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**M.9785 – EFL / DBK / HAMA POLSKA**

**SECTION 1.2**

**Description of the concentration**

Europejski Fundusz Leasingowy S.A., Poland ("**EFL**"), and DBK sp. z o.o., Poland ("**DBK**"), intend to acquire joint control over Hama Polska sp. z o.o. Poland ("Hama Polska") which is currently 100% solely-owned subsidiary of DBK.

It is intended that EFL will acquire 70% stake in Hama Polska but due to additional contractual arrangements between the Parties, EFL and DBK will jointly control Hama Polska. The change from sole to joint control will result in the creation of a joint venture which will provide truck and trailer rental services in Poland.

The business activities of the Parties and the (future) JV are:

- **EFL** (with headquarter in Poland) is a provider of financial solutions, including lease and additional products, while its subsidiaries provide also factoring services, loans and long-term rental. It is active only in Poland. EFL is part of the Crédit Agricole Group, which is headed by Crédit Agricole SA, Paris, France. The Crédit Agricole Group has global operations in banking and financial services;

- **DBK** (with headquarter in Poland) is a privately-owned company that heads the DBK Group. DBK Group is a supplier of products and services for the TSL (Transport, Shipping & Logistics) industry. It provides services for cargo fleets – from financial support at the stage of vehicle purchase, through selection of an appropriate vehicle, to full after-sale service. DBK Group is active primarily in Poland but has also some minor operations in Lithuania;

- **Hama Polska** (with headquarter in Poland) offers rental of trucks and trailers under "DBK Rental" brand in Poland.