



## PRESS RELEASE

# The creation of BPCE Equipment Solutions makes BPCE the European leader and a major global player in the equipment leasing market

Paris, March 3, 2025

Groupe BPCE, the second-largest banking group in France and the fourth-largest in the euro zone, today announces the creation of BPCE Equipment Solutions, following the acquisition of Société Générale Equipment Finance (SGEF). By leveraging the strong fit between BPCE Equipment Solutions, a leading provider of industrial equipment lease financing in Europe, and BPCE Lease, the reference for leasing in France, BPCE will strengthen its expertise and ability to respond to all the financing needs of its clients and partners, while helping them to tackle the major transitions of tomorrow. This launch makes BPCE the European leader in the equipment leasing market and represents a key step in the acceleration of the Group's international expansion, a central objective of the Vision 2030 strategic plan.



Active in 24 countries\*, BPCE Equipment Solutions manages a €15 billion portfolio of financings and is the leading provider of industrial equipment lease financing in Europe (outstanding financings, excluding auto).

Underpinned by 1,600 staff, this new BPCE company will assist clients and partners (equipment suppliers or manufacturers) in building financing solutions for their own clients, in order to support their growth and innovation projects.

BPCE Equipment Solutions' offering is based on integrated, innovative and customized financing and leasing solutions, supported by cutting-edge sectoral expertise in fields such as transport, industry, technology, the medical sector and energy transition.

This operation will accelerate BPCE's international expansion in industrial equipment lease financing, based on a stronger presence in Europe and a global footprint in strategic markets like China, the USA and Brazil.

BPCE also aims to strengthen its presence on the French market by leveraging the strong fit between BPCE Equipment Solutions and BPCE Lease, the specialist subsidiary with a portfolio of outstanding financings exceeding €20 billion in the fields of equipment and real estate leasing, long-term rental and renewable energy financing. Complementary both in terms of their activities and their distribution methods, BPCE Equipment Solutions and BPCE Lease are equipped to provide a broad array of solutions that respond to the needs of their client bases of manufacturers, dealers, distributors and corporate customers. The development of these financing solutions in France will also be fueled by the strength of the Banque Populaire and Caisse d'Épargne networks and their close ties to their customers in all regions.

In organizational terms, BPCE Equipment Solutions joins the Financial Solutions & Expertise business unit, headed by Fabrice Gourgeonnet, member of the BPCE Executive Management Committee. This business unit concentrates the Group's expertise in the areas of specialized financing (leasing, consumer finance, factoring, real estate development financing), custody, international development advisory and real estate solutions.

**For Nicolas Namias, Chief Executive Officer of BPCE:** *"Within a year of announcing the project, we are very pleased to create BPCE Equipment Solutions and to receive 1,600 new staff into BPCE. I welcome them to our group. Already active in France, Spain and Italy through BPCE Lease, BPCE now becomes the European leader in the equipment leasing market. This development underlines our commitment to support the real economy and to respond to the practical needs of our clients by assisting them particularly with their environmental transition challenge. Thanks to a broad array of expertise and a presence in multiple countries, we are ideally placed to grow this business in France, Europe and the wider world, in line with our Vision 2030 strategic plan. Internationally, we will build on the relations of confidence established with many partners. In Europe, where we are already market leader, we will expand on our recognized presence, such as in Germany. In France, we will leverage the strength of the Banque Populaire and Caisse d'Épargne networks to assert our position with large clients, while also creating synergies with our specialist leasing subsidiary BPCE Lease.*

*To execute this strategy, I am very pleased to announce the appointment of Odile de Saivre as Chief Executive Officer of BPCE Equipment Solutions, supported by Zdenek Metelak and Olivier Vimard as Deputy Chief Executive Officers, and the appointment of François Camilleri as Chief Executive Officer of BPCE Lease. I am fully confident in the ability of the teams to achieve these common ambitions, for the benefit of our clients in France, Europe and the wider world."*

## Appointments of Odile de Saivre and François Camilleri

Groupe BPCE announces the appointments of Odile de Saivre as Chief Executive Officer of BPCE Equipment Solutions and François Camilleri as Chief Executive Officer of BPCE Lease. Both join the BPCE Executive Committee.



### **Profile of Odile de Saivre, Chief Executive Officer of BPCE Equipment Solutions and member of the BPCE Executive Committee**

Odile de Saivre joined Société Générale in 1997, where she began her career in investment banking and more specifically in equity capital markets, strategic & acquisition finance and then asset finance. In 2010, she took responsibility for supervising credit risk on financing activities, before being appointed Deputy Head of Corporate Loans in Moscow in 2013. She returned to Paris in 2015 with responsibility for export project finance. In 2017, she became Deputy Chief Executive Officer of Société Générale Equipment Finance before taking over management of the company in 2022.

Odile de Saivre graduated from Ecole Centrale de Paris and Collège des Ingénieurs.



### **Profile of François Camilleri, Chief Executive Officer of BPCE Lease and member of the BPCE Executive Committee**

François Camilleri joined Natixis Lease in 2002 with a remit to expand the Group's leasing business internationally. He notably set up the Madrid and Milan subsidiaries, and launched the Group's leasing activities in Algeria and Morocco. In 2006, he took charge of the business development department, then the commercial department, and in 2011 he became Deputy Chief Executive Officer of Equipment Leasing in France, in French overseas territories and internationally. In 2015, he also steered the growth of the real estate leasing business. In 2016, he became Deputy Chief Executive Officer of Natixis Lease, subsequently BPCE Lease. He is also President of the Leasing Commission of the French Association of Financial Companies (ASF).

François Camilleri holds a master's degree from Neoma Business School.

\* 14 subsidiaries: Austria, Belgium, Brazil, China/HK, France, Germany, Hungary, Italy, Netherlands, Poland, Spain, Switzerland, UK, USA and 10 partnerships: Australia, Czech Republic, Denmark, Finland, Norway, New Zealand, Portugal, Romania, Slovakia and Sweden.

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## About Groupe BPCE

*Groupe BPCE is the second-largest banking group in France and the fourth-largest in the euro zone in terms of capital. Through its 100,000 staff, the group serves 35 million customers – individuals, professionals, companies, investors and local government bodies – around the world. It operates in the retail banking and insurance fields in France via its two major networks, Banque Populaire and Caisse d'Epargne, along with Banque Palatine and Oney. It also pursues its activities worldwide with the asset & wealth management services provided by Natixis Investment Managers and the wholesale banking expertise of Natixis Corporate & Investment Banking. The Group's financial strength is recognized by four credit rating agencies with the following senior preferred LT ratings: Moody's (A1, stable outlook), Standard & Poor's (A+, stable outlook), Fitch (A+, stable outlook) and R&I (A+, stable outlook).*

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