

PRESS RELEASE

A year after its creation, BPCE Equipment Solutions accelerates its growth in Europe and worldwide

Paris, March 30, 2026

The integration of BPCE Equipment Solutions into Groupe BPCE cemented the Group's position as the European leader in capital equipment financing and as a major player worldwide. With BPCE Equipment Solutions now successfully embedded into the Group's Financial Solutions & Expertise division, the company has now unveiled plans to step up expansion in European and international markets and thereby contribute to the Group's "VISION 2030" strategic plan.

Since March 2025, the successful integration of BPCE Equipment Solutions and its 1,600-strong workforce in 14 countries has been coupled with excellent growth in business, with new financing production rising 15% over the first 10 months of 2025. **The target for 2030 is to lift annual production to €10 billion.**

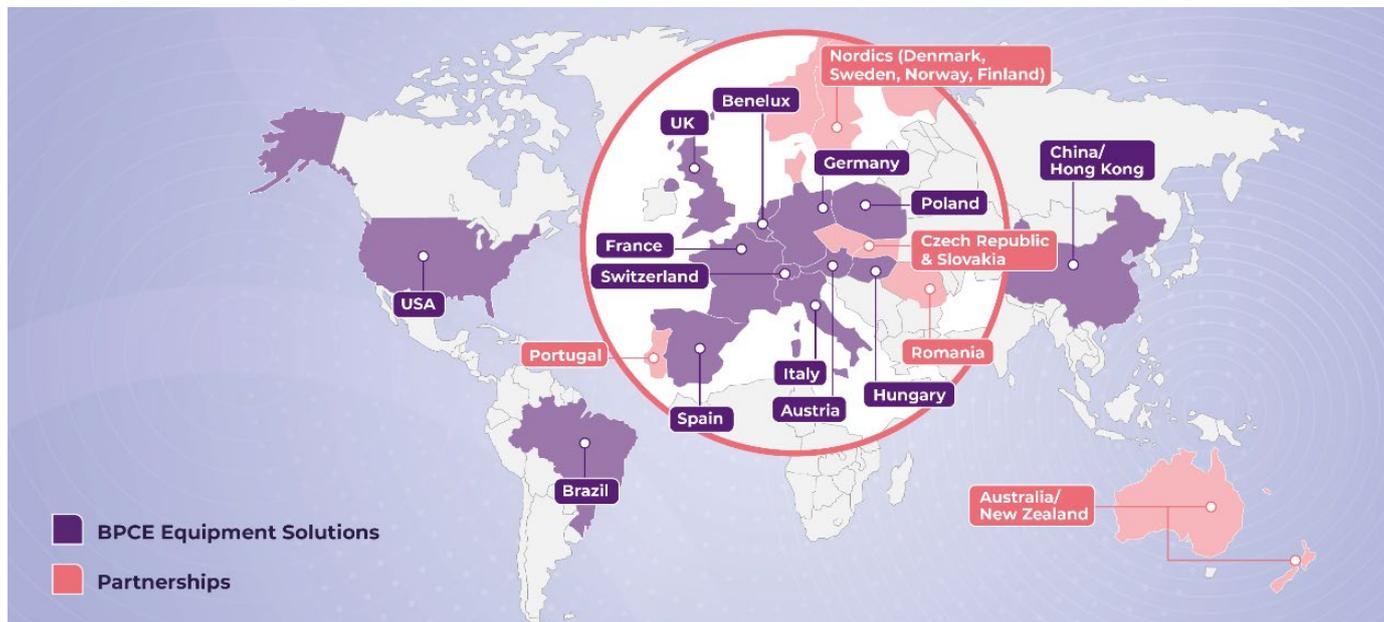
BPCE Equipment Solutions' new strategic plan, "BOOST 2030", marks a new stage in the company's development both in Europe and internationally. Firmly entrenched in Germany through GEFA BANK, BPCE Equipment Solutions now intends to step up growth on its corporate client base in France, notably through the Banque Populaire and Caisse d'Epargne networks and Natixis CIB, and in coordination with BPCE Lease, a go-to player for leasing in France. BPCE Equipment Solutions also plans to strengthen its positions in Spain and Italy, in relation with BPCE Lease, and to expand its activities in Portugal, while actively exploring new possibilities for growing its operations in Brazil, China and the USA.

To achieve these targets, BPCE Equipment Solutions will leverage its recognized expertise in transport and industry, and accelerate its growth in high-potential sectors like technology, health and energy transition.

The company's in-depth knowledge of the equipment it finances and its longstanding relations of confidence with clients and vendor partners (equipment suppliers or manufacturers), will be major assets in achieving these ambitions. The company's proven ability to integrate its financing solutions into its partners' sales processes will also be decisive.

For Fabrice Gourgeonnet, member of Groupe BPCE's Executive Management Committee and Chief Executive Officer of the Financial Solutions & Expertise division: *"BPCE Equipment Solutions' successful integration into Groupe BPCE has positioned the Group as the European market leader and a major global player in capital equipment leasing, with a portfolio of financings amounting to €36 billion including BPCE Lease. BPCE Equipment Solutions now wants to step up its growth both in Europe and the wider world. This ambition is a core part of the new strategic plan - BOOST 2030 - which asserts the company's commitment to supporting the real economy, creating value for its clients and partners, and helping them to respond to major ongoing transitions, particularly in the environmental and technological fields"*

Stronger European presence and high growth potential



Active in 24 countries, with premises in 14, BPCE Equipment Solutions currently generates **over 80% of its production in Europe**. As part of the BOOST 2030 strategic plan, the company plans to step up the pace of growth in several markets:

- **Germany**, through **GEFA BANK**, is the main market for growth in the capital equipment financing field. Thanks to a solid and recognized platform, and strong positions with manufacturers and distributors of industrial and transport equipment, BPCE Equipment Solutions intends to strengthen its partnerships with large manufacturers in order to assist companies with their strategic investments. GEFA BANK has over **30,000 SME clients** and some **550 vendor partners**, and posted a **7.5% increase in production to €2.4 billion in 2025**.
- **France now represents a new theater of growth**, the objective being to expand the company's presence by leveraging the strong synergies that exist between BPCE Equipment Solutions and BPCE Lease, the specialist subsidiary managing a €20 billion portfolio in the fields of equipment leasing, real estate leasing, long-term vehicle leasing and renewable energy financing. BPCE Equipment Solutions and BPCE Lease will capitalize on their complementary activities and distribution methods to provide a broad array of solutions responding to the needs of their manufacturer, reseller, distributor and company clients. The development of these financing solutions in France will notably harness the strength of the Banque Populaire and Caisse d'Epargne networks and their commitment to serving their clients in all areas of France.

Southern Europe also offers fresh growth potential:

- **- In Spain and Italy**, BPCE Equipment Solutions and BPCE Lease are working together to channel their expertise more closely in order to optimize market coverage. The goal is to consolidate their presence through a diversified and enhanced range of solutions for these two markets. In 2025, BPCE Equipment Solutions expanded production by 6% in Spain and 14% in Italy;
- **- In Portugal**, the objective is to capitalize on the opportunities created by BPCE's projected acquisition of novobanco, the country's fourth-largest bank, and thereby generate new growth streams.

In the broader international arena, BPCE Equipment Solutions plans to triple the size of its business portfolio in the **USA** by 2030. In **Brazil**, a banking license is in the process of being obtained, with a view to developing the company's activities on this promising market.

Big ambitions in the technology, health and energy transition sectors

Alongside the solid positions held in industry and transport, three key sectors have been assigned priority:

- **In the technology sector**, BPCE Equipment Solutions wants to provide greater support to clients with their technology investments, particularly those related to AI, and in the areas of software and IT services and cybersecurity. The company's innovative products and flexible solutions manage the whole of the life cycle and enable clients to finance their equipment needs (data centers, servers, telecom systems, security solutions, software and licenses, etc.).
- **In the health sector**, BPCE Equipment Solutions intends to assist public and private actors with their investments in new-generation medical equipment (robotic surgery, imaging equipment, health-related IT, etc.) and thereby contribute to modernizing infrastructure and improving the care offered to patients. In the context of rapid technological progress, the company's solutions can be adapted to changes in medical uses and equipment.
- **Lastly, in the energy sector**, BPCE Equipment Solutions plans to play an increasing role in supporting clients with their investments in the fields of energy efficiency, renewable energy and the decarbonization of their activities. In close collaboration with partners, the company already offers bespoke solutions, rounded out with value-added services including maintenance and the optimization of asset life cycles.

Over the last few years, BPCE Equipment Solutions has developed an ambitious sustainable strategy - "**Care and Dare about the Future**" - and has financed some €4 billion of sustainable and positive social-impact assets.

Through BOOST 2030, BPCE Equipment Solutions intends to support its clients more actively with their economic, technological and environmental transitions and to instill a total performance dynamic that combines growth, operational efficiency and positive impact, underpinned by the expertise of its people and the strength of Groupe BPCE.

About GEFA BANK

GEFA BANK is one of Germany's leading providers of sales and investment financing for mobile equipment, with more than € 2.4 billion in new business in 2025 and over 75 years of market experience. A wholly owned subsidiary of the international banking group Groupe BPCE, GEFA BANK supports Germany's SMEs in investing in modern and sustainable technologies through leasing, loan, and hire purchase solutions. As part of the BPCE Equipment Solutions network, GEFA BANK provides international inventory and sales financing solutions for global manufacturers and dealer partners (vendors). In addition, GEFA BANK offers overnight and fixed-term deposit products for private and business customers.

About BPCE Equipment Solutions

BPCE Equipment Solutions provides a full range of integrated financial solutions to meet the equipment needs of companies for a sustainable growth. The company serves different types of clients -manufacturers, distributors, resellers, dealers, and rental companies of equipment- to meet the needs of their own clients. The financing solutions provided by BPCE Equipment Solutions are tailored to the business models and challenges of each of its partners: loans, leasing with or without purchase option, rental solutions, receivables financing, as-a-service solutions, and inventory financing. With 1,600 employees and an activity in 24 countries, including 14 locations and 10 strategic partnerships, BPCE Equipment Solutions teams combine global expertise with local capabilities to provide customized solutions tailored to the specificities of each market. The expertise of BPCE Equipment Solutions is organized into four sectoral verticals: industrial equipment, technology, healthcare & green energy and transportation & new mobility. BPCE Equipment Solutions is part of the Financial Solutions and Expertise (FSE) division within Groupe BPCE.

About BPCE

BPCE is the second-largest banking group in France and the fourth largest banking group in the euro zone in terms of capitalization. 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'Épargne, 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.

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