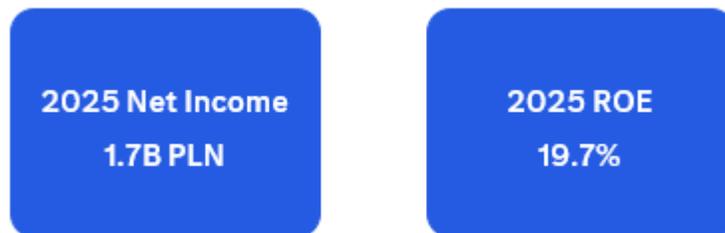


Warsaw, March 17, 2026

CITI HANDLOWY'S EARNINGS IN 2025



In 2025, Citi Handlowy consistently and successfully delivered its plans. In May, the bank signed the agreement to sell its consumer banking to VeloBank, and focused on executing its strategy to be the Bank for Global Business. This was reflected in the Institutional Banking results. The volume of loans in this segment grew three times faster than the market, reaching the highest level in the history of the institution.

The bank's annual net income amounted to PLN 1.7 billion and was lower by 5% y/y as a result of lower interest rates. Full year earnings were also impacted by the loss on the consumer banking sale. In the fourth quarter alone, net income grew by as much as 62% y/y to PLN 596 million, exceeding analysts' expectations by 8%.

In accordance with its strategy, Citi Handlowy distributed the profit to its shareholders. Last year, the bank paid out almost PLN 1.8 billion in dividend, which is the second largest nominal annual payout in the bank's history.

Institutional loans increased by as much as 22% y/y compared to 7% average growth in the banking sector. The bank provided a total of PLN 6.7 billion of new financing to Institutional Banking clients, which was an increase of 30% y/y. Deposits of institutional clients were higher by 19% year-on-year compared to an 11% increase in the market.

Citi Handlowy supported companies by providing them with global financial solutions, top-class knowledge and expertise in times of market volatility. The bank's Brokerage acted as Global Co-Coordinator and Co-Bookrunner in the accelerated offerings of Santander Bank Polska for PLN 1.7 billion and Allegro, the largest e-commerce platform in Poland for nearly PLN 2.6 billion. In addition, Citi Handlowy participated in a consortium of banks that provided Allegro with PLN 6 billion in financing. It was also among the banks that supported LPP S.A. with a total financing value of PLN 13.5 billion and played a key role as one of the

CEO COMMENT

Elżbieta Czetwertyńska,
Citi Handlowy Chief
Executive Officer:

Last year, we opened a new chapter in the history of our institution. We announced the sale of our consumer banking and our strategic plans to expand as an institutional bank.

I am pleased with the growth in institutional loans exceeding the market's average. We take part in the most important transactions, supporting business growth of institutional clients in Poland and internationally. The increase in the loan volume of Institutional Banking clients amounted to PLN 3 billion, reaching the highest level in the bank's history.

We are working hard to prepare for the transfer of our consumer banking business to VeloBank by mid-year. The work is going according to plan. This business had a very good year - not only did the assets grow, but also the number of wealthy clients reached a record level for another year in a row.

three Mandated Lead Arrangers, providing the Pesa Group with financing for its ambitious development and expansion into foreign markets.

Citi Handlowy's institutional banking revenue in 2025 amounted to PLN 3.1 billion (-5% y/y). The bank's ROE in 2025 was 19.7%, and the TLAC TREA capital ratio was 25.4%.

The bank provided sustainable financing in the amount of PLN 448.3 million, which is 22% of the target set for the 2025–2027 period. The bank intends to grant PLN 2 billion in green assets within this period.

Citi Handlowy's consumer banking continued to offer attractive solutions to its customers. As a result, the number of Citigold Private Client customers increased by 13% y/y and CitiGold's increased by 6% y/y. Deposits of individuals increased by 2% y/y, and the number of savings accounts by 7% y/y. The total value of funds under management in investment products purchased by customers through the bank was 21% higher than at the end of 2024.

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Bank Handlowy w Warszawie S.A. is one of the largest financial institutions in Poland, offering a wide and modern range of corporate, investment and retail banking products and services under the Citi Handlowy brand. Bank Handlowy serves 5.5 thousand corporate clients and approx. 568 thousand individual customers through modern distribution channels and a network of branches. Membership in Citigroup, the world's largest financial institution, provides Bank Handlowy customers with access to financial services in over 100 countries.

Citi is a preeminent banking partner for institutions with cross-border needs, a global leader in wealth management and a valued personal bank in its home market of the United States. Citi does business in more than 180 countries and jurisdictions, providing corporations, governments, investors, institutions and individuals with a broad range of financial products and services.

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CFO COMMENT

Patrycjusz Wójcik, Citi Handlowy Chief Financial Officer:

2025 was another year of client revenue growth. Interest income from loans increased by 12% y/y, and commission income by 7% y/y. As a result, the bank's financial result stands on two strong legs – client activity and financial markets, where we have the greatest expertise among banks in Poland.

We consistently build value for our shareholders. The bank paid the highest dividend in history in nominal terms in 2025 (a total of PLN 13.73 per share), and the return on equity (ROE) ratio reached 19.3%. This is comparable to the last year's level, despite a 175 basis point drop in interest rates in 2025. A strong capital surplus and high operational efficiency allow us to look with optimism at the growth of the bank's business activity in 2026.