



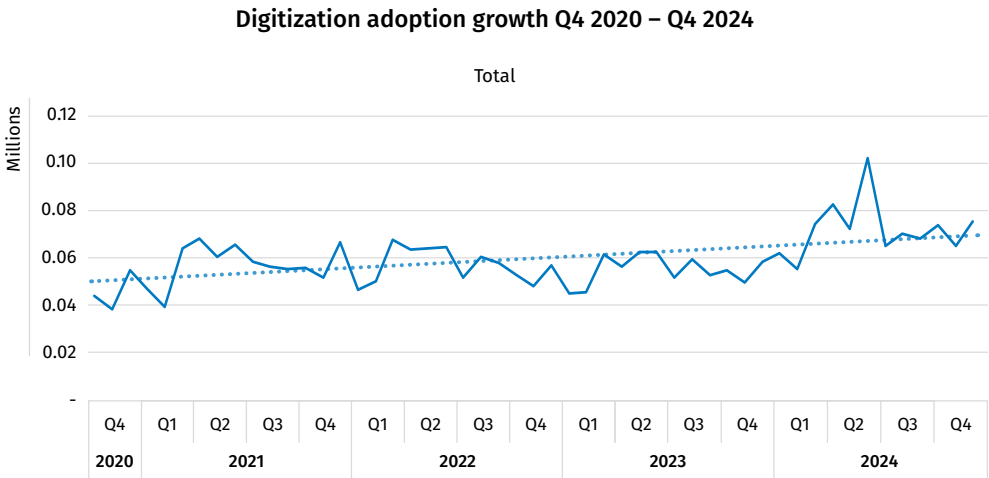
Equipment Lease Finance Digital Transformation Index Q4 2024

Wolters Kluwer, a global leader in professional information, software solutions, and services, announced the latest analysis from its Equipment Lease Finance Digital Transformation Index. The index tracks the rate at which equipment lessors and service providers are progressing in the evolution of paper-based finance back-office processes to digital. Results from the key resource demonstrate continued growth in adoption rates and a sustained push toward digital transformation within the industry.

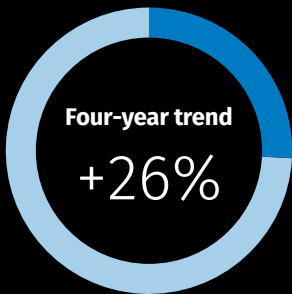
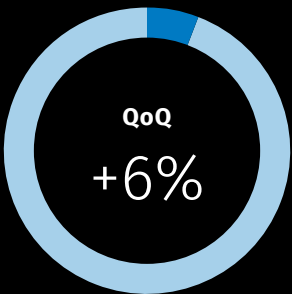
Fourth-quarter rise in digital contracting adoption

The rate of digital contracting adoption bounced back in the fourth quarter of 2024, increasing by 6 percent following a 23 percent decline in the third quarter. Additionally, a positive year-over-year growth trend of 31 percent was recorded compared to the same quarter last year, while the moving four-year trend increased by 26 percent dating back to Q4 of 2020.

The rising adoption rates seem to reflect a gain of momentum in overall business investment, underscored by [ELFA's 2024 Survey of Equipment Finance Activity](#). Not only did that survey measure an 8 percent rise in new business volume in the large ticket segment and 7.2 percent in the small ticket segment, but the association's confidence [Index](#) for the equipment finance market reached 67.5 in November, the highest level since August 2021.



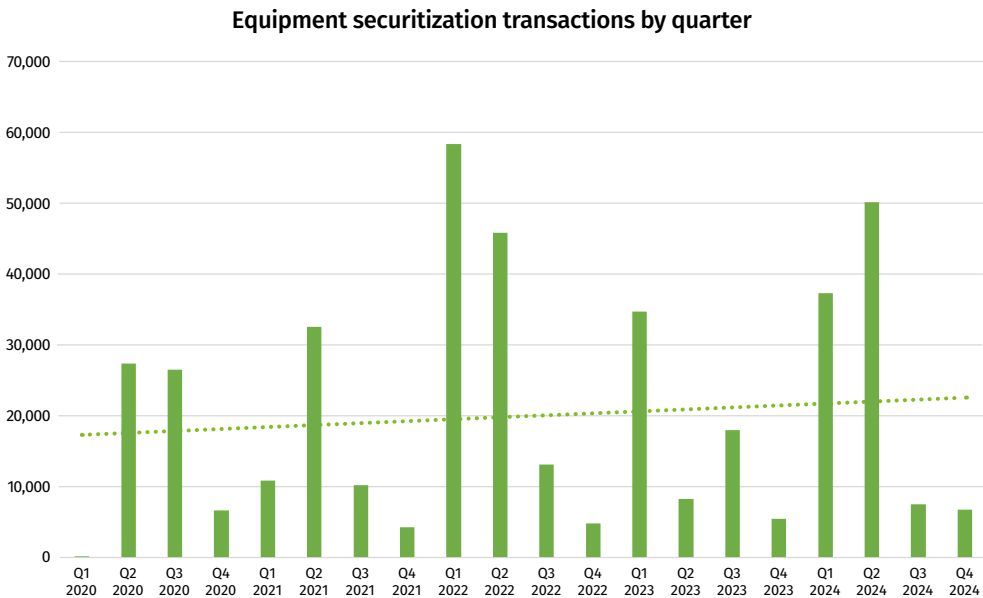
eContracting digital adoption rate



Despite Q4 dip, securitization markets show sustained growth

Although the digital ELF loan volume decreased 10 percent in securitization markets for the fourth quarter, the year-over-year adoption rate was up 25 percent when compared to Q4 of last year. Even more, the rate climbed 23 percent in the last four years, demonstrating a continued positive adoption trend.

Over the past 12 months, the equipment finance industry's securitized markets and asset-backed securities (ABS) exhibited mixed results, though leaned toward growth. The overall industry expanded to approximately \$1.34 trillion in 2023, with [82 percent of end-users](#) using some form of financing for their equipment and software acquisitions.

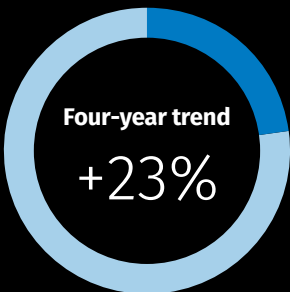
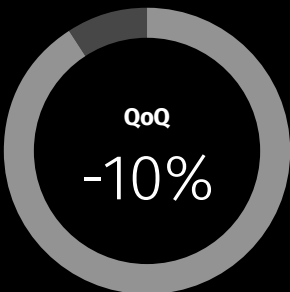


Eric Capehart

Associate Director of Market Strategy for
Wolters Kluwer's Digital Lending Solutions

"The recent uptick in confidence for equipment leasing and business investments is driving a sustained push toward digital transformation in back-office operations. This trend reflects the industry's recognition that modernizing contracting, documentation, and workflow processes is imperative for enhancing efficiency and competitiveness in today's market. As businesses rebound and equipment leasing surges forward, eSignatures and digital documentation are becoming the new standard, enabling faster transactions and improved access to capital."

Securitization adoption rate





Summary

The Wolters Kluwer Equipment Lease Finance Digital Transformation Index helps identify and track adoption drivers, while providing insights into market shifts that may impact the digitization of the equipment lessors and servicers. Results of the Q4 Index showed continuous growth in the adoption of digitization.



About Wolters Kluwer Financial & Corporate Compliance

Wolters Kluwer (EURONEXT: WKL) is a global leader in information, software solutions and services for professionals in healthcare; tax and accounting; financial and corporate compliance; legal and regulatory; corporate performance and ESG. We help our customers make critical decisions every day by providing expert solutions that combine deep domain knowledge with technology and services.

Wolters Kluwer reported 2023 annual revenues of €5.6 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 21,400 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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