



BNP PARIBAS

Interviews – BNP Paribas – June 2008

UCB and Renewable Energy

BNP Paribas: BNP-Paribas is pursuing its commitment to sustainable development with the signing of a partnership agreement between UCB and the Renewable Energy branch of the French electricity group EDF. This partnership involves the financing of photovoltaic panels. Jean-François Zannoni, hello!

Jean-François Zannoni: Hello!

BNP Paribas: You are Market Manager for UCB. Could you tell us more about this new partnership?

Jean-François Zannoni: The sustainable development is in the center of the concerns of French people. Houses built in a few years, will respect standards of low consumption. That's why EDF suggests to house builders to integrate into their offer the installation of photovoltaic system. The customer collects an annual income as producer of electricity and gets back half of its investment thanks to the tax helps. Our offer allows a balance between incomes to EDF and financial expenses. Furthermore, the customer pays nothing as long as he didn't perceive his first income EDF. Thanks to this balance, the customer can win up to €500 a year.

BNP Paribas: Why has UCB embarked upon this innovative and ambitious project?

Jean-François Zannoni: UCB always innovates as regards mortgage. When EDF made us this proposal, we didn't hesitate to accept it. Thanks to this offer, we work for the sustainable development, we remain a major player in the new property market and finally, we value our image of eco-citizen bank. This new offer is perfectly integrated into the Oxygen program developed within BNP Paribas Personal Finance and aiming to initiate concrete action for the environmental protection.

BNP Paribas: Jean-François Zannoni, thank you.

Jean-François Zannoni: You're welcome.