Citi Handlowy 2019-2021 Strategy
Banking of the future

- Digital transformation
- Data Intelligence
- Artificial Intelligence/Machine Learning
- Cloud
Citi Handlowy Strategy

2019-2021 Strategic Pillars

**Achieve**
- Customer led growth
  - driving investors’ returns

**Invest**
- Enhanced Experience
- Solution Based Value Proposition
- Forward Compatible Culture

**Protect**
- Globally connected
- Safety & Soundness
- Powerful Communication
- Trust
Pillars of Success
Globally connected

Citi Handlowy

- Partner for individuals travelling abroad and investing globally
- Supporting Polish companies in global expansion
- Assisting international companies investing in Poland
- Globally connected through Citi with
  - Clients serviced in 200 countries
  - Trading floors on 77 markets
Safety & Soundness

Strong financial standing

• Capital position
• Liquidity position
• Strategic shareholder
Trust

- Bank of first choice for 73% of institutional clients
- Highly recommended Bank by individual clients:
  #1 relative Credit Card NPS
  #2 relative Gold segment NPS
Enhanced Experience
Institutional Banking

Long lasting relationships

- Experienced Bankers
- Global Industry Know How
- Globally Connected Online Banking

Digital transformation

- Documentation simplification, digitization and automation of processes

Cloud

- Access to Bank anytime, anywhere using cloud solutions

Virtual Branch

Mobile RM
Consumer Banking

**Long lasting relationships**
- Best in class Wealth Management advisory
- Leader of contextual banking

**Data Intelligence**

**Digital transformation**
- Biometry - selfie-based authentication and automated income verification
- The first Citi Mobile App with: API, Citi Mobile® Token, biometric authentication
Solutions Not Products
Institutional Banking

Grow with our clients

Clients’ needs evolve as their business grows
- International expansion
- Non organic growth
- Changing business models
- Digitization
- Complex product needs

Leaders of Economy of Tomorrow

Tailored value proposition
- Support for Clients’ strategic plans through multi-product solutions
- Global Citi network and expertise
- Coverage from experienced Bankers – trusted advisors

Data Intelligence
Discovery Engine - real time analytics of foreign currency/international flows

Clients’ sales revenue / Foreign Expansion
Length of relationship / Banking needs
Consumer Banking

Be relevant by embedding in our Customers lives

Know Your Customer
- Customized Solutions

Bring value
- Marketing cloud

Be relevant
- Contextual banking embedded in customers daily ecosystem

Data Intelligence
- Payment flows analytics

Artificial Intelligence
- Machine Learning

![Circle chart showing customer segments: Grocery shoppers (12%), Travelers (18%), Online buyers (10%), Engaged daily users (15%), Drivers (17%), Trendy citizens (7%), Home decorators (7%), Fashion & style lovers (14%), Overseas spend, Pre-flight, Travel planning, Book the flight, Book the hotel, Trendy citizens, Home decorators, Fashion & style lovers, Drivers, Trendy citizens, Home decorators, Fashion & style lovers, Overseas spend, Pre-flight, Travel planning, Book the flight, Book the hotel.]
People Strategy – Forward Compatible Culture
Citi Handlowy generation challenge

Focus on emotional investment in people

Simplification and digitization of work environment

Collaboration and inclusion of diverse perspectives

Citi Handlowy Demographic Structure

>50: 9%
40-50: 26%
30-40: 50%
<30: 16%
Citi Handlowy – a Place for People

- Being the Best for the Client Academy
- Digital Native
- Mobility Program
- People Board
- Good Work – Life Balance
- Global Gratitude Program
Financial Goals

Institutional Banking
- PLN 100 B of international flows
- 200 MM of executed transfers

Consumer Banking
- +50% number of customers
- PLN 2 B new consumer loans

Total Bank
- 8% p.a. Client Revenue growth
- >12% ROE

Dividend Payout
- 75%
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