

Citi Handlowy is one of the strongest financial institutions on the Polish market combining experience and the traditions of Polish banking with modern financial management. Citi Handlowy is a leading bank in servicing global subsidiaries, in the area of treasury products, investment banking, transaction, custody services and brokerage. On the retail side, Citi Handlowy is a leader in credit cards and wealth management services.

Shares of Citi Handlowy are listed on the Warsaw Stock Exchange Main Market (WSE) since 1997.

Management Board



Sławomir S. Sikora

*President of the Board
CEO*



Natalia Bożek

*Vice President of the Board
CFO*



Maciej Kropidłowski

*Vice President of the Board
Financial Markets Sub-Sector Head*



Dennis Hussey

*Vice President of the Board
Consumer Banking Head*



Barbara Sobala

*Vice President of the Board
Risk Management Head*



James Foley

*Member of the Board
Transactional Banking Head*



Katarzyna Majewska

*Member of the Board
Operations & Technology Head*

Citi Handlowy Pillars

Globally connected

- 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 capital base: TCR ratio at the level 17.2, i.e. 3.6 p.p. above regulatory requirements,
- High liquidity: L/D ratio at 60%

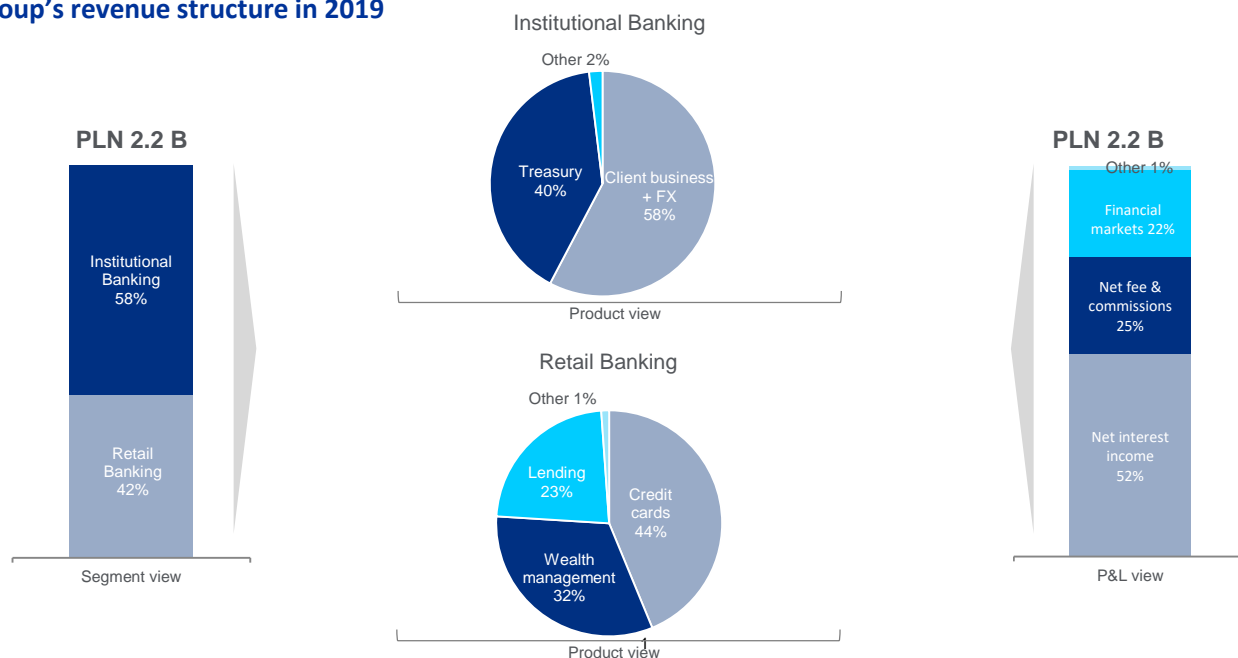
Trust

- Leader in FX, custody services and brokerage, Cash Management and Wealth Management,
- Bank of first choice for 73% of institutional Clients.

Selected financial data and ratios

P&L and balance sheet data	2017	2018	2019
Net profit (PLN MM)	536	639	480
Revenue (PLN MM)	2,068	2,160	2,217
Expenses and depreciation (PLN MM)	(1,192)	(1,180)	(1,215)
Net impairment losses (PLN MM)	(103)	(64)	(246)
Total assets (PLN B)	43.0	49.3	52.0
Loans (PLN B)	19.8	22.0	23.7
Deposits (PLN B)	32.1	38.3	39.8
Ratios	2017	2018	2019
Earnings per share (PLN)	4.10	4.89	3.67
Dividend per share (PLN)	4.11	3.74	-
ROA	1.21%	1.40%	0.93%
ROTE	10.6%	12.4%	8.9%
Cost / Income	58%	55%	55%
Tier 1 ratio	17.9%	16.8%	17.2%
Loans / Deposits	62%	58%	60%

Group's revenue structure in 2019

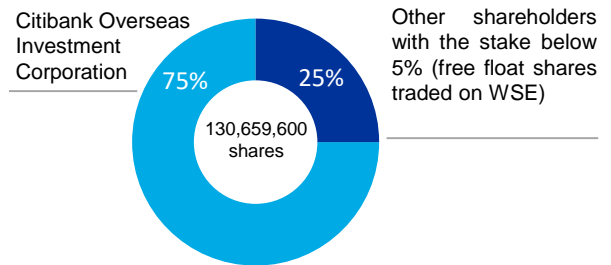


Citi Handlowy' shares (as of 31.12.2019)

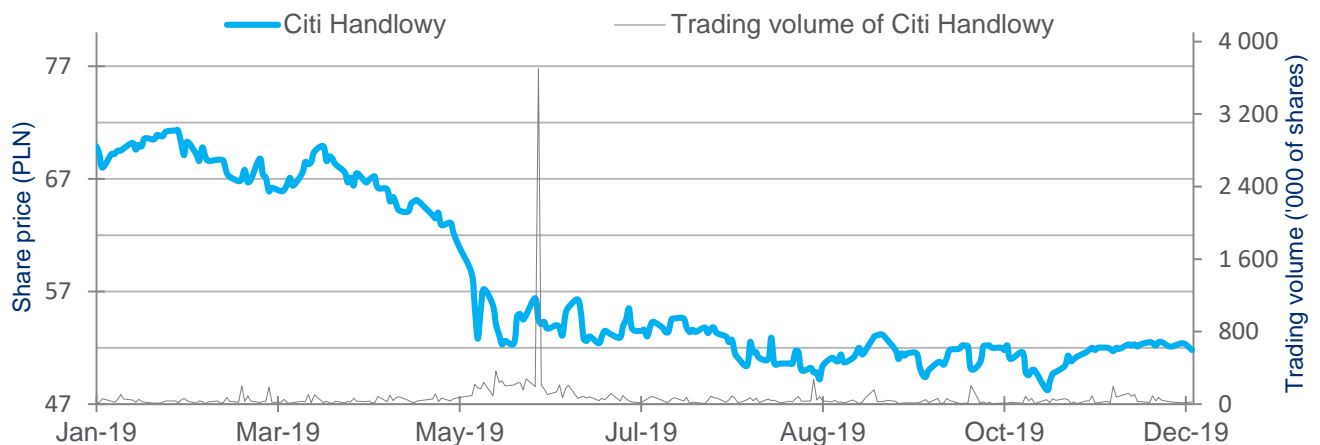
Number of shares	130,659,600
Number of free float shares	32,664,900
Market capitalization	PLN 7.6 B
Share price 52 Week Min – Max	PLN 48.25 – PLN 71.30
Ticker	BHW
ISIN	PLBH00000012
Reuters / Bloomberg Codes	BAHA.WA / BHW PW

Stock indices	mWIG40
	WIGdiv
	WIG-ESG (since Sep, 2019),
	Respect Index (2009-2019)

Shareholding structure (share in equity)



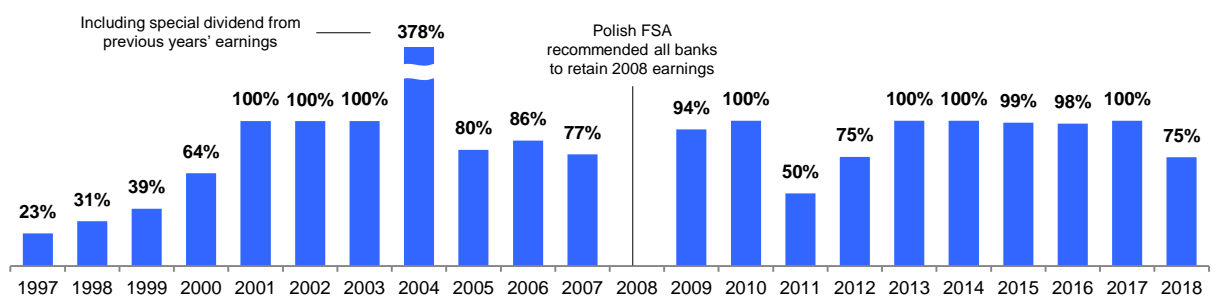
Share price in 2019



The latest listing as of December 30, 2019 (Citi Handlowy: PLN 58.10)

Dividend

Dividend payout ratio of Citi Handlowy since its debut on the WSE



Dividend per share (PLN)	1.40	1.00	2.00	1.00	1.25	1.85	1.85	11.97*	3.60	4.10	4.75	-	3.77	5.72	2.76	5.79	7.15	7.43	4.68	4.53	4.11	3.74
Dividend yield (%)	3.1	1.9	3.8	1.7	2.3	2.6	3.1	18.7*	5.6	5.8	4.5	-	7.1	7.1	3.3	7.1	7.0	6.6	5.7	6.1	5.6	5.0

* Including dividend paid from 2004 earnings and a special dividend from the previous years' earnings.

Ratings of the Bank

Rating	Fitch Ratings
Long-term	A-
Short-term	F1
Viability rating	a-
Support rating	1
Outlook	Stable
National Long-Term Rating	AA+ (pol)
National Short-Term Rating	F1+ (pol)

Citi Handlowy Investor Relations

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www.citihandlowy.pl/investor_relations

Investor calendar – upcoming events in 2019:

May 7	Disclosure of 1Q 2020 consolidated financial report
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