

BFF partners with Kooling to promote sustainable mobility

The Bank wishes to raise environmental awareness with the purpose of continuously developing a mindset of energy efficiency and environmental performance, which begins with our daily decisions.

Thanks to the Kooling App, which enables users to measure the environmental impact resulting from their mobility habits, BFF will be able to engage employees in a joint action to reduce CO₂ emissions.

Milan, 17th May 2023 – **BFF Bank** - 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 – announces a partnership with **Kooling** to promote sustainable mobility.

Thanks to the collaboration with Kooling – leader in Big Data management for mobility and environmental performance - BFF will be able to be more efficient in measuring and reporting its environmental impact, including Scope 3 emissions.

Moreover, through the Kooling App, the Bank will engage its employees in joint actions aimed at reducing CO₂ emissions. In fact, the App empowers users to understand the efficiency of their daily mobility habits and their impact on the environment, paving the way for concrete steps towards a more environmentally efficient daily routine.

The initiative is in line with BFF's social and sustainability policies, which include, among other things, the progressive renovation of workplaces, with the development of the future Milan Headquarters "Casa BFF" planned for 2024 (LEED Platinum certification), and as has already happened with the offices in Madrid, Spain (LEED Platinum), and Lodz, Poland (LEED Gold).

Marilena Ferri, HR & Organizational Development Director, BFF Banking Group, said: *"Mobility has a very significant climate impact, which is why we believe it is important to invest in raising greater awareness and promoting tools to help us improve our habits. With this initiative, we want to enhance the efficiency of our analysis about the environmental consequences of our working lives and our mobility-related choices, and work to encourage efficient and responsible choices by all of us."*

David Falconi, Founder & CEO of Kooling, said: "We are excited and honoured to support the environmental performance ambitions of BFF Banking Group with our proprietary technology. By removing complexity and uncertainty from the environmental data collection and measurement processes and by developing the potential of a large workforce with personalised insights, Kooling will contribute to BFF's ambitious environmental strategy, while delivering significant operational efficiencies.

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 2022 it reported a consolidated Adjusted Net Profit of €146.0 million, with a 17.0 % Group CET1 ratio at the end of March 2023.

www.bff.com

Kooling

Kooling is a London based technology company whose purpose is to empower sustainability ambitions of Businesses, Institutions and Cities. Focusing on the largest source of emissions - mobility and transport - the Kooling Big Data platform brings unprecedented automation to measurement, regulatory reporting, as well as development and engagement of workforces on a large scale. To do this, Kooling combines proprietary data analysis algorithms, sensors and gamification techniques.

www.kooling.io

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