Polish Vehicle Rental & Leasing Association

Lízing Szakmai Nap 2025

PVRLA
POLISH VEHICLE RENTAL
& LEASING ASSOCIATION
20 years

Agenda

/ **01** About PVRLA in Poland

/ **02** Car Rental & Leasing Market in Poland

/ **03** Future of Mobility

/ **04** Key Takeaways

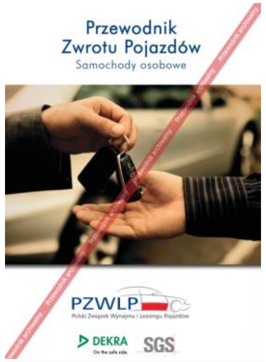
About PVRLA

PVRLA Key Milestones

PVRLA – Polish Vehicle Rental & Leasing Association – 20 years

PVRLA Vehicle Return Guides
First edition

2007



Rent-a-Car companies join PVRLA

2015

„Mój elektryk" First subsidy programme electric cars
A joint project with the:

Związek Polskiego Leasingu · NFOŚiGW · Ministry of Climate and Environment Republic of Poland

2021

Organisation of industry conferences and annual awards galas

Every Year since 2015

2005

Foundation of PVRLA

2010

Industry reports
introduction of a market reporting standard and commencement of regular reporting

2017

Launch of first postgraduate studies in fleet management

A joint project with the:

Warsaw University of Technology · Faculty of Transport · 20 lat SKFS

2025

- **PVRLA 20th anniversary**
- **Truck rental and leasing companies join PVRLA**
- **Implementation of a digital information flow system for fines**
- **Consultations on the EC's Clean Corporate Vehicles Initiative**

Inspekcja Transportu Drogowego · European Commission

PVRLA Now

PVRLA
POLISH VEHICLE RENTAL & LEASING ASSOCIATION
20 years

Leading Industry Organisation

We represent the vehicle rental and leasing sector in Poland.

We bring together 20 largest CFM and RAC organisations.

Our Mission

We create demand for vehicle rental and leasing services.

We promote good practices and represent the interests of the industry in Poland and abroad.

We lobby for legal and tax regulations.

Professionalisation

We raise the level of services in the sector, educate the market, and set standards for the industry.

We provide information on market size and key trends.

We conduct communication and PR activities related to the promotion of the industry.

Sustainable Mobility

We support fleet transformation and work towards the decarbonisation of fleets.

We are members of or collaborate with the most important industry organisations.

Związek Polskiego Leasingu · Leaseurope · 20 lat SKFS · PZPM Polski Związek Przemysłu Motoryzacyjnego · Związek Dealerów Samochodów · 15 LAT ZPP · psnm New Mobility Association

PVRLA Now

20 Members – The largest CFM's, Rent a Car and Truck Rental Companies

ALPHABET

ARVAL BNP PARIBAS GROUP

ayvens SOCIETE GENERALE GROUP

BUSINESS LEASE PASSION FOR MOBILITY

CREDIT AGRICOLE CAREFLEET

CRÉDIT AGRICOLE TRUCK CARE

express CAR RENTAL

FRAIKIN LIDER WYNAJMU POJAZDÓW

Hertz

KaizenRent

LEASYS The New Mobility Choice

Masterlease Grupa PKO Banku Polskiego

mLeasing

MHC MOBILITY Powering the future of movement

MM RENTAL SERVICE

NFM NIVETTE FLEET MANAGEMENT

SIXT rent a car

VOLKSWAGEN FINANCIAL SERVICES THE KEY TO MOBILITY

99 RENT

99 TRUCK

PVRLA Now

Management Team

Robert Antczak

President of Management Board of PVRLA

Regional General Manager of Central Europe
Arval

Paweł Piórkowski

Board Member of PVRLA

President of Management Board Herz

Daniel Trzaskowski

Board Member of PVRLA

Presiedent of Management Board Carefleet

Piotr Wróbel

Board Member of PVRLA

Commercial Director Alphabet Polska

Tomasz Kapelko

Board Member of PVRLA

President of Management Board of 99 Rent

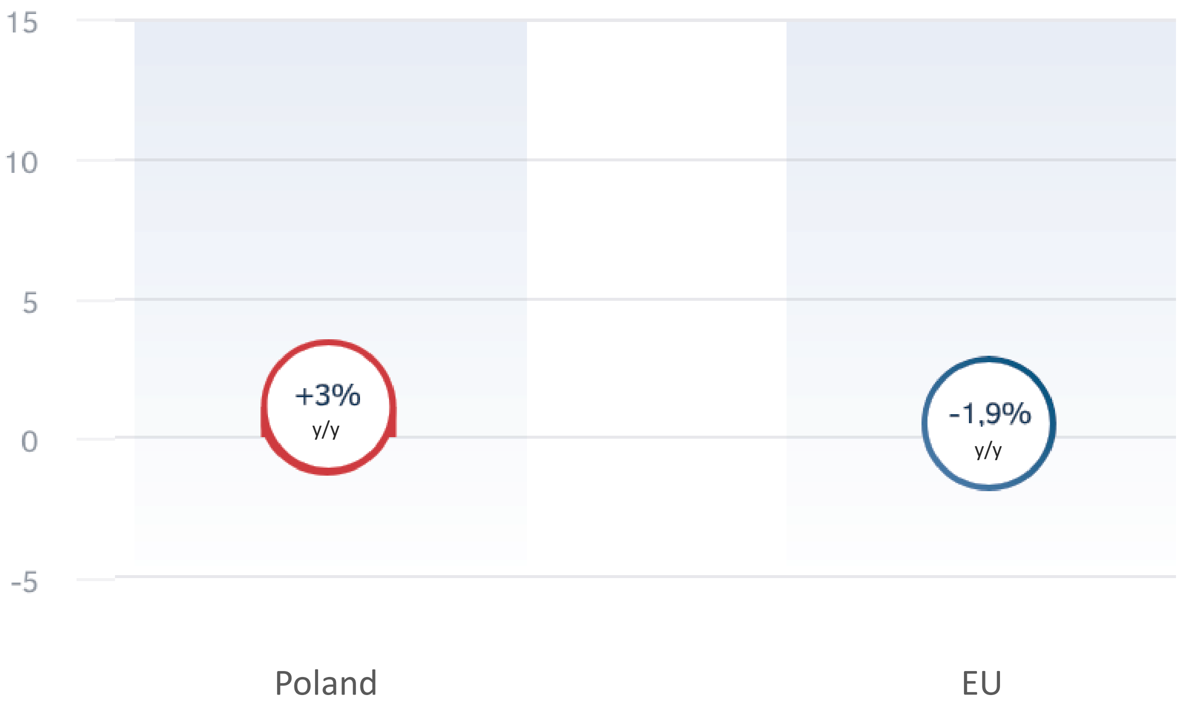
PVRLA POLISH VEHICLE RENTAL & LEASING ASSOCIATION | 20 years

Polish Car Rental & Leasing Market

EU & Polish Car market – dynamics of total sales

POLISH VEHICLE RENTAL & LEASING ASSOCIATION

Dynamics of total sales (companies and individuals) of new passenger cars in Poland compared to the EU market in the first half of 2025

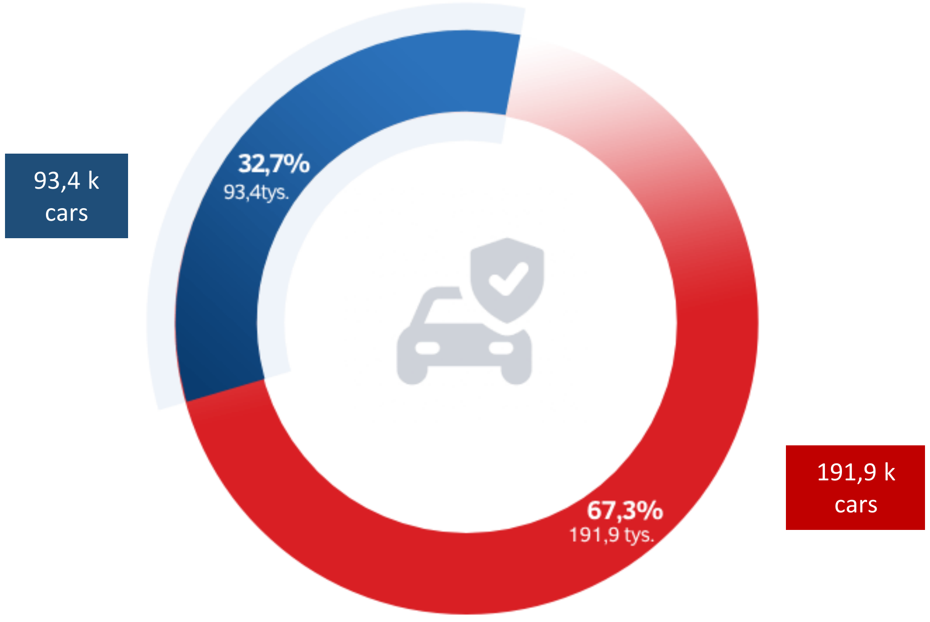


Total sales: **285,3 k** cars

Total sales: **5,56 mil** cars

Source: Samar/ACEA

New passenger cars sales in Poland in the first half of 2025

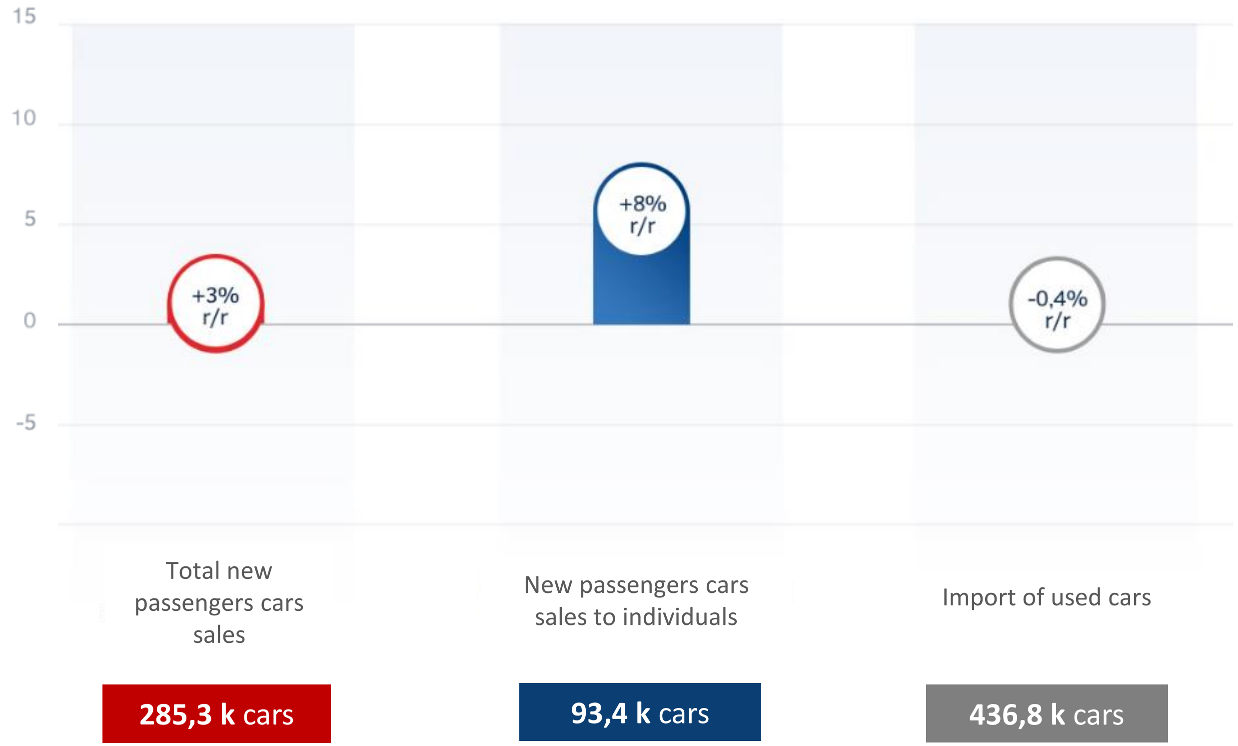


Individuals			Companies		
32,7%	↑	+1,5% y/y	67,3%	↓	-1,5% y/y

Source: Samar

EU & Polish Car market – dynamics of sales

Dynamics of total sales of new passengers cars vs. imports of used cars in the first half of 2025 in Poland



Source: Samar

Dynamics of new passenger car sales to companies in Poland (broken down by different types of financing) First half of 2025 vs. first half of 2024

Source: PVRLA / Samar

Polish Long – Term Car Rental Market

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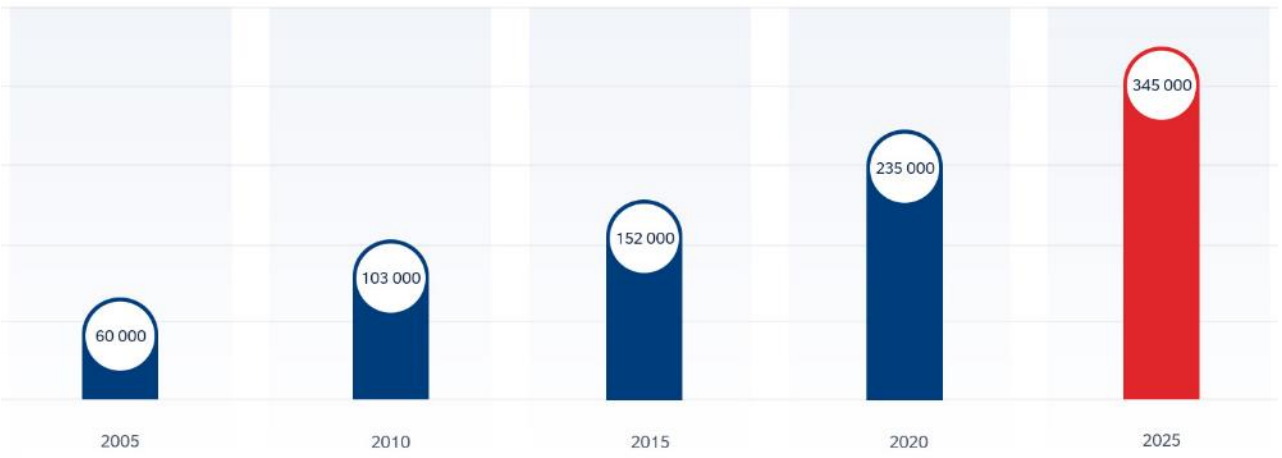
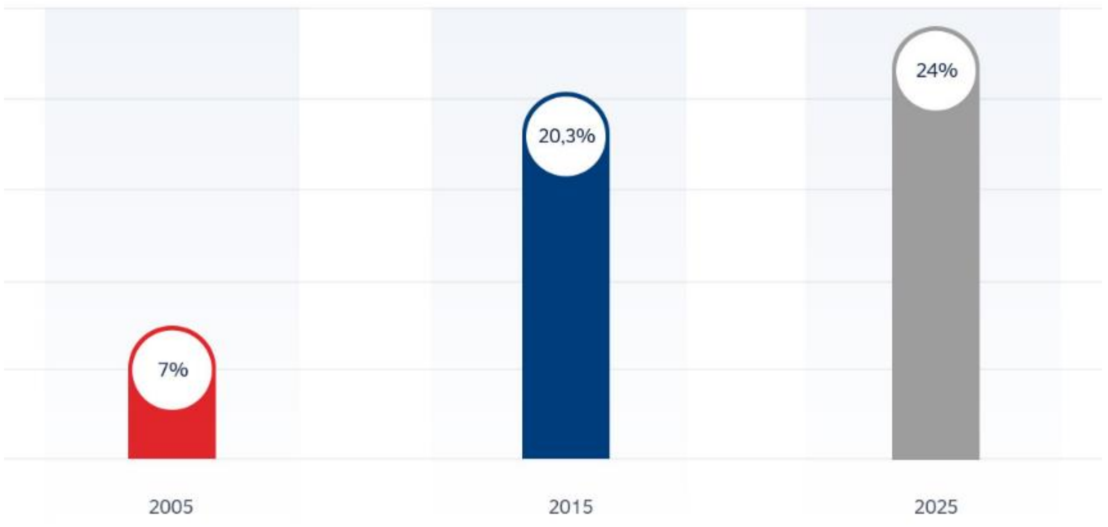
20 years

Total fleet – Polish long-term car rental market 2005 - 2025



Source: PVRLA

Polish long-term car rental industry market share in total companies car registrations in Poland 2005 - 2025

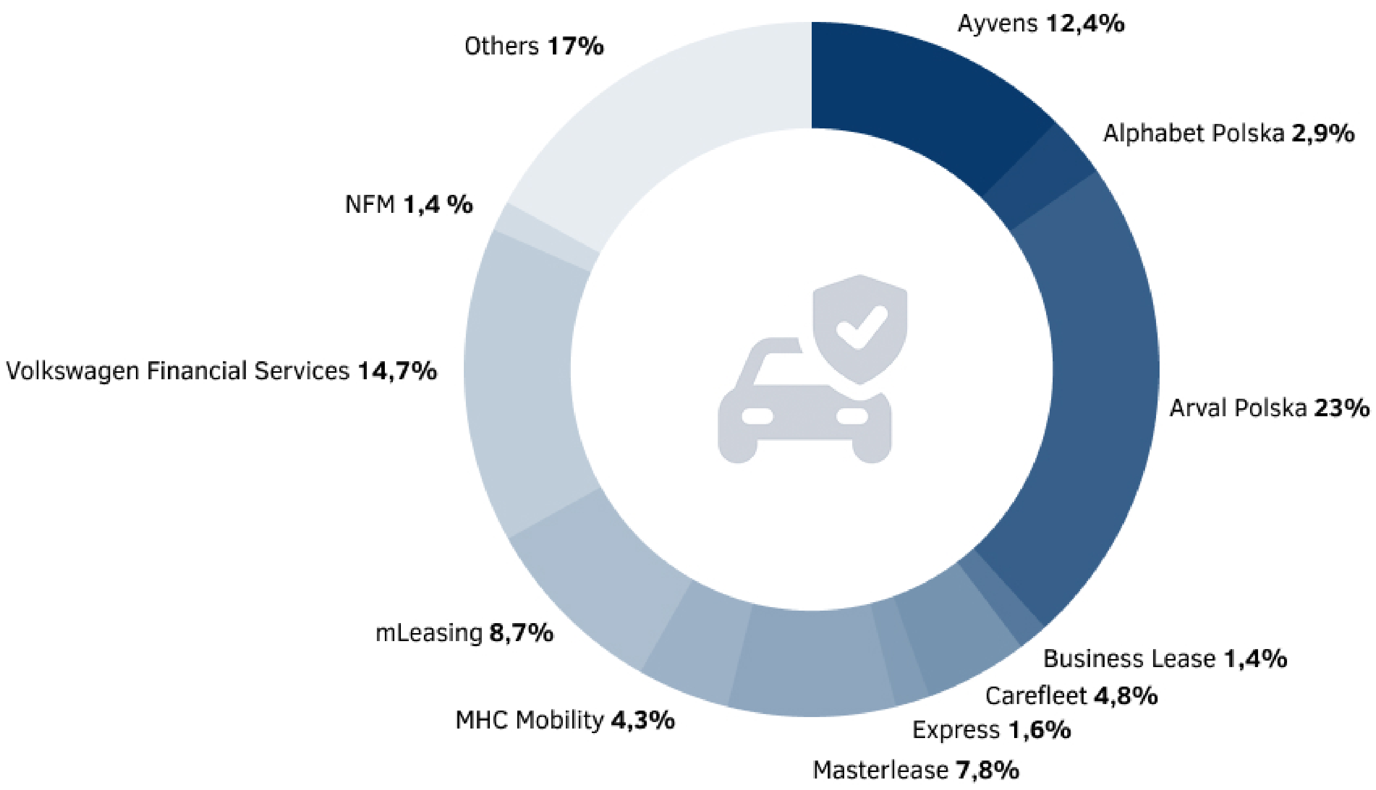


* - 2005 is very approximate market share, limited data for this year

Source: PVRLA

Polish Long – Term Car Rental Market

Polish long-term car rental market - companies shares (PVRLA + others) as of December 31, 2024



Product & contract specifics

Av. Contract Period: 38-44 months

Av. Millage: 30.000-32.000 km per year

Product scope: Full Service Leasing, incl.:

- Financing,
- RM,
- Insurance,

Optional:

- Tires,
- Assistance,
- Fuel/Energy Card

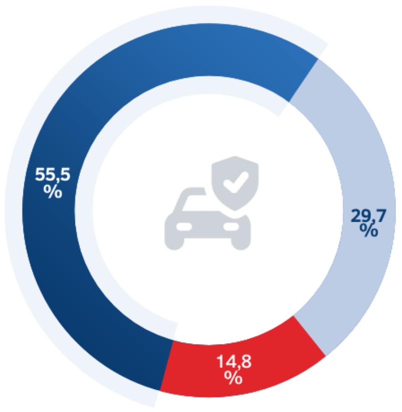
Most popular car brands & models

1. Skoda Octavia
2. Toyota Corolla
3. Kia Ceed.

Source: PVRLA

Polish Long – Term Car Rental Market

Types of engines in long-term rental cars in Poland at the end of the first half of 2025

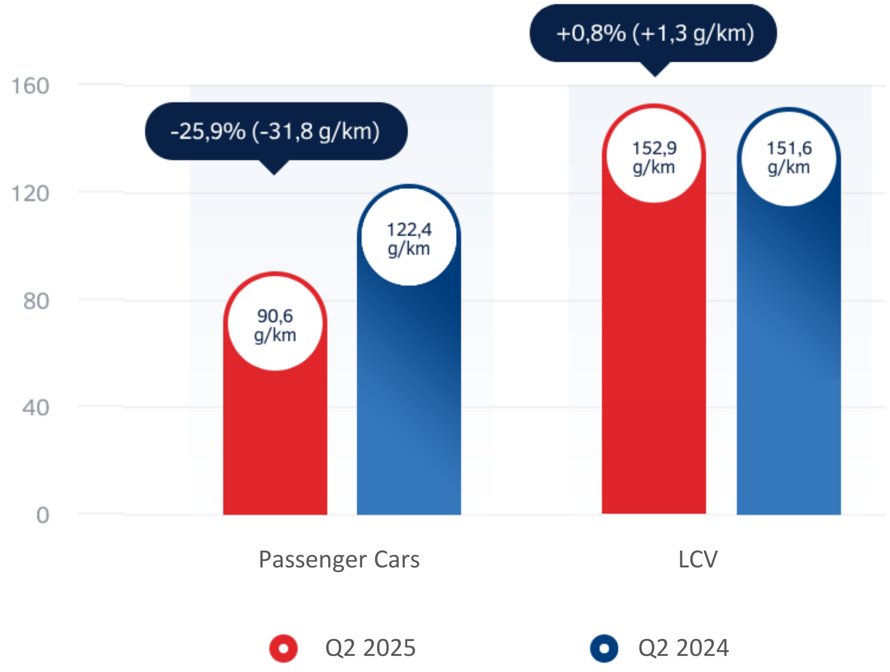


Petrol
55,5% +0,2% y/y

Diesel
29,7% -2,2% y/y

Eco (Hybrid, PHEV, BEV)
14,8% +2% y/y

Average CO2 emissions of new passenger cars purchased by the long-term rental industry



Source: PVRLA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POLISH VEHICLE RENTAL & LEASING ASSOCIATION
20 years
Future of Mobility
Jointly outlined with
BCG
BOSTON
CONSULTING
GROUP
ai

The Challenges That Shape Our Future

The transformation of the automotive industry into Mobility-as-a-Service

Development of additional services within ecosystems

Growing electrification and influx of Chinese suppliers

Direct distribution and digital channel

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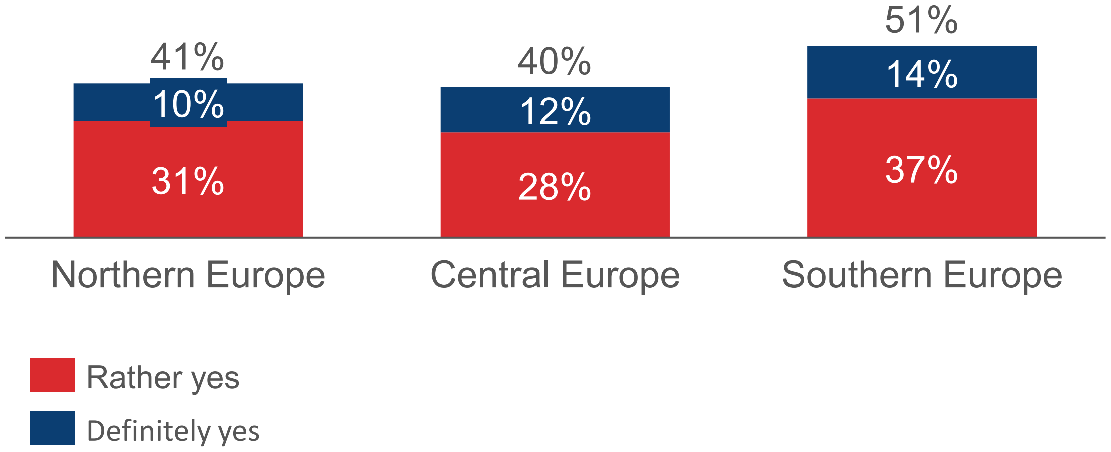
Automotive industry transformation into M-a-a-S

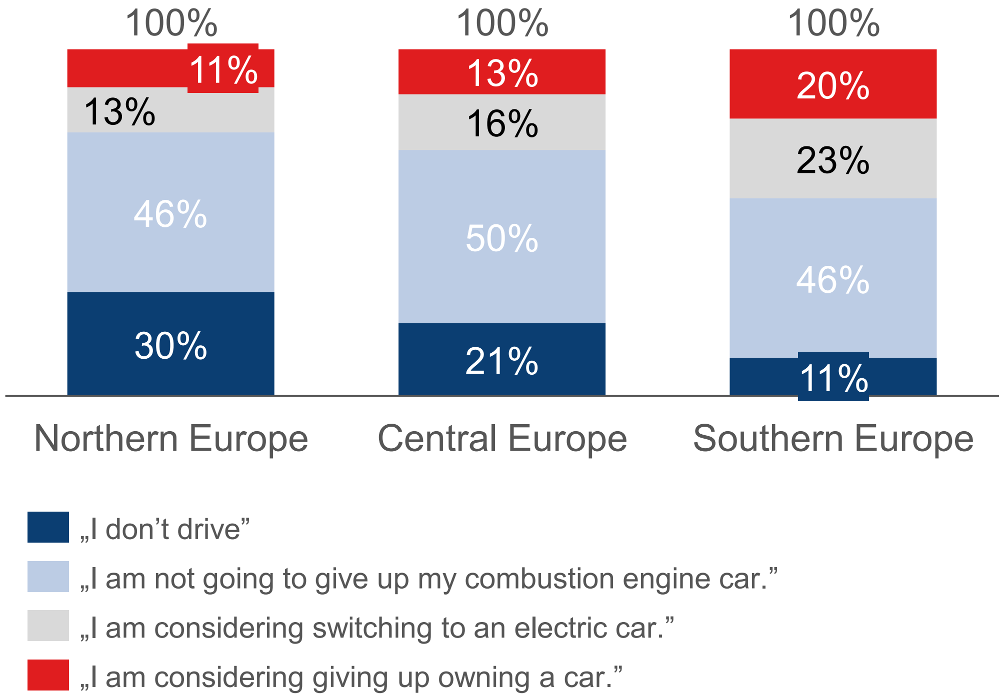
PVRLA POLISH VEHICLE RENTAL & LEASING ASSOCIATION 20 years

Private Individuals are increasingly choosing Mobility-as-a-Service rather than ownership

- 40-50% of consumers want to use mobility services more often.
- Other set of services with with a strong focus on flexibility and independence – no long term commitments.
- Blue ocean market.



10-20% of consumers are considering giving up their private car.



Source: BCG consumer mobility survey.
The results are approximate: Northern Europe includes DK, NO, SE, and FI; Central Europe includes DE, AT, CH, UK, NL, and BE; Southern Europe includes IT, ES, and FR.

The Challenges That Shape Our Future

The transformation of the automotive industry into Mobility-as-a-Service

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Growing electrification and influx of Chinese suppliers

Direct distribution and digital channel

Development of additional services within ecosystems

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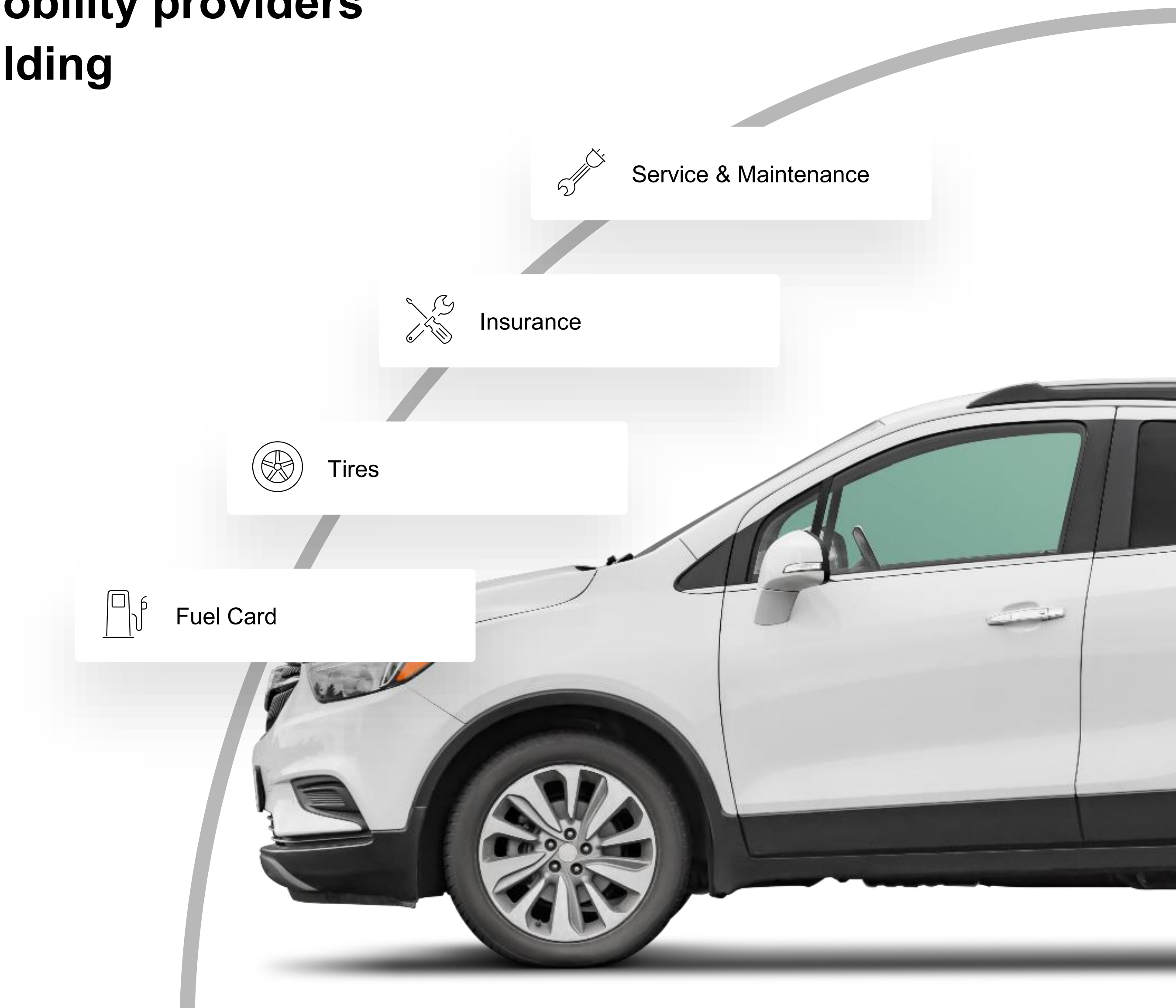
In response to consumer expectations, mobility providers are changing their business model by building ecosystems of additional services.

Initially, consumers only expected a vehicle – without additional services or after-sales relations.
The model has evolved towards full-service leasing or long-term rental.



Development of additional services within ecosystems

In response to consumer expectations, mobility providers are changing their business model by building ecosystems of additional services.

Market leaders are now entering the next phase – creating service ecosystems that go beyond vehicle servicing and redefine customer relationships.

Development of additional services within ecosystems

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The development of the partnership ecosystem is of interest to every category of player in the mobility market.

ARVAL BNP PARIBAS GROUP
RIDECELL

Arval has signed a strategic partnership with **Ridecell,** which has become their **technology partner in the development of shared mobility.**

ayvens SOCIETE GENERALE GROUP
Plugsurfing

Ayvens and **Plugsurfing** have formed a partnership that provides fleets with access to over **1 million charging points across Europe.**

Uber
moove

Uber has invested in African fintech **Moove, which offers vehicle rentals for taxi platform drivers.**

SIXT
BYD

German rental company **Sixt** has entered into a partnership with **BYD**, **committing to purchase ~100,000 BYD electric cars by 2028**.

Shell
greenway
IONITY
+ kilkunastu innych partnerów

Thanks to its cooperation with **the largest charging networks, Shell** offers a fleet card that provides access to **over 90% of charging points in Poland.**

Development of additional services within ecosystems

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The upcoming growth of the electromobility market further expands the scope for developing the partnership ecosystem.

Financing and development of charging infrastructure

- **Home and office charger leasing** for individual and fleet customers
- **Financing the construction of charging infrastructure** in company offices and housing communities
- **Maintenance services** for customers using charger leasing

Cooperation with eMSP & CPO providers

- **Cooperation with key charging network operators**
- **Negotiating preferential rates and simplifying billing** for your customers
- Integrating EV financing with charging services on **a single invoice**

Cooperation with energy suppliers

- **Development of preferential energy tariffs** for fleet customers
- **Development of financial products** supporting customers in transitioning to green energy
- **Integration of energy management system solutions** for EV fleets (smart grid and V2G)

The Challenges That Shape Our Future

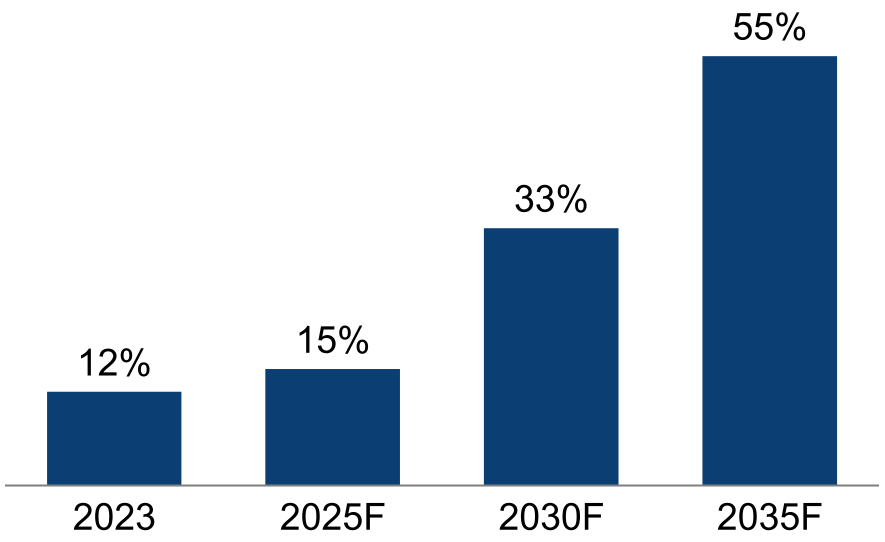
- The transformation of the automotive industry into Mobility-as-a-Service
- Development of additional services within ecosystems
- Growing electrification and influx of Chinese suppliers
- Direct distribution and digital channel

Growing electrification and influx of Chinese OEM's

The electrification of the Polish automotive market is still ahead of us – the next few years may prove to be crucial.

Within 10 years, electric cars will account for >50% of global sales.

Forecast of global EV sales share



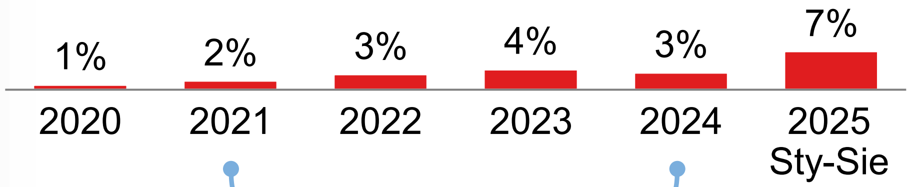
EV sales in Poland are steadily increasing but still lag significantly behind developed EU countries.

EV sales dynamics in Poland (%)

In August, EV sales accounted for 10% of the market and, for the first time, had a larger share than diesel.

The significant change and increase is due to the **'NaszEauto'** subsidy programme.

Budget: **PLN 1.2 billion**.



Increase in registrations in 2021–2024, mainly thanks to the 'Mój elektryk' subsidy programme. Budget of **PLN 0.960 billion.**

EV market share 2024

NO	**89%**
NL	**35%**
FR	**17%**
DE	**14%**
HU	**7%**

Source: BCG drive system model (05/2025), CEPiK, BCG analysis

Growing electrification and influx of Chinese OEM's

Electric car leasing as a response to customer concerns and an opportunity to increase margins for financing providers

The market for used electric cars is still small.

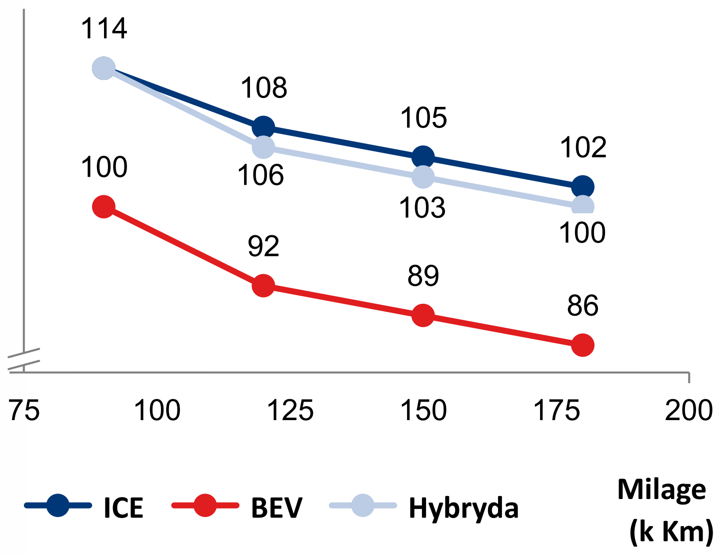
BEVs accounted for ~1% of newly registered used cars in the first half of 2025.

The main barriers to development include **consumer fears about**:

- **low EV battery life** and the associated **reduction in vehicle range**
- the still **underdeveloped charging infrastructure** in Poland
- **high maintenance costs**

Most consumer concerns about electric cars have already been addressed.

Maintenance costs during the vehicle's lifecycle in terms of mileage (Index, BEV = 100)



Research shows that most EV batteries retain an average of **87% of their capacity after 200,000-300,000 kilometres.**

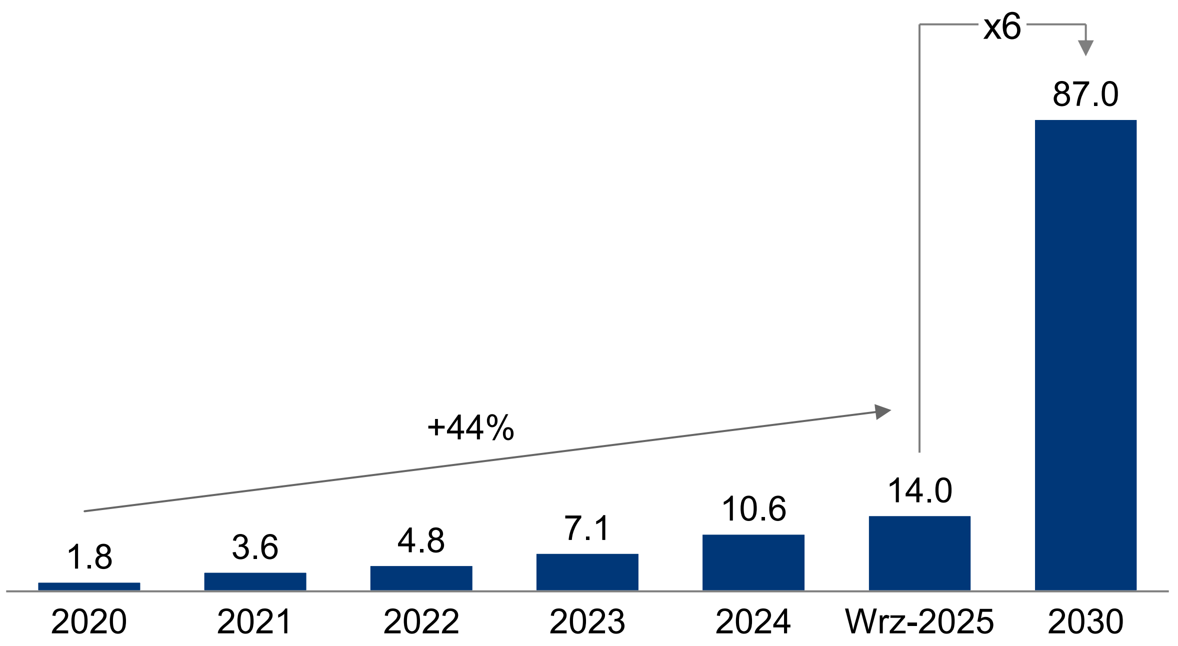
In addition, Poland is seeing **rapid growth in its network of EV charging points**, driven by government programmes.

Source: Study on the costs of maintaining passenger cars – Arval, Study on EV battery life – P3 Group, CEPiK

Growing electrification and influx of Chinese OEM's

Over the past five years, the network of chargers in Poland has grown by 44% annually and is expected to increase sixfold over the next five years.

Growth dynamics of electric car chargers in Poland
Number of charging points in 2020–2025



Source: Alternative Fuel Infrastructure Register, Ministry of Climate and Environment

The biggest CPO's in Poland

greenway — The current leader in chargers in Poland, managing a network of **~1,200 charging points by the end of 2024**. Plans to open an additional **280 points in 2025.**

ORLEN CHARGE — National CPO. Orlen has intensified the development of charging stations over the past year and is the runner-up with **~1,000 charging points**. According to its strategy, there will be **6,000 of them by 2035.**

powerdot — Portuguese Powerdot has also been systematically developing its network in Poland for several years and already has **930 charging points**, with plans to expand it to **1,500 points by the end of 2026.**

Growing electrification and influx of Chinese OEM's

PVRLA POLISH VEHICLE RENTAL & LEASING ASSOCIATION 20 years

Chinese automotive companies are not only continuing to invest in Europe...

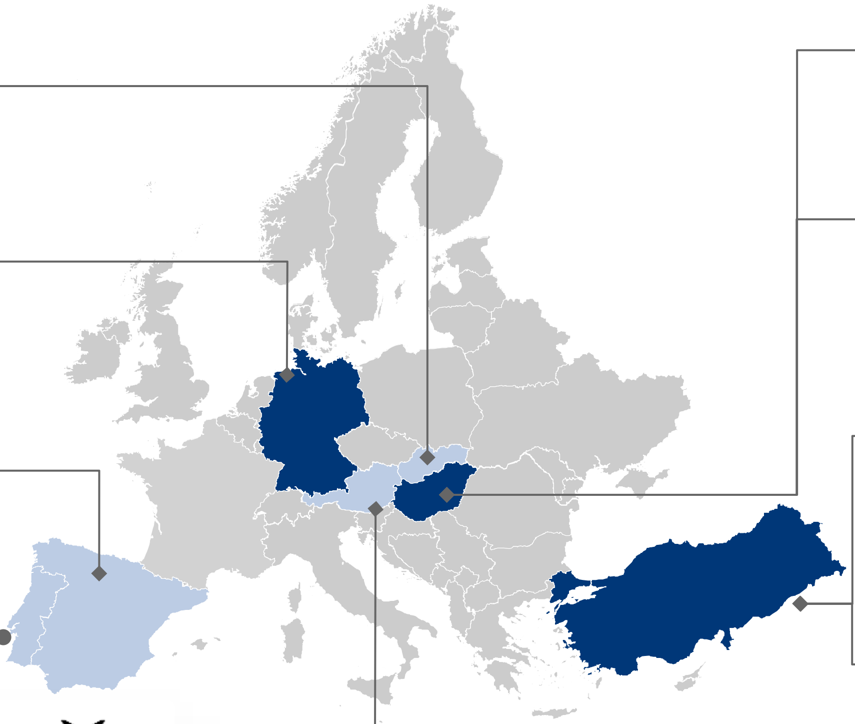
Selected direct investments by Chinese automotive companies in Europe

GEELY
Investment value: **1200 M EUR**
Electric car factory

Great Wall
Investment value: **16 M EUR**
R&D Centre

CHERY
Investment value: **500 M EUR**
Joint venture electric car factory

CALB
Investment value: **2000 M EUR**
Electric car battery factory



XPENG
Electric car factory
Investment value undisclosed

BYD
Investment value: **250 M EUR**
European headquarters and R&D Centre

BYD
Investment value: **500 M EUR**
Electric car factory

BYD
Investment value: **900 M EUR**
Electric car factory and R&D Centre

CHERY
Investment value: **900 M EUR**
Electric car factory

Production only
R&D Component

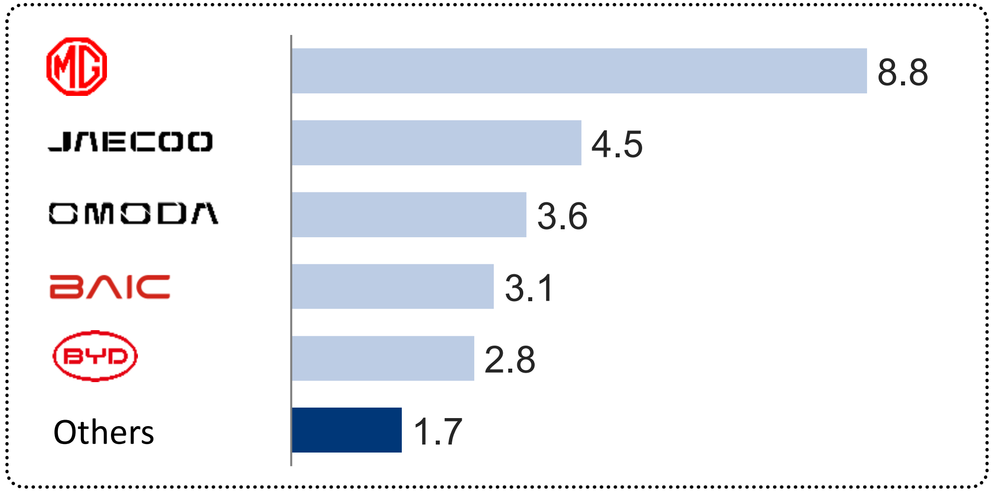
Comment: Incomplete picture of the market situation. Estimated total investment values.

Growing electrification and influx of Chinese OEM's

...but also increase their presence on the Polish market

Currently, the following cars are already available in Poland: MG, Jaecoo, Omoda, BYD, BAIC, among others

Passenger car sales 2025 (Jan-Aug), (thousands)

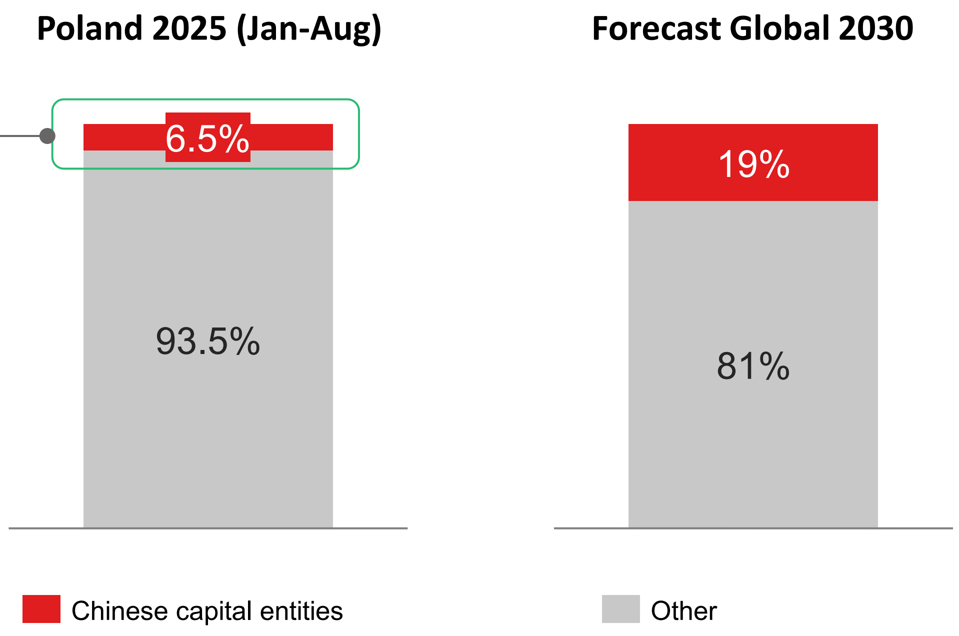


New brands on the market in 2025

GEELY GAC MOTOR JETOUR NIO

Currently, they account for 6.5% of the Polish market, but within five years, every fifth new car in the world will be manufactured by Chinese entities

Passenger car sales:



Source: BCG powertrain model (05/2024), SAMAR, BCG analysis

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Direct distribution and digital channel

Direct distribution and digital channel

Customer expectations are shifting towards direct and digital sales...

Experience offline + Mixed experience online/offline + Fully digital experience

Traditional sales model

Mobile format

Call center

Digital interface (e.g. in a car)

...and leading players have already launched their online marketplaces.

automarket Grupa PKO Banku Polskiego

ayvens

mAuto

mamGO ARVAL BNP PARIBAS GROUP

Santander Consumer Multirent

Pekao Leasing

ING LEASE

Millennium leasing

Additional pressure from multibrand online brokers

OTOMOTO Lease

superauto.pl

VEHIS

Comment: Available in selected markets
Source: press, discussions with experts, BCG analysis

Key takeaways

Key takeaways

Leaders of tommorow will...

1. reshape thier business models into mobility providers
2. full service leasing being an embeded part of their offer
3. effectively address the needs of new generations
4. build a partnership ecosystem that goes beyond today's market standard
5. effectively exploit the opportunities offered by electromobility
6. build strong cooperation with Asian OEMs
7. ensure a customer experience comparable to that of e-commerce market leaders.


Thank You
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