

Warsaw, 4 November 2019

**Current report no. 37/2019**

**Subject: Event affecting the financial results of Bank Handlowy w Warszawie S.A. in the third quarter of 2019**

**Legal basis:** Article 17(1) of the Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 (MAR).

In order to provide full information to the shareholders of Bank Handlowy w Warszawie S.A. ("Bank") and to ensure consistent and reliable communication to the capital market participants, the Management Board of the Bank hereby publishes information on decisions taken that significantly affect the Bank's financial results in the third quarter of 2019.

In relation to the financial assessment of a client from the construction industry, the Bank decided to make an impairment allowance amounting to PLN 54 million.