



Press release

First stone laid for Carpe Diem Tower: a flagship project in the renovation of La Défense Business Center First skyscraper in France to seek dual environmental certification

Paris La Défense, 14 March 2011 — The ceremony was attended by:

- Joëlle Ceccaldi-Raynaud, Member of Parliament representing Hauts-de-Seine area, mayor of Puteaux and chairwoman of the EPADESA Board of Directors
- Jacques Kossowski, Member of Parliament representing Hauts-de-Seine, mayor of Courbevoie and vice-chairman of the EPADESA Board of Directors
- Patrick Devedjian, Member of Parliament representing Hauts-de-Seine, Chairman of the Hauts-de-Seine council and Chairman of DEFACTO
- His Excellency the Ambassador of Belgium, Mr Patrick Vercauteren Drubbel
- Nicolas Schimel, CEO of Aviva France,
- Jérôme Grivet, CEO of Crédit Agricole Assurances and Predica,
- Joëlle Chauvin, Chairman and CEO of Aviva Investors Real Estate France S.A. - FRICS.

The Carpe Diem tower project, launched four years ago by Aviva France, is jointly financed by Aviva and Predica, a Crédit Agricole Assurances subsidiary, through a real estate investment trust.

Aviva France CEO Nicolas Schimel said, “Carpe Diem tower shows Aviva's confidence in the future of La Défense as a services hub for the French economy. It also demonstrates our faith in the values of sustainable development. We are proud to have initiated this trailblazing project and are both honoured and pleased that Predica has joined us as an equal partner”.

Jérôme Grivet, CEO of Crédit Agricole Assurances and Predica, added, “We are especially proud to be investing in such a major project alongside Aviva France and thus helping to boost finance economic activity. This partnership is a mark of our mutual trust and shared vision of the future. It also fits perfectly with our investment policy and emphasises the importance we attach to social and environmental responsibility.”

Joëlle Chauvin, Chairman and CEO of Aviva Investors Real Estate France S.A., FRICS, explained: "The Carpe Diem tower will stand out for its original architecture and flexible, elegant functionality. It will be the first skyscraper in the new La Défense renovation/demolition/construction plan and the first building in France to obtain both French HQE® certification for high environmental quality and a US Gold LEED® rating".

Designed by New York-based Robert A. M. Stern Architects, the project will incorporate the tower into both the established esplanade of La Défense and the town of Courbevoie, one of the requirements in the specifications drawn up by the contracting authority and EPADESA. Hines France has been chosen as the prime contractor.

The building will have two types of façade: the diamond-shaped glass-faceted north and south facades that will reflect light, and the entirely smooth-surfaced east and west ones. It will accommodate 3,000 people and include a retail area on the urban boulevard side, an auditorium, restaurants, a winter garden and a hanging garden accessible through a terrace. Some 700 people will be hired to work on the site, including more than 400 journeymen.

Delivery of the building is scheduled for the end of 2012.

Carpe Diem's credentials

In figures

38 storeys

162 m high

44,000m² of usable office space (including 350 m² retail space) accommodating 3,000 people

1,400 m² net useable area

Timeline

2007: project initiated by Aviva Investors Real Estate

May 2009: final demolition and building permits obtained

January 2010: partnership between Aviva France and Predica signed

February 2010: construction license acquired from EPAD. Demolition and reconstruction begins

End 2012: completion

Building owners: SCI Carpe Diem, whose associates, represented by Aviva Investors Real Estate France, are:

Aviva France

Predica

Other participants

Design architect: Robert A.M. Stern Architects / SRA Architectes

Prime contractor: Hines France

Interior design: Jean Jegou

30 technical consultancies

2 environmental certification agencies

Lead partner: SPIE SCGPM/Besix

15 principal companies

400 journeymen on-site

700 jobs

A construction contract worth approximately 130 million euros

About Aviva France

Aviva is the world's sixth largest insurance group*, with more than 53 million clients in Europe, North America and Asia-Pacific. The group's main businesses are life insurance and long-term savings, asset management and general insurance, with 55.4 billion euros in worldwide premium income and 468 billion euros under management at 31 December 2010. Aviva is the largest insurer in the UK and one of the leaders in life insurance and retirement savings in Europe. The press relations site www.aviva.com/media has images, all of the company's press releases and information on the Aviva Group's products. For videos, please visit <http://www.aviva.com/media/video/>. To follow Aviva on Twitter: www.twitter.com/avivapl.

With French experience spanning more than 180 years, Aviva is among the ten leading players in the insurance market. Aviva France offers a full range of products to three million clients, mainly individuals and small and medium-sized companies. The company boasts a solid and profitable multi-channel distribution model employing some 875 claims adjusters, 1,800 branch employees, 400 life insurance advisors, 900 wealth management advisors (Union Financière de France) and 1,000 active brokerage partners. Aviva France has developed specific know-how in constructing efficient partnerships for the benefit of customers, notably with AFER, the leading savings organisation, as well as with Crédit du Nord and carmakers. The company directly employs more than 4,700 people in France. At 31 December 2010, Aviva France posted consolidated sales of 7.0 billion euros and net profit (under IFRS) of 304 million euros. Assets under management at the same date amounted to 80.7 billion euros. For more information on Aviva France, please visit <http://www.aviva.fr/assurances/assureur-aviva/aviva-presse>.

*On the basis of worldwide gross premiums issued at 31 December 2010.

About the Crédit Agricole Assurances Group

Crédit Agricole Assurances is now European leader in bancassurance and the No. 2 life insurer in France by premium income. It handles all the Crédit Agricole Group's French and international insurance activities and is comprised of Predica in personal insurance, Pacifica in non-life insurance, CACI for creditor insurance, the international insurance subsidiaries, and Caagis for IT management and services. Key figures for the Crédit Agricole Assurances Group (at 31 December 2010)

- €29.7 billion in premiums
- €218.5 billion in underwriting reserves
- €1.4 billion in consolidated net income
- More than 3,200 employees

www.ca-assurances.com

Press contacts

Aviva France

Estelle Joubert – +33 (0)1 76 62 57 86 – Estelle_joubert@aviva.fr
Karim Mokrane – +33 (0)1 76 62 76 85 – karim_mokrane@aviva.fr

Crédit Agricole Assurances

Elise Bouteiller – +33 (0)1 43 23 80 71
Camille Langevin – +33 (0)1 57 72 73 36
service.presse@ca-assurances.fr