

Clean Power Finance, MS Solar Solutions Corp. and Main Street Power Announce Largest Consumer Residential Solar Lease Facility in U.S.

Affirms Investor Interest in Solar as an Asset Class and Expands Financing Options for Solar Professionals

San Francisco—[May 3, 2012]—Clean Power Finance, the online marketplace for residential solar financing and leading provider of solar sales software, MS Solar Solutions Corp., a wholly-owned subsidiary of Morgan Stanley (NYSE: MS), and Main Street Power Company, a North American solar developer and Power Purchase Agreement (PPA) provider today announced the creation of MySolar, a residential solar lease facility that will provide funding for up to \$300 million in projects. Zions Energy Link, part of Zions Bancorporation, is the first member of a syndicate of debt providers to the MySolar residential solar lease facility.

Clean Power Finance will make the MySolar lease available to homeowners via qualified solar professionals using CPF Tools, the leading solar sales software platform in the United States. The MySolar lease will initially be available in Arizona and California. MySolar is the third solar finance facility available to Clean Power Finance's national network of solar professionals and brings the total amount of project financing under Clean Power Finance management to approximately half a billion dollars.

"The MySolar lease gives Clean Power Finance's qualified network of solar professionals another affordable option to help homeowners immediately save money on their electricity bills," said Nat Kreamer, CEO of Clean Power Finance. "We are pleased that our marketplace and asset management and underwriting services make residential solar an attractive investment to major financial institutions."

"We are excited about the opportunity to be part of this solar investment facility," said Martin Mobley, vice president, Morgan Stanley. "Clean Power Finance provides outstanding market access, underwriting and asset management services for solar institutional investors."

This type of financing is the driving force behind residential solar adoption today because nearly one third of U.S. homeowners can save money with solar financed by a lease or PPA structure. Further U.S. residential solar market expansion is a function of financing availability. Clean Power Finance is working to make competitive financing available to its network of more than 1,550 solar professionals in all 50 states.

"The MySolar program will be the largest residential solar investment facility in the nation and can help save consumers millions of dollars in electricity payments, create thousands of solar jobs and further the

easy adoption of solar for thousands of homeowners around the country,” said Jonathan W. (J.W.) Postal, senior vice president of Main Street Power.

Clean Power Finance entered the residential solar financing market in California in April 2011. Since then, the company has made a variety of finance products—both leases and PPAs—available to solar professionals in Arizona, Colorado, New Jersey and Massachusetts, and has facilitated more than \$1 million in residential solar project financing per day.

About Clean Power Finance

Clean Power Finance is driving the mass-market adoption of residential solar by building an online business-to-business marketplace to connect the solar industry and the capital markets. Clean Power Finance provides solar professionals, including marketers, installers, manufacturers and distributors, with access to a variety of non-exclusive, white-label residential finance products and an easy-to-use solar sales quoting and design tool. The company’s transparent pricing makes it easy for financial firms and lenders to invest in residential solar projects that provide reliable rates of return. Founded in 2007, Clean Power Finance is venture backed by Kleiner Perkins Caulfield & Byers (KPCB), Google Ventures, Claremont Creek Ventures, Clean Pacific Ventures and Sand Hill Angels. To learn more about how Clean Power Finance can accelerate the growth of solar businesses, please visit www.cleanpowerfinance.com.

About MS Solar Solutions

MS Solar Solutions Corp. is an indirect wholly owned subsidiary of Morgan Stanley (NYSE: MS), one of the world’s leading financial institutions. MSSS focuses on helping develop and finance solar photovoltaic (PV) projects through strategic relationships with various industry participants including developers, suppliers, installers, governmental agencies, end-users and the community at-large.

About Zions Bancorporation

Zions Bancorporation is one of the nation’s premier financial services companies, consisting of a collection of great banks in select Western U.S. markets. Zions operates its banking businesses under local management teams and community identities through approximately 500 offices in 10 Western and Southwestern states: Arizona, California, Colorado, Idaho, Nevada, New Mexico, Oregon, Texas, Utah and Washington. The company is a national leader in Small Business Administration lending and public finance advisory services. In addition, Zions is included in the S&P 500 and NASDAQ Financial 100 indices. Investor information and links to subsidiary banks can be accessed at www.zionsbancorporation.com

About Main Street Power

Main Street Power is a developer, financier and owner/operator of distributed generation solar projects across North America. The company works with schools, municipalities, universities, corporations and nonprofit entities to provide a complete turnkey solar system with no upfront capital outlay. Services include power purchase agreements, leases and other innovative financing solutions. For each development, Main Street Power forms local partnerships with installers, electricians, engineers, general contractors, unions and workforce development groups.

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