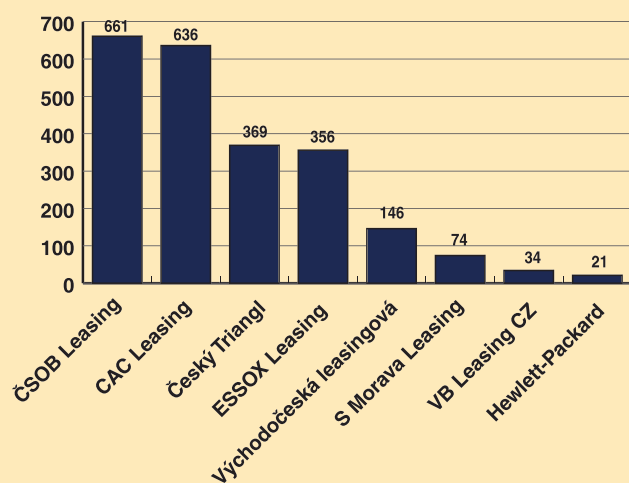


dlouhodobých refinančních zdrojů. Významnou překážkou, zejména z hlediska neměnnosti kalkulací a přijatelnosti ceny leasingu pro zájemce o leasing budov je i dvojitá zatížení leasingu nemovitostí převodní daní. Je však jisté, že právě finanční či operativní leasing budov je segmentem leasingového trhu s největším růstovým potenciálem.

Objem movitých předmětů se ve srovnání s rokem 2001 zvýšil loni pouze o jedno procento na 97 mld. Kč. Došlo tak ke snížení tempa růstu z předchozích let. Příčinou byla nejenom celková stagnace investic v České republice, ale zvláště loňský pokles odbytu osobních vozů, z nichž většina je dnes již pořizována s využitím leasingu. A protože leasing těchto aut je dlouhodobě nejvýznamnějším (objemově téměř polovičním a – pokud jde o počet obchodů – většinovým) segmentem našeho trhu, snižená poptávka po osobních vozech se nemohla neprojevit i v leasingových statistikách. Poklesl, i když zanedbatelně, také počet nově uzavřených smluv o leasingu dopravních

Pořadí členských společností Asociace leasingových společností v objemu prodeje na splátky poskytnutých v roce 2002 (v mil. Kč)
Ranking of Member Companies of the Association of Leasing Companies According to the Volume of Installment Sales in 2002 (in CZK m)



ZDROJ: ASOCIACE LEASINGOVÝCH SPOLEČNOSTÍ ČESKÉ REPUBLIKY, ARCHIV BANKOVNICTVÍ/SOURCE: ASSOCIATION OF LEASING COMPANIES OF THE CZECH REPUBLIC, ARCHIVE OF BANKOVNICTVÍ MONTHLY

In comparison with 2001, the volume of goods and merchandise increased last year by only 1% to CZK 97 billion. Therefore, the growth rate has declined from previous years. The overall investment slump in the Czech Republic was not the only reason for this decline. A role was also played by last year's decline in personal automobile sales, most of which is handled today through leasing. Since auto leasing is the most significant segment of the Czech market from the long-term perspective (almost half the volume and the majority of transactions), leasing statistics necessarily reflect any decline in the demand for personal automobiles. The number of newly concluded contracts on leasing transport vehicles, machinery and equipment, though negligible in volume, has also declined. This figure last year did not exceed 200,000. Owing to developments in demand for personal automobiles, the volume of operative leasing last year showed no increase either – used mainly in the Czech Republic for occupational vehicles and their fleets. The share of operative leasing in overall leased merchandise has so far not exceeded 5%.

COMMODITY AND CLIENT ORIENTATION OF LEASING

The focus of leasing last year did not significantly shift in the type of commodities or customers. The main leasing commodities in the Czech Republic are transport vehicles. The share of leased personal automobiles in overall leasing last year reached 47.5%. The share of industrial vehicles (primarily trucks and buses) was 29.5%.

Used vehicle leasing has increased in significance and already accounts for 12% of the total leased goods and merchandise. The share of used personal automobile leasing in total leased personal and commercial vehicles is now one fifth. Leased machinery and equipment, 18.4% last year, registered a slight increase. Corporate and business leasing in the services sector still represents more than half of the leasing market in the Czech Republic. One fourth of the leasing market is focused on industry and construction. Despite a decline due to other financial products for household needs, consumer leasing still makes up one tenth of the market. By far the majority of leasing contracts are concluded for five years or less.

In spite of inconsiderable growth in goods and merchandise leasing in the Czech Republic, the share of leasing in overall investment for machinery, equipment and transport did not drop last year. From a long-term perspective, the figures are close to one third, which is a unique situation compared with the rest of Europe. In Western European countries, leasing's contribution to goods and merchandise investment is usually about one sixth. On the contrary, only a small portion of the leasing in the Czech Republic is devoted to real estate, of which most of the investment goes to business complexes.

CONCENTRATION OF THE LEASING MARKET CONTINUES

During 2002, the Czech leasing market continued to concentrate. The five top leasing companies took in about 53% of the total leasing volume, and the top 15% had a share of 87.5%. However services in specific regions or on specialised commodity leasing. The significance of these companies as far as customer satisfaction is concerned has not decreased even in an environment of leasing product consolidation.

Největší leasingové společnosti podle objemu nově uzavřených obchodů (v mil. Kč)

The Biggest Leasing Companies According to the Volume of New Contracts (in CZK m)

Spoolečnost Company	Objem 2002 Volume 2002	Objem 2001 Volume 2001	Meziroční růst 2002–2001 v % Year-on-year growth 2002–2001 in %	Objem 2000 Volume 2000	Objem 1999 Volume 1999	Růst 2002–1999 v % Growth 2002–1999 in %
ČSOB Leasing	13 587	14 580	–6,81	11 981	8141	+60,72
ŠkoFIN	13 084	13 675	–4,32	11 415	10 110	+29,42
CAC Leasing	13 063	13 553	–3,62	13 695	11 871	+10,04
VB Leasing CZ	5886	5416	+8,68	4015	2493	+136,10
GE Capital Leasing	5685	4865	+16,86	7469	6610	–13,99
Franfinance Czech Republic	5683	4582	+24,03	n.a.	n.a.	–
Leasing České spořitelny	5323	4664	+14,13	n.a.	n.a.	–
DaimlerChrysler Services Bohemia	4735	4690	+0,96	n.a.	n.a.	–
ČP Leasing	4524	4437	+1,96	3015	1661	+172,37
Raiffeisen–Leasing	3572	2562	+39,42	1392	n.a.	–
CCB–Leasing	3226	1874	+72,15	n.a.	n.a.	–
Immorent ČR	2644	1255	+110,68	n.a.	n.a.	–
ING Lease (C.R.)	2586	n.a.	–	n.a.	n.a.	–
Český leasing	2371	2380	–0,38	1958	1556	+52,38
S Morava Leasing	2337	1820	+28,41	1357	n.a.	–
LeasePlan ČR	1653	1794	–7,86	n.a.	n.a.	–
DIL Immobilien–Leasing	1527	1864	–18,08	n.a.	1392	+9,70
Scania Finance Czech Republic	1309	1190	+10,00	n.a.	n.a.	–
GMAC	1173	1390	–15,61	1529	1549	–24,27
CitiLeasing	1074	1725	–37,74	n.a.	n.a.	–

ZDROJ: ASOCIACE LEASINGOVÝCH SPOLEČNOSTÍ ČESKÉ REPUBLIKY, ARCHIV BANKOVNICTVÍ/SOURCE: ASSOCIATION OF LEASING COMPANIES OF THE CZECH REPUBLIC, ARCHIVE OF BANKOVNICTVÍ MONTHLY