

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



**Elżbieta  
Światopełk-  
Czetwertyńska**

*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*



**Katarzyna  
Majewska**

*Member of the  
Board  
Operations &  
Technology Head*

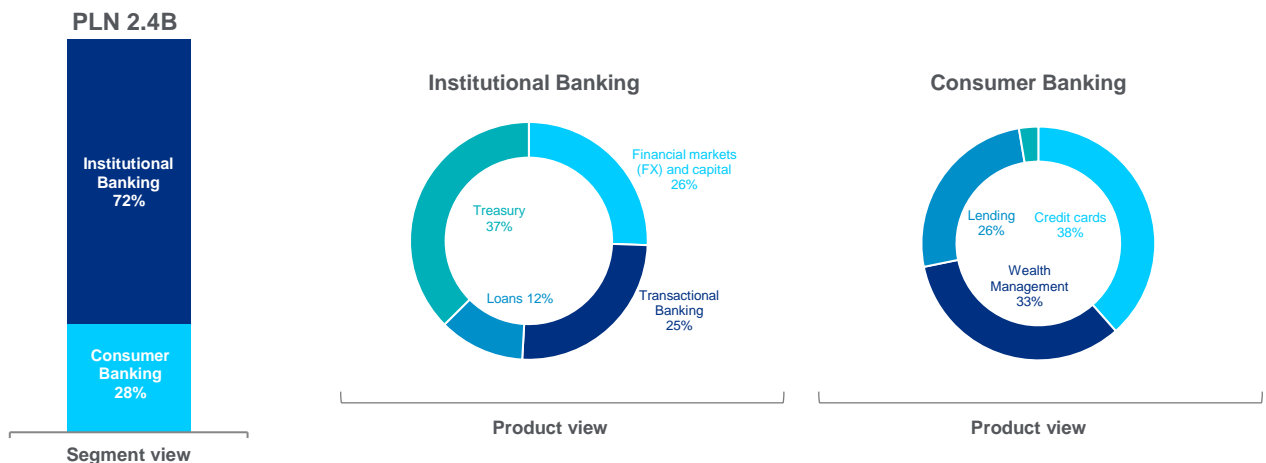
## Citi Handlowy Pillars

- *Bank of first choice for companies with international needs and aspirations*
- *Leading position in key products and segments*
  - *Leader in FX, custody services and brokerage, Cash Management and Wealth Management*
- *Very strong balance sheet*
  - *Strong capital base – TCR ratio at the level 20.1%*
  - *High liquidity – L/D ratio 50%*
- *Diverse and accountability-oriented organizational culture*

## Selected financial data and ratios

P&L and balance sheet data	2019	2020	2021
Net profit (PLN MM)	480	172	717
Revenue (PLN MM)	2,217	2,068	2,354
Expenses and depreciation (PLN MM)	(1,215)	(1,222)	(1,203)
Net impairment losses (PLN MM)	(246)	(190)	(39)
Total assets (PLN B)	52.0	60.9	61.9
Loans (PLN B)	23.7	21.9	21.3
Deposits (PLN B)	39.8	43.4	43.5
Ratios	2019	2020	2021
Earnings per share (PLN)	3.67	1.32	5.49
Dividend per share (PLN)	-	1.20	5.47
ROA	0.93%	0.29%	1.20%
ROTE	7.2%	2.4%	10.1%
Cost / Income	55%	59%	51%
Tier 1 ratio	17.2%	22.6%	20.1%
Loans / Deposits	60%	51%	50%

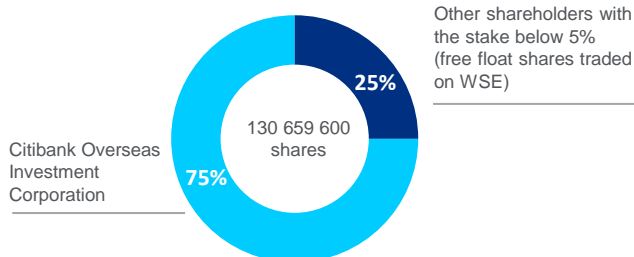
## Group's revenue structure in 2021



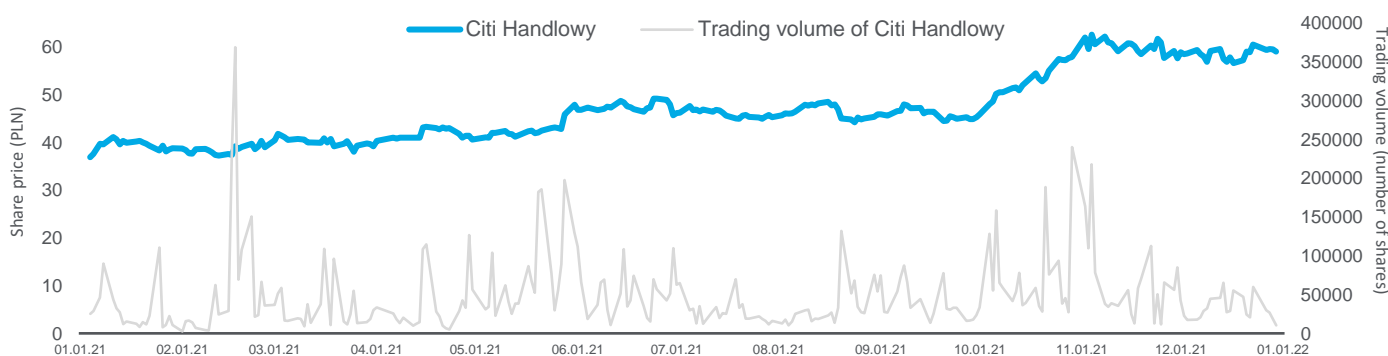
## Citi Handlowy' shares (as of 31.12.2021)

Number of shares	130 659 600
Number of free float shares	32 664 900
Market capitalization	PLN 7.7B
Share price 52 Week Min – Max	PLN 36.90 zł – PLN 62.60
Ticker	BHW
ISIN	PLBH00000012
Reuters / Bloomberg Codes	BAHA.WA / BHW PW
Stock indices	mWIG40 WIG-ESG

## Shareholding structure (share in equity)



## Share price in 2021



The latest listing as of December 30, 2021 (Citi Handlowy: PLN 59.00)

## 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	-	1.20	5.47
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	-	2.5	10

\* Including dividend paid from 2004 earnings and a special dividend from the previous years' earnings.  
 For 2021 – recommended net profit distribution requires the acceptance of Annual General Meeting

## Ratings of the Bank

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

## Citi Handlowy Investor Relations

relacjeinwestorskie@citigroup.com  
 www.citihandlowy.pl/investor\_relations

## Investor calendar – upcoming events in 2022:

May 16 Disclosure of 1Q 2022 consolidated financial report