



PRESS RELEASE

BNP Paribas Cardif and Quantum win the Sette Green Awards 2013

The Award went to the project of energy efficiency for the Company's offices in Milan

Milan, December 10th

BNP Paribas Cardif in Italy and Quantum win the Sette Green Awards 2013 - organized by the Sette Corriere della Sera - in the category "Sustainable Living" for their project of energy efficiency.

Isabella Fumagalli, Head of BNP Paribas Cardif in Italy, Cesare Ferrero, Head of BNP Paribas Real Estate in Italy and Stefano Martini, CEO at Quantum, received the Award during the ceremony which took place last week, at La Triennale of Milan.

The project was born thanks to the willingness of BNP Paribas Cardif – the insurance arm of BNP Paribas actively committed to Corporate Social Responsibility – to adopt a series of internal procedures addressed to the respect of the environment and to the improvement of working spaces.

The initiative benefited from the expertise of Quantum, an Italian enterprise which develops high energy-efficient lighting systems with low environmental impact.

With Quantum's support, BNP Paribas Cardif could realize a special project of energy efficiency with the aim to reduce harmful consumption, and instead stimulate "Greening" activities in Milan headquarter, located in Via Tolmezzo 15.

The technologies and implementation phases were chosen and executed in collaboration with BNP Paribas Real Estate and BNP Paribas Rental Solutions.

The intervention, whose operational phase was completed one month ago, was realised with innovational technologies which optimize consumption and reduce the emission of pollutants. These technologies allowed BNP Paribas Cardif to nominate its Milan headquarter for the prestigious LEED (Leadership in Energy and Environmental Design) certification.

"Our company strongly believes and thus invests in technologies and innovations with the aim to provide solutions for people well-being, both clients and employees", said Isabella Fumagalli, Head of BNP Paribas Cardif in Italy. "We soon accepted Quantum's project proposal without any hesitation because it perfectly corresponds to this philosophy."

Cesare Ferrero, Head of BNP Paribas Real Estate in Italy, stated: "BNP Paribas Group is one of the leading financial realities in the world with over 200,000 employees, of which 19,000 are in Italy. We have therefore the figures to really contribute to the environmental protection by improving the efficiency of our buildings. Environmental sustainability is one of the pillars of our Corporate Social Responsibility, which we pursue with great involvement and participation by designing, building and operating any real estate activity according to principles of the respect for environment, resources optimization and attention to the quality of work and life spaces".

"This is an important project for the city of Milan", stated Stefano Martini, CEO at Quantum. "We calculated that the realization of 10 of these projects would have the same impact on the environment as the stopping of negative emissions and consumptions caused by 1000 families. To repeat environmental benefits obtained by projects like the one BNP Paribas Cardif will lead to better services, will enhance the spread of an energy efficiency culture and will improve people attention to use our world's resources in a more conscious and socially responsible way."

The award-winning Project

In line with BNP Paribas, the Corporate Social Responsibility policy of BNP Paribas Cardif is structured around 4 pillars: economic responsibility, social responsibility, civic responsibility, and environmental responsibility.

The company's engagement in the protection of the environment may be noticed by its promotion of initiatives addressed at environmentally-sustainable behaviour.

BNP Paribas Cardif invested in the improvement of the working environment for its employees in Milan office headquarter, an area of about 5,000 square meters, thanks to the solutions offered by Quantum. The initiative reached the following targets: 70% reduction in the consumption of electricity for lighting (less than 160 megawatts/hour per year); reduction of CO_2 emissions (less than 30 tons of oil burned per year); the creation of new "green lungs" (equivalent to more than 3,000 trees per year). Moreover, the degree of visual comfort of the working environment was further improved, thanks to the reduction of the visual fatigue and photobiological risk, and the real-time monitoring of all the parameters of electronic consumption was also allowed.

The technologies involved

Between "on/off" status of a standard switch there are infinite shades of energy savings that simply result from a rational use of light where it is needed, when needed and as needed. The starting point is the replacement of old lighting fixtures with new digital ones, without any changes to existing electrical wiring harness.

Thanks to sensors and application software, the intensity of each light point can be managed remotely and dynamically adjusted via Internet, customizing the intervention depending on the size of the spaces, the exposure to natural light, the position of the sun during the day (but also during the year), on any work cycle and even according to the

weather forecast.

BNP Paribas Cardif

BNP Paribas Cardif (www.bnpparibascardif.com) integrates the life and property & casualty insurance subsidiaries of BNP Paribas. It develops savings and protection products and services which are distributed via a wide range of channels. Present in 37 countries with a diversified geographic footprint, BNP Paribas Cardif has strong positions in Europe, Latin America and Asia.

In 2012, it had gross written premiums of 24.3 billion euros, with 56% of gross written premiums generated outside France. BNP Paribas Cardif counts nearly 10,000 employees¹, of whom 68% work outside France.

With a strong commitment to exemplary Corporate Social Responsibility, BNP Paribas Cardif develops responsible products and services, supports diversity within the company, deploys an internal environmental policy and supports economic and financial education.

BNP Paribas Cardif is marking 40 years of operations in 2013.

Quantum

(Italian) Quantum, società leader nelle applicazioni multimediali in mobilità, è stata fondata nel 2005 da Stefano Martini, attuale Amministratore Delegato. All'attività tradizionale di provider di applicazioni ad alta tecnologia, nel corso degli anni la Società integra lo sviluppo di soluzioni dedicate all'illuminazione digitale interconnessa in rete che, nel 2013, la portano a diventare ESCO (Energy Saving Company), consentendole di ampliare l'offerta, dalla fornitura di tecnologie e soluzioni per l'efficienza energetica, alla proposta di un pacchetto completo di servizi che comprendono la consulenza per le certificazioni Leed (Leadership in Energy and Environmental Design), il finanziamento e la gestione in comodato d'uso degli impianti di illuminazione installati presso i clienti e l'espletamento delle pratiche presso l'AEEG per l'ottenimento dei TEE (Titoli Efficienza Energetica). L'esperienza dei soci fondatori e la presenza di un forte azionariato di minoranza permettono oggi a Quantum di affrontare progetti di qualsiasi complessità e localizzazione territoriale sia nazionale che internazionale.

BNP Paribas Real Estate

(Italian) È una società di servizi nel real estate, leader di mercato a livello europeo. La società offre ai propri clienti una gamma completa di servizi che coprono tutte le esigenze di chi opera nel settore: property development, transaction, consulting, valuation, property management e investment management. BNP Paribas Real Estate ha una conoscenza dei mercati globale e locale al tempo stesso grazie alla presenza in 34 Paesi (17 Società di proprietà e 17 alleanze) dove impiega 3.400 dipendenti distribuiti su 150 sedi. BNP Paribas Real Estate è una controllata del Gruppo BNP Paribas.

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¹ Headcount for legal entities controlled by BNP Paribas Cardif: over 8,000 employees