

PRESS KIT 2025

Contents

1	MESSAGE FROM THE CEO	3
2	AKIEM, A LEADER IN LOCOMOTIVE LEASING	4
2.1	AKIEM AT A GLANCE.....	4
2.2	THE THREE ACTIVITIES OF AKIEM, CORNERSTONES OF ITS LEADERSHIP.....	5
2.3	A STRONG EUROPEAN AND LOCAL PRESENCE.....	5
2.4	AKIEM'S CUSTOMERS.....	7
2.5	AN ECOSYSTEM OF PARTNERS.....	7
2.6	AKIEM, A SOLID PLAYER.....	8
3	AKIEM, A COMMITTED LEADER IN PROMOTING RAIL IN EUROPE	9
3.1	A CHALLENGING CONTEXT	9
3.2	INVESTING MASSIVELY AND OPENING NEW ROUTES IN EUROPE	9
3.3	AKIEM IN POLAND: THE MOST POLISH OF EUROPEAN LESSORS.....	12
4	AKIEM, PROMOTING MOBILITY AND SUSTAINABLE TRANSPORT THROUGH PASSENGER TRAIN LEASING	13
4.1	MAKING THE PASSENGER TRAIN LEASING MODEL WORK	13
4.2	THE TERRITRAIN OFFER, A UNIQUE CONSORTIUM IN THE FRENCH MARKET.....	14
4.3	THE SIGNING OF A CONTRACT WITH ODEG, A STRONG MARKER.....	15
5	A LEADING ACTOR OFFERING INTEGRATED MAINTENANCE SERVICES	17
5.1	MAINTENANCE, A KEY PILLAR IN AKIEM'S DEVELOPMENT.....	17
5.2	FULL SERVICE BY AKIEM, AN INTEGRATED SOLUTION	17
5.3	OSTRICOURT, AN ILLUSTRATION OF AKIEM'S AMBITIOUS VISION FOR MAINTENANCE.....	18
5.4	A TRUE RAIL MAINTENANCE ECOSYSTEM CATALYZED BY AKIEM.....	19

1 MESSAGE FROM THE CEO

In a rapidly changing world where environmental challenges call for innovative solutions, Akiem is at the heart of the European railway revolution and is taking action!

Rail transport, much more than just a mode of transportation, is a concrete response to the climate emergency. As the preservation of our planet has become a crucial issue, the railway sector is resolutely identified as an undeniable solution, and a green one at that. Carbon emissions are reduced, and more environmentally friendly modes of transporting goods and people are becoming a daily reality, and we are at the forefront of this movement.

What we want is to promote rail transport in a concrete way and beyond established borders. At Akiem, we design turnkey solutions to meet the evolving needs of freight and passenger transport operators. Europe is our territory, and we work to reduce borders and constraints to mobility. We are the architects of a future where the train becomes a logical choice. And we do not just follow the movement, we shape it: with massive investments, cross-border, innovative solutions, while ensuring the preservation of the environment. I am convinced: we are the engines of this transformation!

Akiem must be the catalyst for the transition to a more efficient, sustainable, and interconnected European railway system. We are not just a player in the railway leasing market; we are the leader shaping the market and pushing boundaries. We look far ahead and act with determination, aware of our responsibility towards future generations: to build a solid and sustainable ecosystem in Europe and the territories. Rather than following trends, we inspire them. Rather than taking existing paths, we pave the way!

Fabien Rochefort, Akiem CEO

Fabien Rochefort is an engineer with a Master's degree in General Management. With solid experience in the field of rail transport and network operation, he created Akiem in 2008,

now the European leader in locomotive and train leasing. Since 2021, he has been the President of AERRL.



2 AKIEM, A LEADER IN LOCOMOTIVE LEASING

Akiem plays an essential role in the development of rail offers by facilitating access to locomotives for the transport of goods and passengers.

2.1 AKIEM AT A GLANCE

Created in 2008, Akiem quickly established itself as a major player in the European railway industry, thanks to its expertise, investments, and commitment to innovation and responsible development.

Because, in the face of climate challenges, rail transport must accelerate its growth, Akiem facilitates the development of new offers by operators and transport authorities by investing several hundred million euros in its fleet of electric locomotives and its maintenance network in France and Europe.

- As **European leader** in locomotive leasing (more than **790 locomotives**), Akiem offers turnkey solutions to railway operators, manufacturers, and local authorities.
- With a presence in **22 European countries**, including France, Germany, Italy, Hungary, Poland, Sweden, Belgium, the Netherlands and the United Kingdom, Akiem is one of the main players offering operators a truly integrated offer.
- Akiem is a **European company** headquartered in France. Its main shareholder is the Caisse (formerly Caisse de Dépôt et Placement du Québec or CDPQ), a leading institutional investor known for its commitment and investments in companies contributing to the development of a sustainable economy and performance.
- Akiem also made history by becoming **the first locomotive lessor certified as an Entity in Charge of Maintenance (ECM)** in Europe, in accordance with European Regulation EU/445/2011. This certification demonstrates its commitment to the highest quality standards and its desire to ensure the safety and reliability of its rail services.
- Thanks to its **innovation and investment policy**, which has notably resulted in partnerships with major market manufacturers such as Alstom, Siemens, and Newag for the acquisition of **new-generation locomotives** (cf. p 10 and 11), Akiem enables operators **to open new international routes** with a single locomotive, such as the Dunkirk - Warsaw and Rotterdam - Milan routes.

- Akiem also innovates in the development of offers such as **TerriTrains** (cf. p 14) and in **the deployment of a true railway maintenance ecosystem** through the establishment of **its Industrial Railway Maintenance Center in Ostricourt** (cf. p 18 and 19) in the Hauts-de-France region, a territory with significant reindustrialization challenges.

2.2 THE THREE ACTIVITIES OF AKIEM, CORNERSTONES OF ITS LEADERSHIP

Akiem operates in three essential and complementary areas of activity, establishing itself as an **indispensable partner in the railway transport landscape**:

- **Locomotive Leasing**: offering essential flexibility to railway operators with solutions adapted to their specific traction and interoperability needs.
- **Maintenance and Services**: ensuring the proper functioning and reliability of locomotive fleets, thus guaranteeing the safety, performance, and reliability of railway operations.
- **Passenger Trains Leasing**: supporting local authorities and operators in building new passenger transport offers to connect territories through the financing of rolling stock.

2.3 A STRONG EUROPEAN AND LOCAL PRESENCE

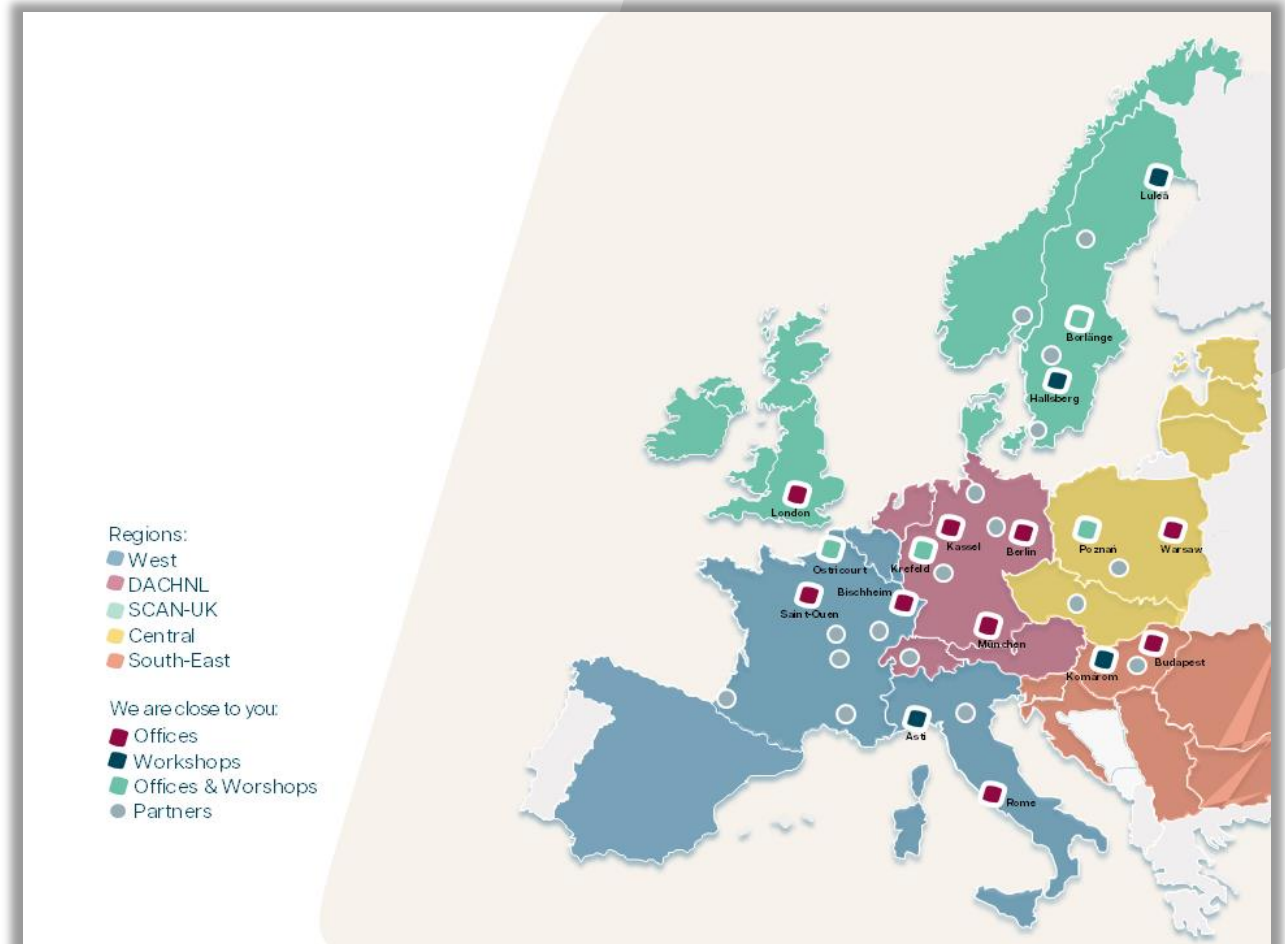
- Akiem mobilizes nearly 450 expert employees from its offices in Paris, London, Krefeld, Munich, Berlin, Warsaw, Budapest, Halsberg, and Rome, with its maintenance facilities on 5 sites in Europe: Germany, Sweden, France, Italy, and Hungary.

From support functions to technical field functions, Akiem is full of talent: design engineer, supply technician, series life engineer, key account manager, repairman or maintenance technician, fleet manager...

- Back-office functions → [read the testimony from our Head of Legal Affairs](#)
- Technical functions → [see the Mobile Technician description](#)
- Operational functions → [see the Maintenance Operations Manager description](#)

Akiem site map

Akiem divides its activities into five regions and has a pan-European presence via its maintenance facilities and offices.



2.4 AKIEM'S CUSTOMERS

Akiem's offer and its European organization ensure that it is as close as possible to the needs of its operator clients with a clear objective: **to consolidate a lasting relationship with them.**

This approach involves **a thorough understanding of the specific needs of each client** (train format, served territories, operating model, maintenance organization). To satisfy its nearly 100 clients in 22 countries, Akiem adapts its services and offers to meet each need through flexible leasing contracts, personalized maintenance services, or the development of innovative solutions to improve operational efficiency and flexibility.



2.5 AN ECOSYSTEM OF PARTNERS

To serve its clients and develop its offer and fleet of rolling stock, Akiem benefits from a solid network of strategic partners:

- **Long-term and top-tier financial players** who participate in the financing of its bond and bank debt platform.
- **Manufacturers, equipment manufacturers**, with whom Akiem develops new offers and products.
- An **ecosystem of industrial maintenance experts** capable of intervening in major equipment or component overhauls.

2.6 AKIEM, A SOLID PLAYER

- 24% market share, market leader in European locomotive leasing
- Over 760 locomotives and 42 passenger trains
- Present in over 22 European countries
- 450 employees
- Almost 100 current customers, including Europe's leading operators
- 2024 revenue: €238,5 million
- €2 billion assets at the end of 2024
- Firm order book for 2024-2029: 200 locomotives for 950 million euros.
Since 2022-23: 130 locomotives received for a total of 250 million euros.

3 AKIEM, A COMMITTED LEADER IN PROMOTING RAIL IN EUROPE

As the European leader in rolling stock leasing, Akiem invests heavily to offer new corridors that will contribute to increasing modal shift to rail across Europe in an efficient and sustainable manner.

Akiem aims to contribute to the modernization of European rail freight and intercity passenger transport in France while encouraging innovation and healthy competition.

3.1 A CHALLENGING CONTEXT

Faced with European objectives of carbon neutrality and emission reduction, transport is at the forefront of the transition.

With 30% of total greenhouse gas (GHG) emissions attributed to transport, rail appears as an essential solution to achieve these environmental objectives. With only 0.3% of emissions coming from rail transport, compared to 94% from road transport, the potential for emission reduction is significant. According to ADEME, **the train emits 8 times less CO2 than the car and 14 times less than the plane, per person and per kilometer**. The transfer of passenger and freight transport from road or air to rail is therefore a fundamental axis of pollutant emission reduction.

By investing in next-generation locomotives, Akiem supports **the interoperability of signaling and power supply systems and accelerates the transition to a greener European rail transport**.

3.2 INVESTING MASSIVELY AND OPENING NEW ROUTES IN EUROPE

In this complex regulatory environment, Akiem stands out through its central role in **covering the European rail network** by investing in its fleet of rolling stock to ensure interoperability with the signaling and power supply systems of different countries: since 2020, Akiem has received more than 300 locomotives and invested in 200 new locomotives for the next five years.

Akiem's presence in major European countries and its industrial and financial capacity offer a considerable advantage: **by investing massively in rail corridors linking France to a dozen other European countries**, Akiem actively contributes to **the growth of the**

European market and the modernization of rail freight, thus promoting **modal shift to rail** and strengthening Europe's position as a global leader in sustainable transport.

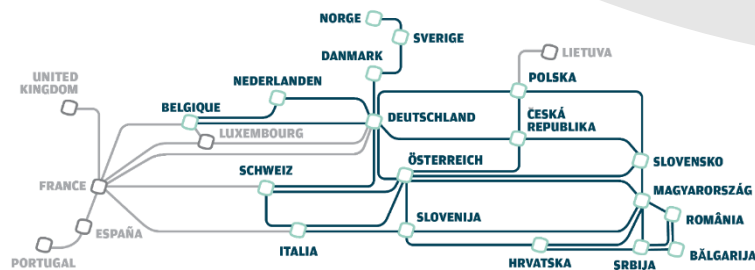
To meet its clients' interoperability requirements and ensure the modernity of its fleet, Akiem has recently concluded **partnerships with various French and European manufacturers**:

In July 2023, Akiem **acquired 100 Traxx multi-system locomotives from Alstom**, including 75 firm orders, to accelerate the development of its activities through the **opening of new routes from France to Italy, the northern ports, and central Europe in a total of 12 countries**. The new locomotives will meet the growing needs of the rail market, whether for freight or passenger transport, and will contribute to increasing modal shift to rail in Europe. And **for the first time in rail history, Akiem operates an electric locomotive capable of pulling a train from the Netherlands to Italy, passing through Belgium, France, Germany, Switzerland, or Austria**.

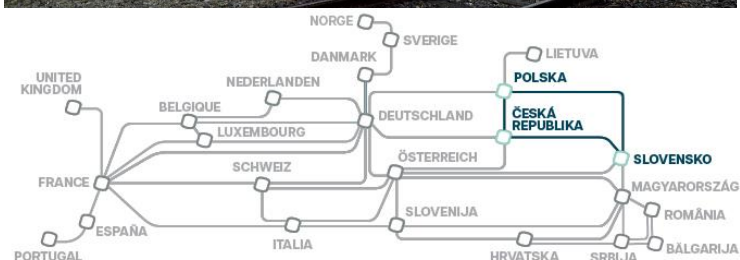


In parallel, Akiem **concluded a framework agreement with Siemens in June 2021 for 100 Vectron locomotives in firm orders**. The ordered locomotives develop a maximum power of 6.4 megawatts and can reach speeds of 160 km/h, or even 200 km/h. They can **be operated for cross-border freight and high-speed passenger transport in 11 European countries**. In 2025, as part of this framework agreement, **a new firm order for 10 Vectron Dual Mode (VDM) locomotives** was concluded, with an option for 40 additional locomotives, the first of which will be delivered in the fourth quarter of 2026. Developing a maximum power of 2.4 megawatts in electric mode and 2 megawatts in diesel mode, the ordered locomotives will be **operated in Germany and Austria, with a possible extension to other European countries** (Czech Republic, Slovakia, Hungary, Romania, and Bulgaria). The Vectron Dual Mode is designed to operate on electrified and

non-electrified lines, with the transition from electric mode to diesel mode avoiding the need to change locomotives.



Finally, **the acquisition in November 2023 of 30 Dragon-2 locomotives from the Polish manufacturer Newag** will allow Akiem's clients in **Central Europe to develop new rail freight services, with heavier trains running at higher speeds and offering the highest standards of reliability and safety.** The 0.5MW HVO-compatible "last mile" modules will facilitate the transition from diesel to greener electric traction when operating on partially electrified routes.



3.3 AKIEM IN POLAND: THE MOST POLISH OF EUROPEAN LESSORS

- **Present in Poland for over twelve years**, Akiem has established itself as a **major player in the Polish and Central European rail market** thanks to **a dedicated local team and a service offer adapted to the specificities of the market**. From its offices in Warsaw and Poznań, more than 30 employees – salespeople, ECM3 planners, and project engineers – support clients and partners daily in Polish, Czech, and Slovak, illustrating Akiem's proximity and responsiveness in the territory.
- Akiem offers **Polish operators a complete and diversified fleet, consisting of single- and multi-system locomotives from the main European manufacturers (Alstom, Siemens) and, more recently, from the Polish manufacturer Newag**. The contract signed in November 2023 for the acquisition of 30 Dragon-2 locomotives (with an option for 50 more) marks a strategic milestone: these six-axle locomotives, in multi-system and direct current versions equipped with "Last mile" modules, are approved to operate in Poland, the Czech Republic, and Slovakia and meet the specific needs of the Polish market, particularly for the transport of heavy goods on demanding corridors.
- **The Dragon-2** platform, the latest generation of freight locomotives, stands out for **its traction power, reliability, and versatility**. Capable of pulling trains up to 4,200 tons, it offers operators increased carrying capacity and optimal energy efficiency, while meeting the highest standards of safety and interoperability.
- Beyond the fleet, Akiem relies on its **operational unit Akiem Maintenance & Service, certified ECM**, to ensure the availability and reliability of rolling stock. An 8-year comprehensive maintenance contract has been concluded with Newag, providing a high-performance local service appreciated by Polish and international clients. This organization allows Akiem to **offer an integrated offer, combining leasing and maintenance, adapted to the expectations of Polish transporters, whether public or private**.
- Akiem's presence in Poland is part of an ambitious European strategy, driven by a multicultural team and **continuous investments in modern and environmentally friendly rolling stock**. By promoting the development of new freight services and supporting the modernization of the rail fleet, **Akiem confirms its status as a reference partner and "the most Polish of European lessors"**.

4 AKIEM, PROMOTING MOBILITY AND SUSTAINABLE TRANSPORT THROUGH PASSENGER TRAIN LEASING

By actively investing in environmentally friendly technologies and participating in the opening up of regions to contribute to the socio-economic development of the territories where it operates, Akiem affirms its commitment to the energy transition. Moreover, Akiem's activity has a significant local impact, promoting job creation and supporting local economies.

In 2025, Akiem continues its objective of developing the passenger train leasing activity and supporting Transport Organizing Authorities (TOAs) in financing and managing their fleets.

4.1 MAKING THE PASSENGER TRAIN LEASING MODEL WORK

In a context of opening European passenger transport markets to competition, Akiem, through its Passenger Trains Leasing activity, **positions itself as a solution provider for Transport Organizing Authorities and railway operators to support them in their investment decisions in rolling stock.**

Thus, Akiem aims to put its leasing expertise and knowledge of the railway sector at the service of its clients. Entrusting a professional with the management of all stages of the rolling stock life cycle, from financing the acquisition to recycling, has become a necessity for Transport Organizing Authorities. Leasing also offers them the possibility of reducing their debt by limiting the duration of their financial commitments to the duration of the leasing contract.

Why lease rather than buy?

For a public actor or a transport organizing authority, leasing offers flexibility, cost control, and reduced asset management responsibilities, which can lead to more efficient use of public resources.

Allowing better response to rapidly changing needs in terms of modification, capacity, and budget constraints, while supporting modernization and sustainable development objectives.

The central issue remains financing, and it is in this spirit that **the TerriTrains offer was developed for France in partnership with the Banque des Territoires.**

4.2 THE TERRITRAIN OFFER, A UNIQUE CONSORTIUM IN THE FRENCH MARKET

Akiem and the Banque des Territoires join forces to offer French railway actors an innovative and tailor-made solution: Territrains, a passenger train leasing offer adapted to the specific needs of each client. This collaboration aims to meet the challenges of modernization and energy transition in the railway sector while providing real financial flexibility.

The Territrains offer: a tailor-made solution

The Territrains offer allows clients **to lease all types of passenger trains, whether new or used, according to the specific needs of each project.** For example, Akiem already leases a fleet of 16 trains to the private operator Arriva in the Dutch province of Limburg. The offer adapts to each request, including various services, from the design and acquisition of the equipment to the optimization of maintenance throughout the life of the train.

The services offered include:

- **The design and acquisition of equipment**, as well as the structuring of financing.
- **The optimization of maintenance and modifications**, such as regulatory adaptations and technical improvements.
- **The management of the end of life of the equipment and the transfer between operators.**

The proposed improvements to make the trains more attractive include the renovation of interior fittings (new seats, quality wifi network, accessibility for people with disabilities, etc.). For example, in the Netherlands, Akiem plans to renovate the interior fittings and improve the passenger information system.

This offer is open to Transport Organizing Authorities (TOAs) and railway operators, whether public or private (such as Arriva, Transdev, Netinera, etc.). To understand the specifics of the passenger train leasing model, find/discover Akiem's white paper on the website.

The advantages of the Territrains offer

The Territrains offer provides several key advantages for clients:

1. **Increased investment control:** As a recurring buyer of railway equipment, Akiem benefits from optimized purchasing conditions thanks to its negotiating power with major European manufacturers such as Alstom, Siemens, CAF. These partnerships allow for competitive prices and advantageous purchasing conditions.
2. **Maintenance cost control:** Akiem helps operators optimize their maintenance plan, contributing to more efficient cost management. A concrete example is the collaboration with Arriva and the manufacturer Stadler in the Netherlands, where Akiem extended the overhaul intervals of bogies from 1 million to 1.4 million kilometers.
3. **Reduction of financial risks:** Train leasing contracts offer total cost transparency, with fixed prices throughout the contract duration, even in uncertain economic contexts. For example, in Germany, Akiem is working on a long-term 30-year leasing offer with the state of North Rhine-Westphalia, thus ensuring financial stability for clients.
4. **Residual value risk management:** The TOA can choose a shorter leasing duration than the train's lifespan, allowing Akiem to manage the revaluation of the equipment at the end of the leasing period. This mechanism reduces the TOA's financial commitment and allows for more flexible and strategic fleet management.

Akiem's financing capabilities

Akiem stands out for its **unique financing capabilities**. The company benefits from very attractive financing conditions thanks to its partnerships with leading financial institutions such as Crédit Agricole, BNP, KFW, ING, and ABN. Moreover, **its main shareholder, the Caisse (formerly La Caisse de Dépôt et de Placement du Québec - CDPQ)**, provides access to solid financial resources, particularly for long-term projects in the transport sector. La Caisse, a triple-A-rated institutional investor, is involved in strategic investments in infrastructure, including in the European railway sector.

4.3 THE SIGNING OF A CONTRACT WITH ODEG, A STRONG MARKER

In 2025, Akiem won a major **contract with ODEG, one of the leading regional railway operators in Germany, thus taking a new major step in the development of its passenger offer.**

This contract involves the acquisition and leasing to ODEG of a fleet of 14 Stadler Akku Flirt 3L battery electric trains. The leasing contract extends from December 2027 to December 2040, replacing a fleet of diesel trains. The choice of these battery electric trains is part of Germany's decarbonization ambition, aiming to replace diesel by 2030. The Stadler Akku Flirt trains, designed to operate in electric or battery mode, will ensure carbon-free

journeys on non-electrified lines, thus contributing to the ecological transition of rail transport.

This 13-year contract confirms Akiem's position as a key player in rail leasing in Europe, offering operators flexible and competitive solutions.

Thus, Akiem positions itself as **a key player in promoting mobility and sustainable rail transport and in the fight against climate change.**

Akiem also initiates innovative projects aimed at reducing this carbon footprint, both in the rail sector as a whole and in its own activities.

These initiatives include measures such as the integration of more environmentally friendly locomotives, the development of alternative propulsion solutions, the gradual replacement of thermal locomotives with new-generation electric locomotives equipped with "last mile" modules, and the optimization of operational processes to minimize CO2 emissions, with a particular focus on maintenance activities.

With its expertise in financing and managing rail assets, Akiem aims to modernize the European rail fleet alongside transport authorities and manufacturers.

Towards a Passenger Train Leasing Market Similar to Freight Locomotives?

Like the road and aviation sectors, rolling stock leasing—or operational leasing—is a solid model, proven throughout Europe to finance both locomotives and freight wagons, and in several countries, at least, daily trains.

Today, for the past 10 years, more than half of European locomotives have been acquired by lessors. In Germany, between 2020 and 2024, nearly two billion euros of new trains were acquired by lessors for passenger transport—including on behalf of the national operator, Deutsche Bahn. Wherever it is deployed, leasing has demonstrated its effectiveness in modernizing fleets, developing the offer, controlling costs, and stimulating industrial innovation.

Beyond its budgetary virtues and the management flexibility it brings, operational leasing is a powerful lever for innovation and performance. It accelerates investments in cutting-edge and virtuous technologies for the ecological transition—cross-border trains, higher capacity or battery hybrids—and heralds the end of diesel.

5 A LEADING ACTOR OFFERING INTEGRATED MAINTENANCE SERVICES

Maintenance is at the heart of Akiem's strategy. Indeed, **Akiem's maintenance activity is a crucial pillar of its strategy**, offering its clients a comprehensive and integrated solution to ensure the availability and reliability of locomotives.

5.1 MAINTENANCE, A KEY PILLAR IN AKIEM'S DEVELOPMENT

In 2018 Akiem acquired MGW Service, a major independent company in the European electric and diesel locomotive maintenance market, as part of its strategy to complement leasing activities by expanding into rolling stock maintenance to extend the nature and scope of services offered to rail operators across Europe.

On the back of this acquisition, **Akiem created Akiem Maintenance and Services**, using MGW Service's historic site in Krefeld in Western Germany as the **starting point for the development of a true pan-European network, upgrading or opening maintenance activities in Switzerland, Italy, Poland, Hungary and Sweden**. Akiem continues to pursue this strategy **in 2024, with major investments in Northern France in its brand-new maintenance facility in Ostricourt**, and in 2026 in Germany where it will be investing to expand capacity at its Krefeld facility. With its network of partners across Europe, Akiem now **offers its rail operator customers comprehensive maintenance services** and turnkey solutions to ensure the availability and reliability of rolling stock and guarantee that locomotives perform with maximum safety and efficiency.

5.2 FULL SERVICE BY AKIEM, AN INTEGRATED SOLUTION

With its in-house workshop facilities and network of partners, Akiem is determined to ensure that locomotive fleets are reliable and dependable, offering its customers **a one-stop-shop solution** for providing and maintaining locomotives and ensuring that rolling stock is always available, safe and reliable.



Full Service by Akiem is a solution based **on a service contract that gives our rail operator customers a single named contact person at Akiem, the service Contract Manager**. All across Europe, our network of workshops and certified partners means we can provide maintenance support at locations close to our customers, carrying them out without delay thanks to our 24/7 support hotline. Rail operators benefit from efficient

rolling stock, backed by all-inclusive preventive and corrective maintenance services, with Akiem always on-hand in the event of an incident or accident, allowing them concentrate on their core business: transporting freight and passengers.

5.3 OSTRICOURT, AN ILLUSTRATION OF AKIEM'S AMBITIOUS VISION FOR MAINTENANCE

Akiem is well known for its involvement in large-scale projects such as **its new maintenance facility unveiled in Ostricourt** in North-East France in May 2024, a showcase project reflecting Akiem's constant determination to deliver best-in-class maintenance services. The new workshop represents a step change in rail rolling stock maintenance, offering rail operators open access to state-of-the-art facilities. In offering flexible access to high-quality maintenance services, **Akiem is further strengthening its position as preferred partner to rail industry actors** by helping them to improve the reliability and performance of their rolling stock fleets.

Akiem enjoys a distinct competitive advantage as the only lessor in France to offer a truly integrated service. **With installations that include an underfloor wheel profiling lathe, the workshop is able to accommodate eight locomotives simultaneously for overhauls or routine maintenance.** Covering over 60,000 m², the new site is far more than just a workshop. It is the launch pad for Akiem's strategy to develop industrial and innovation partnerships, providing training and upskilling across the entire Western European region.

The new Ostricourt workshop will double the site's maintenance capacity, with the number of locomotives undergoing Full-Service maintenance rising from 63 to 120 by 2026-2027. With its own in-house workshops and maintenance system, Akiem is able to carry out maintenance of its fleet in France under optimum conditions, reducing its reliance on third parties.

The purpose of the workshop is also to shift heavy locomotive maintenance in-house. Akiem Maintenance & Services France will carry out a mid-life operation (MLO) heavy maintenance programme on over 150 Alstom Prima BB27000 and BB37000 locomotives, extending their service lives by 10 years by controlling the obsolescence risks. Every locomotive is completely overhauled, with over 60 major components removed and revised by our suppliers, as well as modernisation tasks that includes switching to a more environmentally friendly air-conditioning gas and fitting USB outlets and LED lighting. Scheduled to continue until 2029, the MLO programme will ensure Akiem continues to meet its customers' expectations by offering overhauled locomotives that provide similar levels of availability, reliability and safety as new units, but at lower cost. Remarkable for its scale and the innovation it brings to the French market, this project is a true catalyst for France's rail sector and for opening up the country's rolling-stock maintenance market to competition.

- Watch the video to find out more about the MLO programme → <https://youtu.be/9MkWia3JL6Q>

After first contacting local politicians in 2019, the new facility was delivered in less than 18 months at a cost of €21.6 million. Akiem's new maintenance centre is equipped with 10 workstations that allow it to carry out routine Full Service maintenance activities as well as major overhauls and underfloor wheel reprofiling. Its entry into service in May 2024 involves hiring around thirty new colleagues, increasing the site's total workforce to 70 and helping **revitalise and reindustrialise a region with strong historic links to the rail industry.**



Photo credit @Mellifere

5.4 A TRUE RAIL MAINTENANCE ECOSYSTEM CATALYZED BY AKIEM

Akiem's goal is to offer ever more efficient services for all rolling stock at a competitive price, aligned with the European average. Akiem aims to **develop a new high-quality maintenance ecosystem**, focused on **customer satisfaction** and **service innovation** to ensure **increased quality and safety, a high delivery rate, and enhanced operational availability**:

- To support its ambitions, Akiem is developing an ecosystem of independent actors via its Maintenance and Services division. These are often small and medium-size businesses with strong local roots that allow Akiem to offer flexible and adaptable maintenance solutions in France and Europe.
- Just like its strategy for developing across Europe, Akiem continues to pursue partnerships with specialist third-party integrators and maintainers in France such as SNCF, Alstom and Ramfer to ensure it can offer a wide range of solutions and nationwide coverage at locations close to where its customers operate.



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