Warsaw, August 27, 2026

CITI HANDLOWY SECOND-QUARTER EARNINGS

2Q Net Income	2Q ROE
321M PLN	21%

Warsaw, August 27, 2026 - Citi Handlowy is entering a new phase in its business model. Following the completion of the sale of its consumer banking segment, it is focusing its resources and capital on the dynamic growth of its institutional banking business, leveraging Citi's global network and strong client relationships. The results published today confirm that the bank has established a stable foundation for further growth.

The loan portfolio in institutional banking has been growing for six consecutive quarters. In the second quarter, Citi Handlowy's loan volumes grew by 16% YoY, compared to the sector average of +10% YoY. The value of new loans, increased limits, and extended financing amounted to PLN 1.4 billion in the second quarter (PLN 2.6 billion in the first half of 2026).

Institutional client deposits at the end of June 2026 were higher by 12% YoY.

In the second quarter of 2026, which was the final period of Citi Handlowy's operations which included consumer banking, net profit amounted to PLN 321 million. In the first half of the year, the bank generated a net profit of PLN 706,4 million, which is 18% more than in the corresponding period of 2025.

ROE was at 21%, and total capital ratio stood at 25,8%.

Institutional banking revenues in the second quarter of 2026 amounted to PLN 696 million, which represents a decrease of 16% YoY. This result was mainly influenced by lower interest income, a consequence of the decline in interest rates. However, for the entire first half of 2026, the bank recorded a year-over-year increase in institutional banking revenues of 3.4%, driven, among other things, by growth in income from treasury operations.

CEO COMMENT

***Elżbieta Czetwertyńska, Citi Handlowy Chief Executive Officer*:**

The completion of the sale of the consumer banking business is a milestone for us, marking the beginning of a new chapter in our bank's history.

Our focus now, just as we planned, is on growing our Bank for Global Business. We are committed to our strategy of being the bank of first choice for our institutional clients. We have a unique advantage: the power of Citi's global network and its presence in over 90 countries stand behind us. We are the ideal banking partner for global companies, which see Poland as a key market. Poland's economy is growing faster than other European nations, and our country's strategic location is an asset.

We also see more Polish champions expanding abroad. Thanks to Citi's global reach, we are their natural partner to support their international journey. Our strategic dedication to building strong relationships with our corporate clients is delivering tangible results. We're seeing double-digit growth not just in lending, but also across our transaction banking and treasury services.

Citi Handlowy consistently remains a strategic advisor and trusted partner for leading Polish and international companies, helping them effectively navigate the challenges of the global economy. In the second quarter of 2026, amid significant volatility in the financial markets, the bank actively supported clients in risk management. This engagement resulted in a significant 17% YoY increase in the volume of foreign exchange (FX) transactions.

The bank participated in the accelerated bookbuilding process for the sale of shares in Allegro, valued at PLN 6.1 billion, acting as a Joint Global Coordinator. The institution's high level of activity in the primary debt securities market was confirmed by the organization of a bond issue for the European Investment Bank (EIB) for PLN 1.25 billion.

Additionally, Citi Handlowy participated in the consortium financing for Tele-Fonika Kable. A recognition of the bank's innovative solutions was the prestigious Adam Smith Award 2026 to the network operator Play (P4) in the "Best Funding Solution" category, for the implementation of an Export Agency Financing facility prepared in cooperation with the bank.

Citi Handlowy was also awarded the title of "Poland's Best Investment Bank for M&A" in the Euromoney Awards for Excellence 2026.

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CFO COMMENT

***Patrycjusz Wójcik, Citi Handlowy Chief Financial Officer*:**

We are embarking on the next phase of our growth, supported by exceptionally strong foundations. Our financial performance, now reported under our new structure with Corporate Banking and Financial Markets segments, shows a well-balanced composition and strong business momentum. We have a very robust capital position and stable liquidity levels.

A testament to this stability is Fitch's decision to upgrade the bank's rating from A- to A+. Another key regulatory milestone was the approval of our Single Point of Entry (SPE) resolution strategy by the Bank Guarantee Fund, which resulted in a 2.64 percentage point reduction in our capital requirements.