



Paris, 15th May 2025

**PRESS RELEASE**

## **BNP Paribas targets 400 000 energy-efficient home renovations in Europe by the end of 2026**

- The findings of the study, carried out by BNP Paribas with Harris Interactive, reveals French people's beliefs, prejudices and perceptions about improving the energy performance of their homes, which they consider important or even a priority (94% of them).
- BNP Paribas aims to support 400,000 energy-efficient home renovation projects across Europe by 2026, thanks to its subsidiary BNP Paribas Personal Finance and its commercial banks.
- To support this dynamic, BNP Paribas is strengthening its offer for individual customers and apartment blocks in their energy refurbishments.

### **"Energy-efficient renovations: the French are convinced but lost."**

This is the conclusion of a study carried out by BNP Paribas with Harris Interactive on how the French view energy-efficiency refurbishments and improving the energy performance of their housing.

Carried out in February 2025, this study<sup>1</sup> sheds light on the two major barriers preventing the French from taking action on energy renovation projects: cost and red tape (such as accessing grants, selecting suitable contractors, etc.), which 72% of them find complicated. Parallel to this, 85% of French people believe that energy performance effects or will effect their house price and 80% even believe that it is essential to invest in renovating one's home so as to avoid reselling below market price.

### **400,000 energy-efficient home renovations to be supported by BNP Paribas in Europe in 2025 and 2026**

To achieve this goal, BNP Paribas will rely on the expertise of:

- **BNP Paribas Personal Finance**, a historical player in energy renovation financing both in France and internationally, continues to support its clients through direct or intermediated offers and a team of experts dedicated to housing.
- **BNP Paribas' commercial banks in France, Belgium, Italy, Luxembourg and Poland**, which have expanded their offers to strengthen customer support.

---

<sup>1</sup> Also conducted in seven other European countries: Belgium, Italy, Germany, Luxembourg, Spain, Poland and the United Kingdom.



**BNP PARIBAS**

With regard to individual renovation projects in France, following a test phase conducted in 2024 across nearly 10 regions, BNP Paribas' French Commercial Bank is extending its partnership with *IZI by EDF* to the entire metropolitan area to further support its customers at every stage of their energy renovation project.

Customers will be supported by an expert at every stage of their project:

- Identifying renovation needs;
- Estimation of required budget;
- Identification of the financial grants (MaPrimeRenov, energy saving certificates, government aid) to which customers are eligible, directly deducted from the budget;
- Financing of the remaining costs with a preferential rate via Domofinance, a subsidiary of BNP Paribas Personal Finance and EDF, specialising in financing the energy renovation of housing;
- Execution and monitoring of renovation works;
- Possibility of liaising with official diagnosticians to carry out an energy performance diagnosis (*DPE* in French law) post significant renovation works.

This partnership is part of the French Commercial Bank's efforts to support its customers in the green renovation of their homes, this includes:

- Energibio, a personal loan to finance energy renovation works;
- Energibio Acquisition, a housing credit envelope dedicated to financing energy renovation works at the time of the purchase of the property with a preferred rate of 1.5% (and 1% for first-time buyers) up to €50 000;
- The zero-rate eco-loan, a zero-rate personal loan package to finance energy renovation work up to €50 000, which can be combined with MaPrimeRenov.'

BNP Paribas now also offers its retail customers in France who wish to purchase a home with a good energy performance a mortgage rate subsidy if the home they purchase is graded A or B.

Moreover, with 10 million dwellings, apartment blocks account for one third of the housing stock in France. The cost and complexity of energy renovations are often obstacles for shared buildings. Over the past 12 years, Domofinance has developed a dedicated offering and support, with group loans (including the Eco-PTZ) that do not require solidarity between the member co-owners. Domofinance aims to strengthen its offering in 2025 to accelerate in this key market.



**BNP PARIBAS**

### About BNP Paribas :

Leader in banking and financial services in Europe, BNP Paribas operates in 64 countries and has nearly 178,000 employees, including more than 144,000 in Europe. The Group has key positions in its three main fields of activity: Commercial, Personal Banking & Services for the Group's commercial & personal banking and several specialised businesses including BNP Paribas Personal Finance and Arval; Investment & Protection Services for savings, investment and protection solutions; and Corporate & Institutional Banking, focused on corporate and institutional clients. Based on its strong diversified and integrated model, the Group helps all its clients (individuals, community associations, entrepreneurs, SMEs, corporates and institutional clients) to realise their projects through solutions spanning financing, investment, savings and protection insurance. In Europe, BNP Paribas has four domestic markets: Belgium, France, Italy and Luxembourg. The Group is rolling out its integrated commercial & personal banking model across several Mediterranean countries, Türkiye, and Eastern Europe. As a key player in international banking, the Group has leading platforms and business lines in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific. BNP Paribas has implemented a Corporate Social Responsibility approach in all its activities, enabling it to contribute to the construction of a sustainable future, while ensuring the Group's performance and stability.

### Press Contacts:

Thomas Alexandre – [thomas.alexandre@bnpparibas.com](mailto:thomas.alexandre@bnpparibas.com) – +33(0)6.02.19.48.69

Céline Argy – [celine.argy@bnpparibas.com](mailto:celine.argy@bnpparibas.com) – +33(0)6.64.46.60.46