

BFF opens new offices in Barcelona fully powered by renewable energy

This milestone ensures that all employees in Spain operate from LEED-certified buildings, contributing to the reduction of Scope 2 emissions

Today, over 80% of the Group's workforce is based in sustainable buildings, and more than 70% of the electricity comes from renewable sources

Barcelona, 12 December 2025 – BFF Banking Group – Italy's largest independent specialty finance and a leading player in Europe in factoring and lending towards Public Entities – opens its new offices in Barcelona, moving to a LEED Gold-certified building, fully powered by renewable energy. This strategic move strengthens the Group's roadmap to achieve its ESG objectives and advancing its plan to decarbonise the real estate portfolio, delivering benefits to the employees in Europe, now counting more than 900 people.

With this decision, BFF continues to advance its targets, with **more than 80% employees working in LEED-certified buildings and over 70% of all electricity consumed by BFF sourced from renewable**. This initiative will reduce Scope 2 CO₂eq emissions (market-based method) by approximately 6 tons per year and reinforce BFF's global commitment to achieving carbon neutrality in its real estate portfolio by 2026.

"Our commitment to sustainable buildings is a strategic decision embedded in our roadmap to achieve ambitious sustainability goals and uphold our responsibility as an international financial group. The opening of our new Barcelona office is a tangible step toward carbon neutrality, while providing our teams with modern, efficient workspace aligned with the highest environmental standards", said **Javier Molinero Sánchez, Head of Spain, BFF Banking Group**.

The new offices are located at **Avenida Diagonal 579**, an iconic building in Barcelona's business district, originally designed by renowned architects **Antonio Cruz and Antonio Ortiz in 1988**. The building features eleven floors, offering panoramic views of the city and Collserola Natural Park, and has undergone continuous upgrades to meet the highest

standards of energy efficiency and environmental management. Its LEED Gold certification places it among the most recognized sustainable buildings in the city.

Key sustainability features include:

- *Low consumption LED lighting throughout all common areas*
- *100% renewable electricity supply*
- *VRV air-conditioning systems with pre-heating technology*
- *Comprehensive and segregated waste management*
- *Water saving flow limiters of 3 L/min*
- *Facilities for bicycles and electric scooters to promote sustainable employee mobility*

BFF Banking Group

BFF Banking Group is the largest independent specialty finance in Italy and a leading player in Europe, specialized in the management and non-recourse factoring of trade receivables due from the Public Administrations, securities services, banking and corporate payments. The Group operates in Italy, Croatia, the Czech Republic, France, Greece, Poland, Portugal, Slovakia and Spain. BFF is listed on the Italian Stock Exchange. In 2024 it reported a consolidated Adjusted Net Profit of €143.0 million, with a Group CET1 ratio of 13.4% at the end of September 2025. www.bff.com

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