

# The 2025 European Leasing, Automotive Rental & Consumer Credit Annual Conventions Report

Enabling sustainable prosperity and competitiveness



# THE 2025 ANNUAL CONVENTIONS

## ABOUT US

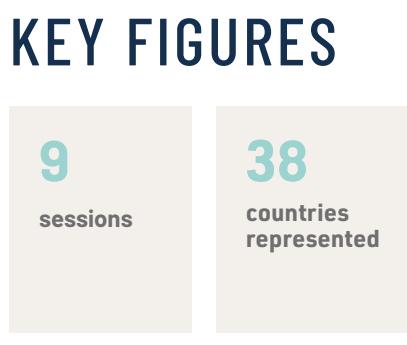
The Annual Conventions of the European Consumer Credit industry and Leasing and Rental industries are jointly organised by Eurofinas & Leaseurope, the Brussels-based bodies representing the consumer credit, leasing and automotive rental sectors in Europe.

The events offer a unique meeting platform to business leaders active in these sectors, bringing together c-level leaders across the relevant industries and markets. It is the only yearly event organised by the industry for the industry at European level.

The 2025 Annual Conventions of the European leasing, automotive rental and consumer credit industries, organised jointly by Leaseurope & Eurofinas was a resounding success !

Over 400 delegates from 38 countries came together at the Hotel Cascais Miragem in Portugal for 1.5 days of insightful sessions, networking and collaborations. The conventions encompassed 9 sessions with the connecting theme of Enabling Sustainable Prosperity and Competitiveness. Attendees included executives from companies in the industries, subject experts, and young future leaders of the industry.

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



**Richard Knubben**, Director General of Leaseurope and Eurofinas, welcoming over 400 delegates to the Conventions at the joint opening plenary session

The Leaseurope & Eurofinas Secretariat would like to thank you for your contribution to the success of the 2025 Annual Conventions

## Day 1

## OPENING PLENARY



During the opening plenary session for the Conventions, our keynote guest speakers explored the changing geopolitical landscape and its effect on the European economy.

Following a welcome and opening remarks by Leaseurope's and Eurofinas' Director General **Richard Knubben**, the floor was passed to **Paulo Portas**, Former Deputy Prime Minister of Portugal.

Paulo Portas spoke about the increasing need to navigate through global events that create business pressures and uncertainty.

In the five years since the pandemic, these have included the Ukraine and Middle East conflicts, US tariffs and their effects on supply chains, inflation, and ongoing Russian expansionism. Meanwhile the European economy has seen low growth, a widening productivity with the United States, low research and development investment, and an ageing population.

In the face of these challenges, Europe needs faster productivity growth and more innovation to maintain sustainable growth rates, Paulo Portas suggested.

*"We have to put things in context and learn to navigate through a volatile, unstable and sometimes unpredictable world. If you understand risks, you will find opportunities." Paulo Portas*

The second keynote speaker **William de Vijlder**, Economic Adviser to the general management of BNP Paribas Group and Professor in Economics at Ghent University, suggested that delegates should assess their companies' own exposure, and the exposure of their clients, to the geopolitical themes covered by Paulo Portas, alongside their related economic challenges. This should allow firms to become more resilient amidst structural disruptions in the economy.

There are positive indicators for Europe, William de Vijlder noted, including the effects of tariffs being less bad than feared, improving credit conditions for households and businesses, higher public investment, and rising stock markets.

He concurred with Paulo Portas that innovation is a key driver of productivity and growth and noted that financing of investment needed for innovation remains an issue in Europe. Growing financing needs for innovation and sustainability could create upward pressure on real long-term interest rates.

Finance companies should first assess the exposure of themselves and their clients to geopolitical and economic policy developments. Then, based on that, they should boost their resilience.

*"The value of a business depends not only on how it copes with change but also on how its clients address their own challenges" William de Vijlder*

In a keynote panel discussion moderated by **Edward Peck**, Founder of Asset Finance Connect, Paulo Portas called for European policy makers to provide a greater focus on productivity and innovation. This requires strong leadership, he suggested, with compromise between different viewpoints and consistency in policy making, all in a political environment when extremes are rising. He noted that Americans innovate and then regulate, while Europeans regulate and then innovate if they can.

William de Vijlder noted that the effects of the European Commission's policy focus on simplification were slow, and it remained unclear how the fundamental issues affecting the European economy were being addressed. Policy makers need to go faster and harder in addressing the issues, he suggested.

## Day 1

### STATE OF THE MARKET

# LEASING IN EUROPE AND BEYOND – STATE OF PLAY AND OUTLOOK



In his welcome comments to the Leaseurope Convention, **Stefan Davidsson**, Executive Vice President of DNB Finans and Chairman of Leaseurope, noted that under the European Commission's plan for boosting Europe's sustainable prosperity and competitiveness, we had already seen in the past year the Competitiveness Compass, the Clean Industrial Deal and the wide-ranging Omnibus regulatory simplification programme.

The implications of this level of policy change for the European leasing and automotive rental industry have been great, as sessions at the Convention would highlight. They bring both challenges and opportunities, and even if sometimes we may disagree with the direction of some early proposals, it is encouraging to see much higher recognition among policy makers of the importance of our industry.

Opening 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 despite low growth in the last year, total leasing exposures in Europe had reached €1 trillion for the first time at the end of 2024, up by 4.9 % from 2023.

New volume in Europe last year was €454 billion, up 3.1% from 2023. Growth was led by commercial vehicles and cars, reflecting higher asset prices. Year-end outstanding finance reached €1,008 billion, up by 4.3 % from 2023.

A panel of automotive rental and equipment leasing company senior executives which included **Tim Albertsen** (Group CEO, Ayvens), **Luis Augusto** (Chairman, The Portuguese Association of Leasing, Factoring and Renting – ALF), **Uwe Hildinger** (CEO, Alphabet Germany), **Claus Sørup Rasmussen** (Director, Nordania Leasing & Head of Asset Finance, Danske Bank), **Odile de Saivre** (CEO, BPCE Equipment Solutions), and **Khaled Shahbo** (Senior Vice President Europe, Enterprise) discussed changes in the market and the effects of the shifting regulatory environment.

The panel reported that 2024 had been marked by major changes in industry structure, with the move of the former Societe General Equipment Finance business to become part of Group BPCE, the completion of the integration of ALD Automotive and LeasePlan to form Ayvens, and the planned acquisition of Portuguese bank Novobanco by Group BPCE.

The industry had survived and proved itself to be resilient to the major shocks to the economy in recent years that the keynote speakers had discussed, it was suggested. Both the shift to a more sustainable European economy, and the need for increased investment in defence assets, could support leasing industry growth.

It was important also to recognise the interconnectivity of leasing with the wider mobility ecosystem, including automotive manufacturing. Challenges remain in leasing and rental of electric assets and other sustainable assets, as the necessary enabling conditions need to be in place. That being said, the momentum for a continued shift to a wider range of technologies exists. Regulation needs to support evolutionary rather than revolutionary change, enabling a transition to more sustainable assets, otherwise clients could step back and delay investments.



## Day 1

### STATE OF THE MARKET

# CONSUMER CREDIT STATE OF PLAY AND OUTLOOK



**Bart Vervenne**, Chairman of Eurofinas welcomed delegates to the first dedicated Eurofinas session of the Convention. Both market dynamics arising from geopolitics and new regulations are completely reshaping the sector, he observed. Policy makers were actively engaging with Eurofinas to help ensure that the new regulatory framework is proportionate, consistent and workable.

Session Chair, **Christian Brandt**, Managing Director, Finans og Leasing, introduced panel members including **Jean-Christophe Coquillaud** (CEO, BNP Paribas Personal Finance Portugal), **Patrick Lindroth** (CEO, Volkswagen Financial Services Sweden), **Ricardo Oliveira Sousa** (Director, Banking Conduct Supervision Department, Banco de Portugal), and **Diane Tate** (CEO, Australian Finance Industry Association).

In 2024, members of Eurofinas – the federation representing European consumer credit providers, granted €484 billion in new loans, marking a 3.2% increase from the previous year, within challenging market conditions including higher costs for households and tighter lending margins, making remaining profitable an ongoing challenge.

Efficiency becomes more important than ever, with AI creating opportunities for savings in the back office, as well as creating new skills and roles, but implementation remains at an early stage for most firms.

Increasingly, consumers are seeking digital 'added value' options that are transparent and convenient, offered alongside obtaining goods or services, and helping to ensure there are clear records to demonstrate compliance with regulations.

Consumer credit is expected to play a key role in enabling households to reduce their CO2 emissions, including finance for cars and home renewable energy solutions.

As part of the implementation of the Second Consumer Credit Directive, firms across Europe are reviewing the transparency of information provided to customers, but attention is needed to the risk of information overload for consumers. Industry efforts to support financial literacy among consumers are more important than ever, helping to ensure consumers take responsibility for their finances and make informed decisions.



Day 2



# LEASEUROPE FUTURE GROUP: PLATFORM FOR EMERGING TALENT



The **Future Group session** opened with a welcome from **Paul Johnson-Ferguson**, Managing Director at Invigors, who set the scene by highlighting the significance of the programme and its long-term impact on the industry.

Since 2013, **Leaseurope** and **Invigors EMEA** have worked hand in hand to nurture promising young professionals across the leasing and automotive finance sectors. Over the years, the Future Group has become a truly European platform—encouraging innovation, collaboration, and fresh thinking among the industry's rising stars.

Today, the Future Group session is one of the most anticipated moments of the Annual Convention, widely recognised as a hub of creativity and forward-looking ideas. To date, the initiative has generated **160 innovative concepts ideas** and brought together **167 young professionals** from across Europe.

A heartfelt acknowledgment was extended to **Ian Robertson** and **Paul Johnson-Ferguson** from Invigors for their invaluable mentorship and continued commitment in guiding the Future Group participants. Their support has been essential in helping the teams develop their ideas and bring them to life.

Sincere thanks were also given to **New Leaf Search** for their generous sponsorship of the 2025 Future Group, reflecting their shared dedication to investing in young talent and shaping the industry's future.



This year, the programme welcomed **13 talented young professionals**, each nominated by their company's leadership. Divided into three teams, they spent six months developing innovative ideas designed to address real challenges within the leasing and asset finance industry.

**At the Convention, each team presented their final projects :**

**Team A - EVolve Decision** / Powering the electric vehicle revolution for SMEs. A revolutionary platform that helps SMEs understand the full TCO of transitional assets and facilitates their selection.

**Team B - Digital Factory** / A mobile-first AI platform that enables fast digital valuation of industrial assets, enhancing financial decision-making and operational efficiency for companies, leasing firms and valuation providers.

**Team C - LeaseLife<sup>2</sup>** / Smart Second-Life Asset Financing with Explainable AI. Promoting sustainable financing through transparent AI decisions on second-life assets.

The session concluded with an engaging audience vote, giving attendees the opportunity to select their favourite concept. Competing across five categories, including innovation, impact, and presentation, each team impressed with their creativity, professionalism, and vision for the future.

Ultimately, **Team A's "EVolve Decision"** emerged as the overall winner, earning the highest number of votes and enthusiastic applause from the audience.

The energy in the room was truly inspiring—from lively discussions to the thought-provoking Q&A session, the atmosphere reflected both the talent of the participants and the collective enthusiasm for innovation within the industry.

> Discover the Future Group report [here](#)



## Day 2

# ENABLING SUSTAINABLE AND AFFORDABLE MOBILITY :

Automotive finance and rental's role in Europe's sustainable prosperity and competitiveness



This joint Leaseurope and Eurofinas session explored the challenges facing automotive rental and leasing companies in the transition to low and zero-emissions vehicles.

Session chair **Toby Poston**, Chief Executive of the British Vehicle Rental and Leasing Association, opened the session by noting that road transport decarbonisation is a success story, being one of the largest sources of CO2 emissions in Europe and probably the sector that has got to grips with the problem the most.

Panel members, including **Michiel Alferink** (CCO & Cluster Lead, Leasing Business, Santander Consumer Finance), **Richard Bullard** (Assistant VP, European Government & Public Affairs, Enterprise Mobility), **Petr Doljesi** (Mobility & Sustainable Transport Director, European Automobile Manufacturers' Association - ACEA), **Moumen Hamdouch** (Head of Unit, Sustainable and Intelligent Transport, European Commission) and **Andrew Shields** (Global Business Unit Director, Indicata), then discussed the constraints to faster take-up of EVs by customers of rental and leasing companies.

The role of support to boost take-up remains key, with countries that spend more per capita on measures including reduced taxation, tolls and parking and investment in public charging stations.

Extra attention is needed, it was suggested, to incentives for used cars, to help balance supply and demand and limit very high early depreciation for new vehicles.

Challenges for the rental sector included low demand for EVs, even with prices set considerably below standard vehicles, and limited charging capacity at key locations such as airports and outside of urban areas in many European countries. Grid capacity remains a fundamental problem across Europe.

Mr. Hamdouch noted that policy makers consider both supply and demand measures to promote take-up of EVs. The supply side is focused on CO2 emissions reduction legislation for new vehicles. The demand side includes incentives for individuals and companies to select EVs, but there are other options, including stimulating demand for EVs from corporates (most of which are leased) by setting transition targets.

## Day 2

# RETHINKING THE ASSET IN ASSET FINANCE

This session reviewed the implications of the European Commission's goals to deliver a competitive, sustainable, and prosperous Europe on the assets that leasing companies buy, lease and (often) sell.

Chaired by **Klaus Strenge** Partner, ZEB consulting, the panel included **Sam Heymans** (CEO & Co-founder, Lizy), **Sebastian Hirsch** (CEO, Grenke), **Maaike Kuiper** (Head of Legal Europe, De Lage Landen), **Pascal Layen** (Deputy CEO, BNP Paribas Lease Group) and **Christian Sonneville** (Strategic Account Manager, Ritchie Bros.)

The panel started by considering the impacts of tariffs on asset finance in Europe, with early indications being that the key effect is greater availability of lower-cost machines from India and China that might otherwise have been purchased in the US. The quality of the imported machines is not usually an issue, but it was suggested that lessors should be aware that suppliers might have fewer obligations to provide ongoing spare parts and service support.

Looking beyond tariffs, panel members described how their businesses are becoming more involved in, and accountable

for, aspects of asset management before, during and after the lease. This includes shifting from leasing only new assets to also leasing used assets ('multi-cycle leasing'); Environmental, Social and Governance (ESG) aspects of the asset not only during the period of use by the lessee, but also during its manufacturing and distribution, and its disposal for recycling or reuse following circular economy principles; ensuring that data collected by the asset is managed in accordance with law and good practice; and offering asset solutions including maintenance and other services.

In many cases, lessors are sharing responsibilities that previously were solely those of the equipment vendor, as part of a wider asset ecosystem, and offering to take away asset management problems from clients.

Although some lessors will continue to treat the asset primarily as a loss mitigation tool for a traditional loan business, others are increasingly seeing assets as providing opportunities to add more value-added services to customers working with manufacturers and suppliers.



## Day 2

# COMPETITIVENESS COMPASS

Building on the opening plenary session, this joint Eurofinas and Leaseurope Conventions session set out to identify the implications of the European Commission's Competitive Compass on both consumer and business finance. It explored the types of finance that will be needed, how it will be funded and offered, and the skills and technology needed to deliver finance in the future European economy.

Session chair **Emmanuel Chapuzot** (International Credit Supervisor, Société Générale) introduced panel members **Ian Bell** (CEO, Prime Collateralised Securities -PCS), **Peter-Jan Bentein** (Secretary General of Leasing Nederland - NVL), **Nick Myat** (Principal Consultant, FICO Lifecycle Decision Management) and **Gilles Zeitoun** (Chief Operating Officer, Country Supervision, BNP Paribas Personal Finance).

Looking first at the Compass's Clean Industrial Deal, it was noted that across consumer and business lending and leasing, European lenders are already supporting take-up of low-emissions vehicles and more sustainable heating and lighting systems. The challenge is how to do even more of it in the future to support the European Union's objectives.

More could be done with support measures such as grants for electric vehicles (EVs) for low-income households, or residual value guarantees and low-cost finance for energy renovations, but any initiatives must be economically viable for lenders. Lenders are ideally positioned to help policy-makers to optimise the use of limited state resources, for example by designing programmes for financing second-hand EVs.

To allow lenders to support further investments to achieve innovation and decarbonisation, panel members suggested that improvements are needed to regulations for the use of securitisation. This could help ensure that capital markets can facilitate lending by non-banks, as well as helping banks to optimise their risk management and capital. The Commission now has proposals for fixing issues that can create obstacles to securitisation.



As well as supporting clients to invest in innovations, there are opportunities within the finance industry. Innovative fintech companies can raise funding and grow more quickly than traditional lenders, it was observed. Key to this is being data driven and agile, so the lender can leverage all the information it has on its customers.



## Day 2

# DEVELOPMENT IN THE GLOBAL LEASING MARKET AND INTERNATIONAL COOPERATION



To conclude the Convention's review of the changing geopolitical landscape and its focus on the European economy, this closing Leaseurope session reviewed how the leasing industry is dealing with similar changes in other key global markets.

Session Chair, **Jevgenijs Belezjaks** (CEO, Belconsult), hosted a round-the-world tour with panel members **Stefan Davidsson** (Executive Vice President, DNB Finans and President, Leaseurope), **Leigh Lytle** (President and CEO, Equipment Leasing and Finance Association USA - ELFA), **Arnaldo Rodriguez** (President, CSI Leasing), **Hugh Swandel** (President, Meridian One Cap Credit Corp. & the Canadian Finance & Leasing Association) and **Diane Tate** (CEO, Australian Finance Industry Association).

Demand for equipment leasing in Canada had fallen following the tariffs, although surveys suggested that small businesses continued to be optimistic about longer-term prospects and expected to start investing again. The impact on leasing reflected the uncertainty caused by tariffs across the Canadian economy as much as equipment-specific issues.

In the US, although there was also business uncertainty constraining economic growth, but the leasing industry had been boosted by new tax provisions allowing 100% first-year depreciation, helping firms to pull forward investment. Lessees had also expedited investments before higher tariffs took effect.

Some US banks had moved away from leasing due to capital rules and other regulation, but their space had been taken by independents. Some banks had formed joint ventures with independents to re-enter leasing in a different arrangement, although this created a need to overcome cultural differences

between the sectors. Private capital investors alongside insurance companies, hedge funds and private equity were investing in some of the independents, bringing fresh capital into the market. Similar partnerships were starting to emerge in Australia.

The global leasing associations continued to share information, and the panel discussed the scope for further cooperation over key global regulatory issues including the prudential regulatory treatment of leasing and AI regulation.

In his keynote address, Paulo Portas had suggested that Americans innovate and then regulate, while Europeans regulate and then innovate if they can. On AI regulation, Australia was aiming to position itself in the middle. Just as regulators coordinate their global positions, the leasing industry should aim to coordinate our global responses on key regulatory issues.



## Day 2

# LESS IS MORE : THE CONSUMER FINANCE REGULATORY FRAMEWORK



For the closing Eurofinas session, moderator **Kjel Klaver** (Nordics brand manager, Santander Consumer Bank – Nordics) chaired a lively discussion of the issue of over-regulation in the current consumer finance regulatory framework in Europe.

The panel, including **Marie Gillouard** (Head of Public Affairs, Crédit Agricole Personal Finance & Mobility), **Terje Kjøs** (CEO, Bangsoft) and **John Philipou** (Chairman, Finance and Leasing Association UK & Director SME Lending, Paragon Bank) considered what needs to be changed, and what is needed to sustain a healthy sector moving forward.

The recent "Less is More" report from a working group of legal and banking experts, academics under the auspices of the European Banking Industry Committee, in which Eurofinas is a member, found a proliferation of Level 1, Level 2, and Level 3 regulatory texts, including directives, regulations, guidelines, and technical standards, with many regulations being adopted without adequate prior assessment of their impact. Almost 2,000 delegated acts had been adopted since 2010.

"Less is More" called for simplification of the overall regulatory framework, a clearer line between regulation and supervision, improved transparency and scrutiny of delegated acts and regulatory texts, and increased involvement of key stakeholders to ensure that regulations are practical and aligned with the needs of the industry.

Technology can support compliance with industry software increasingly needing to support implementation of increased regulation, but this can be difficult with different interpretations and uncertainty over how to implement guidelines.

The issue of regulatory creep is also a key concern in the UK. Lenders are having to deal with changing regulations including the Financial Conduct Authority's new "Consumer Duty" rules,



ombudsman and court judgements, and recent enforcement actions by regulators - including a major redress scheme for motor finance commissions paid to brokers and car dealers dating back to 2007. This makes compliance risky and expensive and it leaves little capacity for innovation to better meet customer needs.

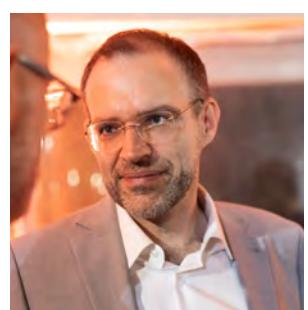
Key to progress in Europe is ensuring that those involved in designing regulation understand the market, including through the efforts of Eurofinas and member associations. Without that, there will always be too many regulations that are hard to understand and hard to implement.

The announcement a few days before the Convention from the European Banking Authority that it would delay or withdraw 100 Level 2 acts in the financial services sector was an early sign of progress on the "Less is More" agenda. Regulation is going to change, but it will be a slow process, the panel concluded.

# NETWORKING

This year's Annual Conventions in Cascais once again demonstrated the unique value of bringing our community together in person. Beyond the high-level programme, the event created a dynamic environment where meaningful professional relationships could flourish. Throughout the sessions, refreshment breaks, evening cocktail and standing dinner and farewell drink, participants connected with peers from across Europe, exchanged insights, and sparked collaborations that will continue well beyond the event itself.

Looking ahead, **the 2026 Annual Conventions in Sofia, Bulgaria**, will build on this momentum. With a strong focus on facilitating purposeful networking, the programme will offer both structured opportunities and informal moments for participants to engage, collaborate, and strengthen their professional networks. We look forward to welcoming you in Sofia for another year of connection, exchange, and shared ambition.



*"What makes our Annual Conventions truly special is the community behind them. In Cascais, we once again saw the power of connection – industry leaders exchanging ideas, building trust, and exploring solutions for a rapidly changing world. The energy and collaboration throughout these days remind us why this gathering remains the cornerstone of progress for our sectors."*

Richard Knubben, Director General of Leaseurope & Eurofinas

We look forward to seeing you in Sofia, Bulgaria  
on the 15<sup>th</sup> and 16<sup>th</sup> of October 2026

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Together, we're driving  
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pathways to a brighter,  
more sustainable future.

Thank you for being part  
of this journey.

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## - ACKNOWLEDGEMENTS -

*Our heartfelt thanks go out to everyone who made the 2025 European Leasing, Automotive Rental & Consumer Credit Conventions such a success.*

*We deeply appreciate our moderators and speakers for their energy and expertise, as well as our generous sponsors for their invaluable support.*

*To our members and associate members, thank you for your ongoing dedication and trust. You remain at the core of our work.*

*A special thank-you to the delegates who joined us at the Conventions.*

*Your ideas, engagement, and interest fuel the progress and innovation of our industry.*

*We're grateful for your time and commitment, and we look forward to continued collaboration in the year ahead.*

The Leaseurope and Eurofinas Team



*"The 2025 Annual Conventions have highlighted once more the need for the industry to come together and exchange ideas on developments and events impacting our sector. We're excited to continue driving progress and collaboration across our sectors in the years ahead."*

**Richard Knubben,**  
Director General of Leaseurope & Eurofinas

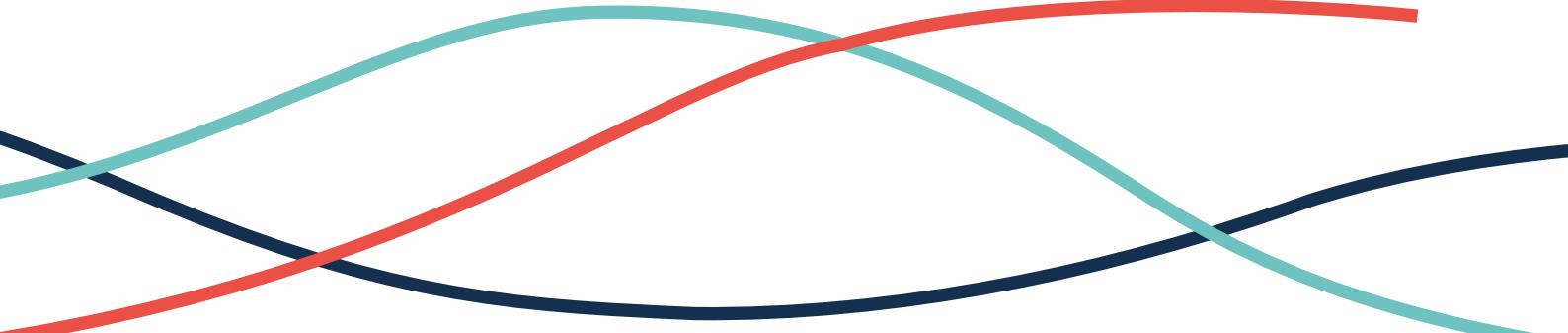


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## 2026 ANNUAL CONVENTIONS

We are thrilled to announce that our 2026 European Leasing, Automotive and Consumer Credit Annual Conventions will take place on **Thursday, 15 October**, and **Friday, 16 October 2026**, at **Grand Hotel Millennium** in the vibrant and historical city of Sofia in Bulgaria.



A Leaseurope & Eurofinas Publication



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