Banking of the future

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

2019-2021 Strategic Pillars

Achieve

Invest

Protect

Customer led growth driving investors’ returns

Enhanced Experience

Solution Based Value Proposition

Forward Compatible Culture

Powerful Communication

Globally connected

Safety & Soundness

Trust

Achieve

Invest

Protect
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**
- Leader of contextual banking

**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

Leaders of Economy of Tomorrow

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

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

- 12% Grocery shoppers
- 17% Drivers
- 18% Travelers
- 10% Online buyers
- 15% Engaged daily users
- 7% Trendy citizens
- 7% Home decorators

Data Intelligence
Payment flows analytics

Bring value
- Marketing cloud

Artificial Intelligence
/Machine Learning

Be relevant
- Contextual banking embedded in customers daily ecosystem

Travel planning
- Overseas spend
- Book the flight

Pre-flight
Book the hotel

Data Intelligence
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

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;30</td>
<td>16%</td>
</tr>
<tr>
<td>30-40</td>
<td>50%</td>
</tr>
<tr>
<td>40-50</td>
<td>26%</td>
</tr>
<tr>
<td>&gt;50</td>
<td>9%</td>
</tr>
</tbody>
</table>
Citi Handlowy Culture – Diversity & Inclusion
Financial Goals

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

Total Bank
- 8% p.a. Client Revenue growth

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

Dividend Payout
- 75%
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