

# Information on calculating the leasing rate

This is only a sample calculation. Please contact your responsible specialist department for your personal conditions.

A calculation example

|   | Private purchase<br>with protection | Company bike + all-<br>round protection |
|---|-------------------------------------|---|
| Gross salary  | € 3.000,00                          | € 3.000,00                              |
| plus employer share                                     | -                                   | -                                       |
| plus monetary benefit                                   | -                                   | € 8,00                                  |
| minus leasing installment<br>(salary conversion)        | -                                   | € 91,76                                 |
| minus all-round protection costs<br>(salary conversion) | -                                   | € 16,15                                 |
| New gross salary  | € 3.000,00                          | € 2.900,09                              |
| minus contributions (pension, AV, KV, PV)               | € 663,00                            | € 640,92                                |
| minus taxes (L.St., KiSt.)                              | € 331,02                            | € 307,08                                |
| minus non-cash benefit (1% rule)                        | -                                   | € 8,00                                  |
| Net salary  | € 2.005,98                          | € 1.944,09                              |

This results in monthly net costs for the company bike of:

€ 61,89

Assumed gross monthly salary: €3,000, all-round protection: premium theft and damage protection, basic inspection, basic wear and tear, tax class 1, new bike price: €3,299

## This is how the net costs are calculated:

The sum of the leasing installments and all-round protection make up the total gross or net leasing costs in the leasing contract.

Example net:  
 $91,76 \text{ €} + 16,15 \text{ €} = 107,91 \text{ €}$

As the gross salary has fallen, taxes and duties are also reduced. This is where the savings are made.

The total leasing costs minus 1% are deducted from the gross monthly salary. In the case of company bike leasing, the non-cash benefit is calculated as 1% of the quartered, rounded down RRP.

The old net salary (without company bike) minus the new net salary (with company bike) equals the monthly costs for the company bike.

Previous net salary  
€ 2.005,98

New net salary  
€ 1.944,09

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Monthly costs  
€ 61,89

Overall savings  
€ 1.058,59

lease  
a bike