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DBK Rental - strategic partnership of EFL and DBK Group

Europejski Fundusz Leasingowy S.A. (EFL) has become a strategic partner of DBK Group. The agreement initiating the process of acquiring 70% of shares in HAMA Polska Sp. z o.o., by EFL was signed on 04.02.2020. The balance sheet total of HAMA Polska is nearly PLN 500 million, while the volume of the financed fleet is over 3,100 vehicles.

Hama Sp. z o. o. which is an operator of DBK Rental trademark, belongs to the DBK Group, Poland's biggest supplier of products and services for the TFL sector. It has been operating on the Polish market since 2007, providing comprehensive, safe and modern services of commercial vehicle rental for the transport business. It offers a solution for companies looking for convenient and flexible methods to optimize their overall fleet maintenance costs.

"The truck market is one of the strategic business segments for EFL. We fully understand this market and its needs. For a long time we have been trying to expand our offer of heavy vehicle rental. Thanks to the acquisition of shares in HAMA Polska, we will expand the EFL Group's offer by renting trucks >3.5t as well as semi-trailers and trailers. First of all, these will be the vehicles of our partners, with whom we already cooperate by providing financing, i.e. DAF, Man, Iveco as well as Koegel and Kassbohrer trailers. I am convinced that our offer will be recognized on the market and during subsequent stages we will be able to cooperate with other suppliers of vehicles and trailers" – said **Radosław Woźniak, the President of the Management Board of EFL.**

"Europejski Fundusz Leasingowy and the DBK Group have been successfully cooperating for many years in the field of financing commercial vehicles and trailers for domestic and international transport. The natural course of action was to decide on a strategic partnership. According to our forecasts and taking into account expectations of Polish customers as well as market tendencies in Europe, the commercial vehicle rental market will continue to develop dynamically in the coming years. Strategic cooperation with Europejski Fundusz Leasingowy will strengthen the position of DBK Rental as the leader on the commercial vehicle rental market in Poland. EFL's support will provide us with the opportunity to develop the fleet of DBK Rental in a long-term and stable manner and to enter new segments of the domestic market, while at the same time guaranteeing our customers full mobility and the highest quality of service within the "Total Care" concept of the DBK Group, i.e. full and comprehensive customer service. I am convinced that synergy with such a strong partner as Europejski Fundusz Leasingowy will further strengthen the brand of DBK Rental on the commercial vehicle rental market" – said **Ireneusz Sobieski, president of the DBK group.**

EFL, the Polish entity of Crédit Agricole Leasing & Factoring, is one of the leaders on the Polish market of movables leasing. For over 28 years, the EFL Group has been providing its customers with financing services assisting them with leasing, rental, loan and factoring services. The balance sheet total of the EFL Group is about PLN 12 billion, in 2019 the Group financed assets of a total value of over PLN 6.4 billion.

The share acquisition and recapitalisation of DBK Rental by EFL provides for a long-term cooperation between the future shareholders. The establishment of the strategic partnership is also a strong commitment to support

the further development of DBK Rental on a rapidly developing market, thanks to, among others, the financial support of the EFL Group, maintenance services provided by the DBK Group and the competence and experience of all the participants in the transaction.

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