

sectoautomotive

THE GROUP FINANCIAL RESULT OF SECTO AUTOMOTIVE FOR THE YEAR 2021

The growth story of Secto Automotive continues. Our revenue grew to the total of **342 million euros** in 2021 (+16 % vs. 2020) and our adj. EBITDA grew to **10.3 million euros** (+46 % vs. 2020) respectively. Our fleet increased 10.5 % in 2021, while the market itself had a growth rate of 3.4 %. The division with the largest relative growth percentage was our B2C sales (+47 % vs. 2020). The total revenue of the B2C segment amounted to **50 million euros**, while selling almost 3000 vehicles.

A pioneer in sustainable motoring. Electric vehicles (EV) has been at the core of Secto's strategy already since 2010. For more than a decade, Secto has been helping thousands of B2B and B2C customers transition towards both hassle-free and sustainable motoring. By the end of 2021, the EV had already grown into the most popular drivetrain within new leasing contracts, peaking at 25% of all contracts signed in Q4 2021. In Q1 2022, more than every third new leasing contract will be made on an electric vehicle. Secto isn't only the front runner but also the market leader in sustainable vehicles.

With gas and electricity in our veins. The transitional journey of the World Rally Championship (WRC) to eFuels and hybrid vehicles made Secto turn its attention to the gravel roads. The WRC event in Jyväskylä has been known as *Secto Rally Finland* since the fall of 2021. The iconic Finnish WRC event is a great forum for us to tell our story and gain recognition. At the same time, we are adding genuine value to the motorsport community, guiding them on their journey towards sustainability.

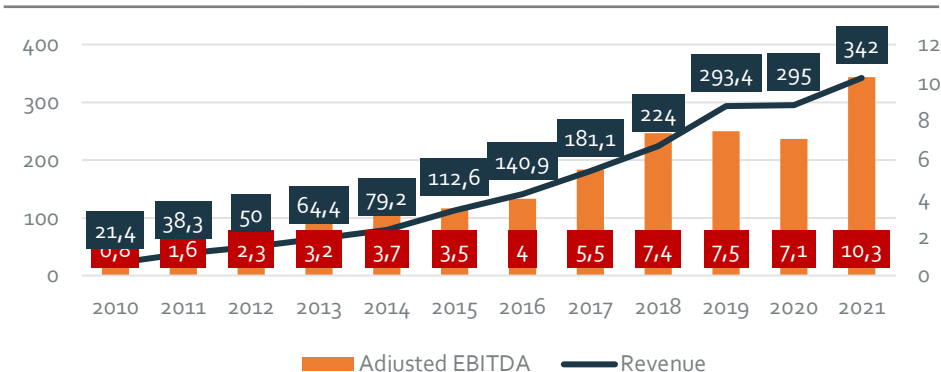
Hassle-free motoring. We measure customer satisfaction continuously and the feedback is categorically positive, as it has been for years. "Low churn and high NPS scores from our customers while having a steady and scalable growth in all our business segments is proof that Secto's promise of hassle-free motoring materializes in our customers' everyday life. We also want to work in a hassle-free fashion within our own organization. Our staff is the heart of our business. Our focus for the coming years is crystal clear." states CEO Matias Henkola.

Secto Automotive, turning 15 years in 2022, has 4,500 corporate customers and a leasing fleet of more than 10,000 vehicles. In addition, we sell approximately 3,000 cars returning from our leasing fleet directly to consumers. Secto is an entrepreneur-driven car leasing company backed by a strong Finnish Private Equity fund.

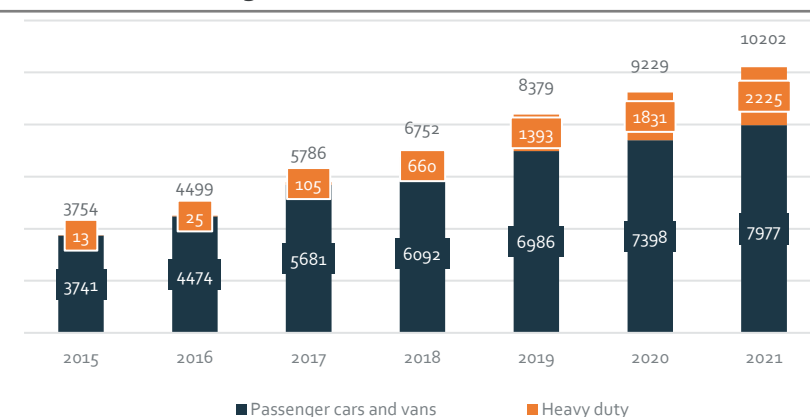
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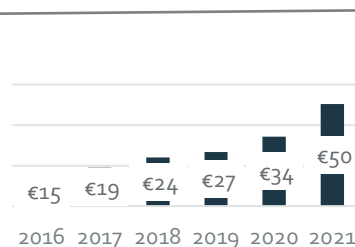
Revenue and EBITDA adj. (EURm)



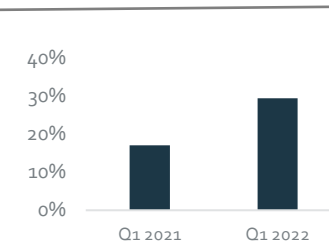
Leased vehicle fleet growth (units)



Revenue – B2C sales (M€)



Share of electric vehicles on new orders %



Secto Automotive publishes quarterly financial reports for investors. Financial reports are available at: <https://secto.fi/investors/>