



UBI Banca brings “new energy” to Italian businesses
*A line of credit for investments in photovoltaic plants,
renewable energy sources and energy savings*

While the Government and public institutions provide incentives for virtuous businessmen who invest in the environmental sustainability of their enterprises, **UBI Banca** furnishes the financial support needed to implement these projects.

The banking group has in fact launched its “**New energy**” product line which comes in two versions, “**photovoltaic**” and “**Renewable Sources and energy savings**”, which grant loans for up to **100% of the total investment in plant**, with disbursement in a **single instalment for amounts of less than 150.000 euro**.

The **new energy – photovoltaic** product is for customers who want to install or simply expand photovoltaic plant for electricity generation by investing from a **minimum of 25.000 euro to a maximum of 3 million euro**. The term of the loan varies according to the type: the maximum term is 15 years for unsecured loans and 18 years for secured loans including the deferred repayment period of 24 months.

The loan can also be bundled with a “**Special energy shield**” **insurance policy**, provided by UBI Assicurazioni, to cover direct damages to photovoltaic plant and also indirect damages resulting from loss of electricity generation.

The photovoltaic market has received a large boost in Italy from the “energy account” legislation which grants a special incentive tariff to people who install photovoltaic plant and sign a specific agreement with the Electricity Services Administrator. It is similar to a “government grant”, with the amount varying as a function of the output and architectural integration of the plant and it is calculated on all the electricity generated over a period of 20 years.

“The ‘**energy account**’ **legislation** immediately attracted the attention of the more farsighted businessmen – said **Elisabeth Rizzotti, the retail manager of the commercial macro area at UBI Banca**. We have therefore developed a specific product which takes account of the financial requirements, the capacity of the plants, the expected cash flows, the incentive legislation and the repayment schedules. Also, considering the particular nature of the investment we have put special processes in place at all stages from loan assessment and approval right through to disbursement”.

For businessmen who intend to invest in other types of renewable energy sources (i.e. wind power, geothermal, hydro and biomass energy) or generally take action to rationalise consumption and introduce energy savings (including biobuilding), **UBI Banca** has developed the “**New energy – renewable sources and energy savings**” credit line.

Here too the maximum term varies according to the type of loan (12 years for unsecured loans and 18 years if secured, with deferred repayment periods of 24 and 36 months respectively).

“With these ‘new energy’ products UBI Banca wishes to provide concrete support to businesses who are demonstrating a growing propensity to develop environmentally sustainable and responsible projects, by making proper use of energy sources and promoting renewable sources in particular”, Rizzotti concluded. “These are policies of the Bank which help businesses to meet increasingly higher fixed overhead costs which require adequate financial solutions and resort to credit if they are to be addressed adequately”.

For further information:

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