03%	24.24%	61.15	174.41	-64.94%	6.60%	302.03	176.24	71.37%	32.60%	19.00	14.80	28.35%	2.05%	81.10	92.21	-12.05%	8.75%	238.69	210.59	13.34%	25.76%	926.52	866.92
Austria & EE	523.81	213.88	144.91%	15.21%	881.66	836.67	5.38%	25.60%	988.64	824.50	19.91%	28.71%	334.84	143.44	133.44%	9.72%	404.94	295.67	36.95%	11.76%	309.54	282.87	9.43%	8.99%	3,443.42	2,597.04
Nordic	115.47	40.45	185.49%	47.46%	29.35	7.51	290.60%	12.06%	46.18	40.77	13.29%	18.98%	0.00	0.00	0.00%	0.00%	5.74	0.00	0.00%	2.36%	46.56	82.72	-43.71%	19.14%	243.31	171.45
TOTAL	13,951.67	14,930.64	-6.56%	29.93%	8,032.81	6,737.63	19.22%	17.23%	12,623.10	7,822.42	61.37%	27.08%	3,245.84	2,142.91	51.47%	6.96%	920.28	794.55	15.82%	1.97%	7,848.00	4,908.20	59.90%	16.83%	46,621.70	37,336.35

21. Real Estate Leasing by Contract Term

Mio €	Up to and Including 8 Years				8 - 16 Years				16 - 20 Years				Longer than 20 Years				Total	
	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004	% increase	% of equip 05	2005	2004
AT	126.60	25.59	394.67%	8.74%	321.05	520.23	-38.29%	22.16%	687.10	493.44	39.25%	47.43%	313.91	208.66	50.44%	21.67%	1,448.64	1,247.91
BA	4.45			19.29%	11.45			49.67%	7.16			31.04%					23.06	
BE	643.97	397.92	61.83%	100.00%													643.97	397.92
BG																		
CH	11.16	11.00	1.41%	17.75%	21.58	5.00	331.58%	34.33%	23.33			37.13%	6.78	2.00	239.10%	10.79%	62.85	18.00
CZ	108.29	7.33	1377.31%	25.64%	220.33	222.82	-1.12%	52.18%	91.06	104.07	-12.50%	21.56%	2.59	35.08	-92.63%	0.61%	422.27	369.30
DE	800.00	600.00	33.33%	11.94%	2,750.00	2,000.00	37.50%	41.04%	2,050.00	1,500.00	36.67%	30.60%	1,100.00	800.00	37.50%	16.42%	6,700.00	4,900.00
DK	30.39	8.72	248.52%	33.01%	57.02	36.17	57.65%	61.94%	4.65	31.21	-85.10%	5.05%		9.34	-100.00%		92.07	85.44
EE	39.63	88.71	-55.33%	73.46%	11.95	7.67	55.84%	22.16%	2.37			4.38%					53.94	96.38
ES					2,566.70	2,179.30	17.78%	71.20%	1,038.20	934.00	11.16%	28.80%					3,604.90	3,113.30
FI	1.00	7.20	-86.11%	2.17%	45.00	10.60	324.53%	97.83%									46.00	17.80
FR	517.00	503.00	2.78%	10.00%	4,652.00	4,526.00	2.78%	90.00%									5,169.00	5,029.00
GB	263.24			20.22%	48.26			3.71%	255.92			19.66%	734.13	1,351.00	-45.66%	56.40%	1,301.55	1,351.00
GR					1,212.50	970.00	25.00%	83.62%	237.50	190.00	25.00%	16.38%					1,450.00	1,160.00
HU	246.93	82.00	201.13%	90.00%	27.44	10.00	174.38%	10.00%									274.37	92.00
IT	5,079.00	5,043.73	0.70%	23.14%	13,825.00	11,736.00	17.80%	62.98%	1,562.00	15.27	10128.54%	7.12%	1,484.00			6.76%	21,950.00	16,795.00
NL					219.70	451.00	-51.29%	100.00%									219.70	451.00
NO					83.15	41.58	99.99%	100.00%									83.15	41.58
PL					611.48	426.26	43.45%	100.00%									611.48	426.26
PT	92.00	128.50	-28.40%	5.02%	1,440.00	1,176.80	22.37%	78.56%	192.00	40.58	373.14%	10.47%	109.00	6.76	1512.43%	5.95%	1,833.00	1,352.64
RO	4.37	2.19	99.50%	100.00%													4.37	2.19
RU																		
SE	22.09	26.63	-17.07%	100.00%													22.09	26.63
SI	122.41	97.00	26.20%	24.72%	342.77	224.00	53.02%	69.22%	30.03	2.00	1401.55%	6.06%		2.00	-100.00%		495.21	325.00
SK	0.18	1.00	-81.90%	0.26%	64.07	18.00	255.94%	92.76%	4.82	19.00	-74.64%	6.98%					69.07	38.00
TOTAL	8,112.69	7,030.53	15.39%	17.42%	28,531.46	24,561.42	16.16%	61.25%	6,186.14	3,329.57	85.79%	13.28%	3,750.41	2,414.83	55.31%	8.05%	46,580.69	37,336.35

22. Real Estate Leasing by Contract Term and by Cluster

Mio €	Up to and Including 8 Years				8 - 16 Years				16 - 20 Years				Longer than 20 Years				Total	
	2005	2004	% increase	% of equip 0	2005	2004	% increase	% of equip 0	2005	2004	% increase	% of equip 0	2005	2004	% increase	% of equip 0	2005	2004
undefined	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	0.00	0.00
Germany	800.00	600.00	33.33%	11.94%	2,750.00	2,000.00	37.50%	41.04%	2,050.00	1,500.00	36.67%	30.60%	1,100.00	800.00	37.50%	16.42%	6,700.00	4,900.00
UK & Ireland	263.24	0.00	0.00%	20.22%	48.26	0.00	0.00%	3.71%	255.92	0.00	0.00%	19.66%	734.13	1,351.00	-45.66%	56.40%	1,301.55	1,351.00
France	517.00	503.00	2.78%	10.00%	4,652.00	4,526.00	2.78%	90.00%	0.00	0.00	0.00%	0.00%	0.00	0.00	0.00%	0.00%	5,169.00	5,029.00
Italy	5,079.00	5,043.73	0.70%	23.14%	13,825.00	11,736.00	17.80%	62.98%	1,562.00	15.27	10128.54%	7.12%	1,484.00	0.00	0.00%	6.76%	21,950.00	16,795.00
Mediterranean	92.00	128.50	-28.40%	1.34%	5,219.20	4,326.10	20.64%	75.77%	1,467.70	1,164.58	26.03%	21.31%	109.00	6.76	1512.43%	1.58%	6,887.90	5,625.94
Benelux & CH	655.13	408.92	60.21%	70.71%	241.28	456.00	-47.09%	26.04%	23.33	0.00	0.00%	2.52%	6.78	2.00	239.10%	0.73%	926.52	866.92
Austria & EE	652.85	303.82	114.88%	19.19%	1,610.54	1,428.98	12.71%	47.34%	822.53	618.51	32.99%	24.17%	316.49	245.74	28.79%	9.30%	3,402.41	2,597.04
Nordic	53.48	42.55	25.68%	21.98%	185.18	88.35	109.60%	76.11%	4.65	31.21	-85.10%	1.91%	0.00	9.34	-100.00%	0.00%	243.31	171.45
TOTAL	8,112.69	7,030.53	15.39%	17.42%	28,531.46	24,561.42	16.16%	61.25%	6,186.14	3,329.57	85.79%	13.28%	3,750.41	2,414.83	55.31%	8.05%	46,580.69	37,336.35

23. Profiles of the National Associations

18.	Total Number of Member Companies	Member Companies By Type of Activity				Member Companies By Profile				Member Companies By Origin			Number of Employees	Market Concentration Number of companies representing:		
	2005	Vehicle	Real Estate	Other Equip	Mixed	Indep	Captive	Owned by Bank	Banking Status	National	JV with Intl	Local Branch	2005	Top 25%	Top 50%	Top 75%
AT	40	14	1	1	24	4	7	25	4	21	4	15	2,618	2	5	11
BA	4				4			4				4	130	3	1	
BE	32	7	1	2	22	10	12	10		32			n.a.			4
BG	22	7			15	5	6	11		10		12	n.a.	2	3	6
CH	35	18		13	4	14	9	7	5	13	14	8	1,280			
CZ	75	16	3	7	49	44	9	22		36	2	37	3,076	2	6	12
DE	185	35	5	30	115	102	27	56		148		37	12,750	5	10	25
DK	n.a.												n.a.			
EE	5				5		1	3	1			5	300	3		2
ES	117	3	1	1	112	1	4		112	113		4	n.a.	2	3	8
FI	4				4			2	2	2	2		934	1	2	2
FR	123	10	69	44		123				123			n.a.	4	11	33
GB	85	31		19	35	29	22	34		85			n.a.	1	4	13
GR	14				14			14		14			n.a.	2	3	5
HU	36	11	6	3	16	4	6	23	3	4	6	26	1,600	3	5	10
IT	120	28	3	15	74	25	18	59	18	75	4	41	* 6,000	2	7	16
NL	29	4	2	22	1	1	11	16	1	12	16	1	844	1	5	9
NO	27	8		3	16	3	7	14	3	19		8	1,500	3	4	7
PL	33	3	1		29	4	5	24		8	8	17	1,650	3	7	12
PT	23	2			21		4	11	8	13		10	n.a.	1	3	5
RO	41	7		1	33	27	9	5		29	11	1	1,250	2	3	5
RU	n.a.												n.a.	4	15	61
SE	23	8		5	10	5	5	10	3	15		8	2,312	8	6	4
SI	32	8	1		23	12	3	17		18	1	13	300	1	2	6
SK	35	9		1	25	19	4	12		18		17	1,194	2	4	7
TOTAL	1,140	229	93	167	651	432	169	379	160	808	68	264	37,738			

* Leaseurope estimate

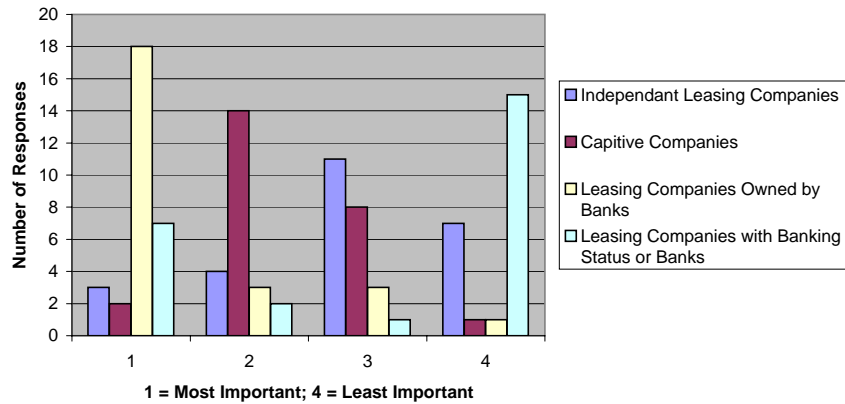
24. Sources of and Reaction to Competition & Identification of Major Risks for the Industry

19.	Source of competition								Reaction to competition								Risks							
	Equipment leasing				Real estate leasing				Equipment leasing				Real estate leasing				Equipment leasing				Real estate leasing			
	(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(9)	(10)	(11)	(12)
AT	4	1	3	2	2	4	1	3	3	2	4	1	3	2	4	1	3	1	2	4	3	1	2	4
BA	2	3	1	4	2	4	1	3	1	4	3	2	1	4	3	2	1	4	3	2	1	2	3	4
BE	3	2	1	4	3	2	1	4	3	2	1	4	3	2	1	4	3	2	1	4	3	2	1	4
BG	3	2	1	4	2	3	1	4	2	3	1	4	2	3	1	4	3	4	1	2	3	4	1	2
CH	4	2	3	1	4	2	3	1	2	1	3	4	2	1	3	4	1	2	3	4	1	2	3	4
CZ	3	2	1	4	3	4	1	2	2	3	1	4	3	1	2	4	2	3	1	4	1	3	2	4
DE	3	2	1	4	2	3	1	4	1	3	4	2	1	2	4	3	2	3	1	4	3	2	1	4
DK	2	3	1	4	2	3	1	4	1	3	2	4	1	3	2	4	1	3	2	4	1	3	2	4
EE	4	2	1	1	3	4	2	2	1	3	4	4	1	3	4	4	3	3	3	3	2	4	2	4
ES	4	3	1	1	4		1	1	3	2	1	3	4	2	1	1	3	1	2	1	3	1	2	1
FI	1	2	3	4	1	2	3	4	1	3	4	2	1	2	4	3	4	2	1	3	4	2	1	3
FR	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
GB	2	3	1	1					4	2	1	3					4	3	1	2				
GR	3	4	1	2	2	4	1	3	4	3	2	1	4	3	2	1	1	3	4	2	2	3	1	4
HU	3	2	1	4	4	2	1	3	3	2	1	4	3	2	1	4	3	4	2	1	4	3	2	1
IT	4	3	2	1	3	4	2	1	2	4	3	1	2	4	3	1	4	1	3	2	4	2	1	3
NL	4	3	2	1	3	4	1	2	4	3	1	2	2	3	4	1	3	2	4	1	4	2	3	1
NO	3	2	1	4					1	3	2	4					1	4	3	2				
PL	3	2	1	4	3	2	1	4	3	4	1	2	2	3	4	1	3	2	1	4	2	1	3	4
PT	1	2	4	4	4	4	3	3	2	1	3	4	2	1	3	4	2	4	4	4	2	3	4	3
RO	3	2	1	4	3	2	1	4	1	2	4	3	1	2	3	4	1	2	3	4	1	2	3	4
RU	3	3	2	4	3	3	2	3	2	4	3	2	4	2	4	3	3	3	3	4	2	4	3	4
SE	4	2	1	3					2	1	3	4					2	3	1	4				
SI	2	3	1	4	3	2	1	4	1	3	2	4	1	3	2	4	3	2	1	4	1	3	2	4
SK	3	2	1	4	3	2	1	4	1	3	2	4	1	3	2	4	3	3	3	3	3	3	3	3
Sum	72	58	37	74	60	61	31	64	51	65	57	73	45	52	58	62	60	65	54	73	51	53	46	70
No Res	25	25	25	25	22	21	22	22	25	25	25	25	22	22	22	22	25	25	25	25	22	22	22	22
Average	2.9	2.3	1.5	3.0	2.7	2.9	1.4	2.9	2.0	2.6	2.3	2.9	2.0	2.4	2.6	2.8	2.4	2.6	2.2	2.9	2.3	2.4	2.1	3.2
Mode	3	2	1	4	3	4	1	4	1	3	1	4	1	2	4	4	3	3	1	4	1	2	2	4

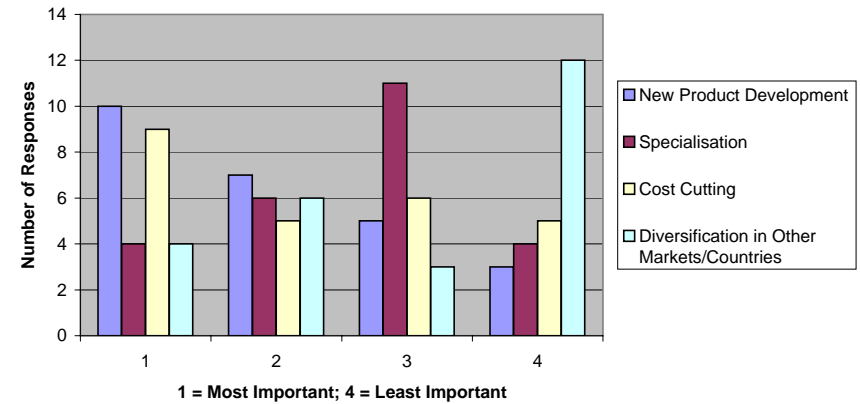
- | | | |
|--|--|---------------------------------------|
| (1) Independant Leasing Companies | (5) New Product Development | (9) Legal Framework |
| (2) Capitive Companies | (6) Specialisation | (10) Accounting Rules and Legislation |
| (3) Leasing Companies Owned by Banks | (7) Cost Cutting | (11) Tax Legislation |
| (4) Leasing Companies with Banking Status or Banks | (8) Diversification in Other Markets/Countries | (12) Banking Rules/Regulation |

25. Sources of and Reaction to Competition for the Leasing Industry

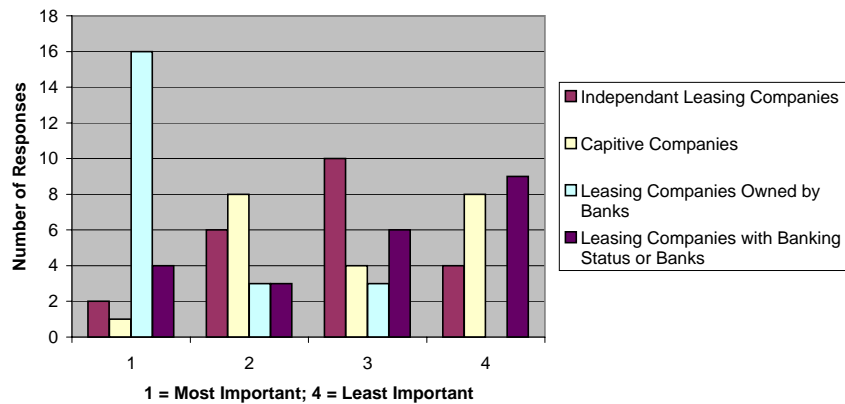
Source of Competition in Equipment Leasing



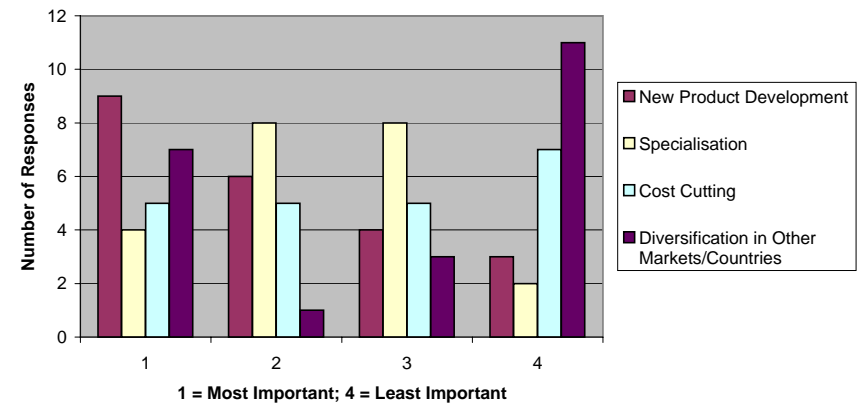
Reaction to Competition in Equipment Leasing



Source of Competition in Real Estate Leasing



Reaction to Competition in Real Estate Leasing



26. Identification of Major Risks for the Leasing Industry

