



The voice of leasing and automotive short-term rental industry

# Key components of non-financial risk management and compliance in financial institutions



**Efficient and robust operating model – competence, capacity and efficiency**

**Sound risk culture and corporate governance**

# IMPACT OF SHIFT TO SUSTAINABILITY

Increased acceptance of leasing as a key enabler for change, particularly for SMEs

Current business models and risk appetite standards is not enough to meet expectations from customers and policy makers

Adapting to new regulation and reporting requirements is a burden for many

BEVs are driving the volumes for traditional leasing companies, but RV worries in certain regions

# KEY RESPONSES FROM THE INDUSTRY

Adding resources and competencies. Learning through cooperation.

Risk assessment and monitoring increases in importance

Life cycle management and circularity

Data driven innovation and AI supported operations



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