

PRESS RELEASE

BFF BANKING GROUP TO KEEP INVESTING IN LODZ: NEW OFFICES IN BRAMA MIASTA

Lodz, 4 February 2020 – BFF Banking Group – the leading European financial services provider to suppliers of the Public Administrations – moves its offices to Brama Miasta – a complex of buildings which are the symbol of the Nowe Centrum Łodzi (EN: New Centre of Lodz). The relocation follows the opening of BFF’s banking branch in Poland in September 2019.

Brama Miasta – a project realized by Skanska – consists of two thirteen-storey buildings which provide almost 44,000 m² of office space for up to 5,000 employees. The offices are equipped with the latest technologies, charging stations for electric cars and facilities for cyclists so to allow the employees to choose alternative means of transport with low environmental impact. Brama Miasta is located near the Łódź Fabryczna railway station which makes business life much easier, particularly for those employees who are commuting on a daily basis.

The Skanska project also includes a meeting area completed by an impressive patio and cafes, which have been designed for the employees and residents of Lodz, as well as tourists. The areas between and around the two main buildings encourage and promote cultural and social events.

The building has been already awarded with the "*Building without Barriers*" certificate.

“Creating a friendly city for both residents and investors is the major challenge for Lodz. For residents it means a city to learn, work and living well. For investors it is a city with infrastructures and a skilled and extended labor market. – said **Wojciech Rosicki, Deputy Mayor, City of Łódź**. “One of the key elements of transformation and changes within the city is the New Łódź City Centre and the restored old power station EC-1. The unique character of this place, evocative of the industrial history of the city, allows us to take advantage of new opportunities.”

“We are pleased to welcome BFF Banking Group to Brama Miasta. I am convinced that moving to the new offices will support BFF Banking Group’s development and help the company to thrive on the Polish market. – said **Arkadiusz Rudzki, Managing Director, Skanska office unit in Poland**. Brama Miasta is our third office project in Lodz and we are sure that will be as successful

as *Green Horizon* and *Nowa Fabryczna*. Brama Miasta is a proof of top-class and unique architecture of our projects, fit in the history and specific climate of the city, with unique corten facade that is used for the first time at this scale in Lodz.”

“Our work environment shapes the organizations and how productive we are. For us, offering a great working environment to our team is crucial to execute well, to attract and retain talent, to foster innovation. For this reason, Lodz and Brama Miasta represent the model for our future Group offices.” – **said Massimiliano Belingheri, Group CEO, BFF Banking Group**. “Poland is our second home market. Since 2016 we have invested in the Country’s potential. Our Polish business has grown significantly. We based in Lodz part of our back-office activities. Finally, last year we opened our banking branch and launched Lokata Facto, our award-winning online term deposits for retail and corporate clients”.

In the first nine months of 2019, customer loans in Poland were €674m (18% of the Group total) and new business volumes € 388m (12% of the Group total). Currently, BFF Banking Group employs 195 people in Lodz (approx. 40% of the Group total).

BFF Banking Group

BFF Banking Group, listed on the Milan Stock Exchange since 2017, is the leading player specialised in the management and non-recourse factoring of trade receivables due from the Public Administrations in Europe. The Group operates in Italy, Croatia, Czech Republic, France, Greece, Poland, Portugal, Slovakia and Spain. It is also active in Germany, The Netherlands and Ireland with on-line term deposits, by serving a total of 12 Countries across Europe. In 2018 it reported a consolidated Adjusted Net Profit of € 91.8 million, with a 11.2% Group CET1 ratio at the end of September 2019. www.bffgroup.com

SKANSKA

Skanska is a world leader in construction and project development on select markets in the Nordic region, Europe and USA. Driven by the Group’s values, Skanska wants to contribute to a better society. Skanska provides innovative, sustainable solutions for both simple and complex assignments. Skanska has about 38,000 employees, and 2018 revenue totaled SEK 170 billion.



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