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NEWS 1 June 2026 | 3 min read

PAPIK Group and Banco Sabadell sign an alliance for green financing

The two institutions have formalised an agreement that gives PAPIK Group clients a preferred green-mortgage channel for developments, self-builds and retrofits to Passivhaus or equivalent standard.

Sant Cugat del Vallès, 1 June 2026.

PAPIK Group and Banco Sabadell have signed a collaboration agreement under which PAPIK Group clients will be able to access a preferred green-financing channel for the purchase, self-build or retrofit of high energy-efficiency homes. The initiative brings to the financial arena a technical and economic fact that is increasingly recognised: a Passivhaus home has a cost, risk and appreciation profile different from that of conventional construction, and therefore deserves differentiated mortgage treatment.

Until a few years ago, most financial institutions did not distinguish between homes with advanced energy standards and the rest of the housing stock, which left the real extra cost of meeting high-efficiency standards without any financial recognition.

> "With this agreement, both institutions help close that gap by aligning the mortgage offer with the technical quality of the real-estate product."

Papik Fisas, CEO of PAPIK Group

A preferred channel at the client's service

The agreement is built around three operational elements. First, a simplified process: PAPIK Group presents each project technically to the Bank, so the client does not have to handle the technical documentation before the institution.

Second, formal recognition of the standard: the Passivhaus or equivalent homes built by PAPIK Group are validated within the Bank's energy-efficiency criteria framework.

And third, a dedicated support channel, in which PAPIK Group's sales team coordinates directly with a specific point of contact at Banco Sabadell.

PAPIK Group acts as a facilitator of the channel, not as a party to the mortgage contract. The specific terms of each transaction are negotiated individually between the client and Banco Sabadell, according to the institution's usual risk and solvency criteria. The client retains at all times the freedom to compare and choose between different financial alternatives.

> "Building to Passivhaus standards involves a more demanding technical investment. It is consistent that this demand should also be reflected in the way the home is financed."

Why Passivhaus deserves differentiated financial treatment

A Passivhaus home can consume up to 90% less energy than a conventional equivalent. That reduction has a direct consequence on the household economy: a significantly lower energy bill frees up the client's repayment capacity throughout the entire life of the loan, a relevant factor in any financial institution's risk calculation.

Added to this is greater expected appreciation. Various studies in the real-estate sector agree that homes with energy class A appreciate notably more than those of lower classes in the secondary market, which reduces the financial institution's exposure during the mortgage term.

The European regulatory framework reinforces this trend. The European Commission and the European Central Bank are actively promoting the financing of efficient housing in the context of the European Green Deal, and financial institutions have a growing mandate to incorporate ESG (Environmental, Social, Governance) criteria into their mortgage portfolios. Financing Passivhaus homes fits fully within this framework.

Three client profiles, one single access route

The preferred channel is available to three different profiles. First, buyers of PAPIK Group developments, who acquire a finished home or off-plan and benefit from the standardised technical documentation of each development. Second, self-build and construction clients, families who build their home with PAPIK Group and need financing to carry out the works. And third, energy-retrofit clients, owners who improve their existing home and can combine green financing with the Next Generation EU grants to optimise the project's financial structure.

In all cases, the granting of the mortgage depends exclusively on Banco Sabadell's risk and solvency criteria. PAPIK Group does not guarantee approval: what it offers is technically supported access, more agile and better structured, to a financial product aligned with the project's energy quality.

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