

Company profile | 2026

A BANK THAT INVESTS IN THE FUTURE OF THE PLANET



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WHO WE ARE

BIAE is **Italy's first bank fully dedicated to environmental sustainability**, in line with the vision of the Igea Banca Banking Group and its growing commitment to the green economy. Its mission is to assist businesses and professionals investing in the ecological transition.

The bank acts as a comprehensive **One-Stop Energy Shop**, serving as a key point of reference for companies operating in the energy sector. In addition to banking services, it offers an integrated ecosystem of solutions, expertise and tools, strengthened by the reliability of **Banca del Fucino** and the specialist skills of **E-Way Finance**, supporting entrepreneurs through all stages of their projects.



Head of the Igea Banca Banking Group,
The oldest privately owned and independent bank in Rome



100% Owned By Banca del Fucino



100% Owned by Banca del Fucino

POSITIONING

The Bank is active in a **high-growth market segment** often overlooked by traditional banks, such as the photovoltaic from 0,5 to 10 MW. This segment requires a tailored approach: BIAE supports these projects through dedicated expertise and integrated solutions, offering end-to-end customer support.

VISION

To become a **leader in sustainable finance**, contributing to a future where renewable energy, water resources and environmental protection are central to development. BIAE is committed to financing innovative solutions that promote the circular economy and reduce human impact on the environment.

MISSION

To be a **“One-Stop Energy Shop”**, offering innovative and accesible financial solutions for projects focused on renewable energy, water resources and environmental protection, supporting global efforts to fight climate change.



OUR STRENGTHS

Targeted commercial approach and specialized credit analysis, oriented to the needs and peculiarities of the energy and environmental sector

A team of professionals with **consolidated experience in the energy sector** and gained in leading banks and companies, including at an international level.

Agile and streamlined application **evaluation process** that guarantees a preliminary evaluation in the first 10 days and a **Time-to-Yes in 45 days** for approval

Leverage up to 90% of construction costs (loan-to-cost) with a loan-to-value not exceeding 75%

Integration of **medium-long term financing solutions term with short-term products** to cover all the needs of target SMEs

Ability to connect supply and demand, with a **comprehensive and tailor-made** commercial proposal, built on customer needs and **capable of covering the entire value chain in the energy sector**





Financing the
ecological transition

GREEN LENDING

Green Financing for Investments

Long-term financing, primarily backed by **government guarantees**, to support the construction, acquisition, and revamping/repowering of **renewable assets**. The financing is structured according to **project finance** principles, ensuring project segregation and optimizing leverage.

Green Financing for liquidity

Medium-term financing, structured as an unsecured loan and primarily backed by **government guarantees**, to support the operational liquidity and/or working capital needs of companies operating in the energy transition sector.

Surety Bonds

Issuing guarantees to support businesses and private individuals for obligations assumed towards third-party creditors, including those relating to **participation in competitive procedures** in the renewable energy sector (e.g., the **FER-X tender**).

Sustainable growth
consulting

GREEN ADVISORY



Certifications and attestations

Specialized service for (i) **certification of Economic-Financial Plans** (PEF), aimed at ensuring the reliability and financial sustainability of investment projects, with particular reference to the Energy, infrastructure and PPP sectors and (ii) **certification of the financial and economic capacity of the sponsor** of the initiatives.

M&A Advisory

Assistance in all phases of M&A processes, both buy-side and sell-side. This includes preliminary opportunity analysis, economic and financial assessment with the preparation of informative material and business plans, transaction structuring, and negotiation management with counterparties, including any advisors involved.

Debt Advisory

Assistance in seeking financing partners and **structuring corporate and project financing**, both senior and junior, ensuring tailored solutions for every need. This service also includes assistance in negotiating the best financing terms, with particular attention to commissions, processing fees, term, and pricing, in order to optimize the financial structure of the transactions.

Assistance in obtaining public grants and tax benefits

Assistance in obtaining **public funding** and **tax benefits** through national and EU tender procedures and calls, including those in the **student housing** and social infrastructure sectors.



OUR CONTRIBUTION TO THE ENERGY TRANSITION

In just a few months since its inception, **BIAE** has already made **a concrete contribution to our country's energy transition**, providing support for the development and implementation of renewable energy generation projects, with a total capacity of over 100 MW*, through an integrated approach that combines financial instruments and advisory services.

* Aggregate data referring to financing transactions and advisory services connected to the development of renewable energy plants.

more than

100

MW

of supported RES projects

OUR EXPERTS

GREEN LENDING



CARLO CAVALLERO
Head of Green Lending
carlo.cavallero@biae.it



LUCA PELLEGRINO
Head of Structured & Project Finance
luca.pellegrino@biae.it



MATTEO RICCI
Structured & Project Finance Analyst
matteo.ricci@biae.it



ALESSANDRO STURZO
Structured & Project Finance Analyst
alessandro.sturzo@biae.it

OUR EXPERTS

GREEN ADVISORY



ALESSANDRO SCHIAVONE

Head of Green Advisory
alessandro.schiavone@biae.it



GIAMMARCO MARCELLI

Green Advisory Senior Analyst
giammarco.marcelli@biae.it



RENATO ROSSI

Green Advisory Senior Associate
renato.rossi@biae.it

OUR EXPERTS

COVERAGE & BUSINESS DEVELOPMENT



FEDERICO BARBIERI

Head of Coverage & Business Development
federico.barbieri@biae.it



NICCOLÒ BRIGANTI

Coverage & Business Development Analyst
niccolo.briganti@biae.it



MICHELE MASTROSIMONE

Head of Strategic transactions
michele.mastrosimone@biae.it

STRATEGIC TRANSACTIONS

Energy for ideas. Future for the planet.



Website

www.biae.it

Telephone number

+39 071 23 63 045

E-mail

richieste@biae.it

Registered office

Via Tomacelli 107 - 00186 Roma