

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*



David Mouillé

*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 summary

- **Strong capital and liquidity positions**
*Tier 1 ratio 17.1%,
loans/deposits 65%*
- **High efficiency**
ROTE 12.9%, ROA 151 bps
- **Leading corporate & commercial bank**
*servicing 69 out of 100 top-tier local companies
Leader in FX, custody services and brokerage*
- **Leader in credit cards**
26% market share in credit cards' loans
- **Commitment to community**
financial education, national heritage, environment protection

Selected financial data and ratios

P&L and balance sheet data	2016	2017	2018 1H
Net profit (PLN MM)	602	536	328
Revenue (PLN MM)	2,081	2,068	1,128
Expenses and depreciation (PLN MM)	(1,202)	(1,192)	(626)
Net impairment losses (PLN MM)	(46)	(103)	(33)
Total assets (PLN B)	45.2	43.0	44.1
Loans (PLN B)*	18.9	19.8	21.0
Deposits (PLN B)*	33.8	31.9	32.2

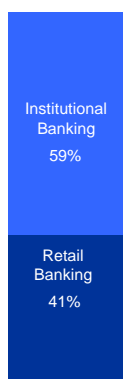
Ratios	2016	2017	2018 1H
Earnings per share (PLN)	4.60	4.10	2.51
Dividend per share (PLN)	4.53	4.11	
ROA	1.32%	1.21%	1.51%
ROTE	12.0%	10.6%	12.9%
Cost / Income	58%	58%	56%
Tier 1 ratio	17.4%	17.9%	17.1%
Loans / Deposits*	56%	62%	65%

* Related to non-banking sector clients.

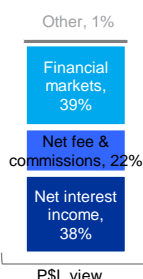
Revenue structure

2018 1H

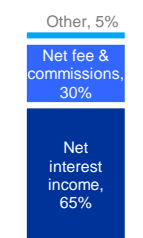
PLN 1.1 B



Segment View

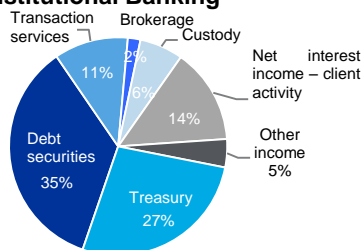


P&L view



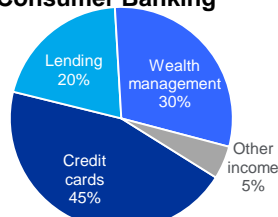
P&L view

Institutional Banking



Product view

Consumer Banking



Product view

PLN 1.1 B

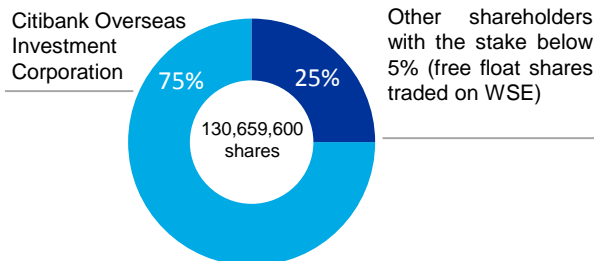


P&L view

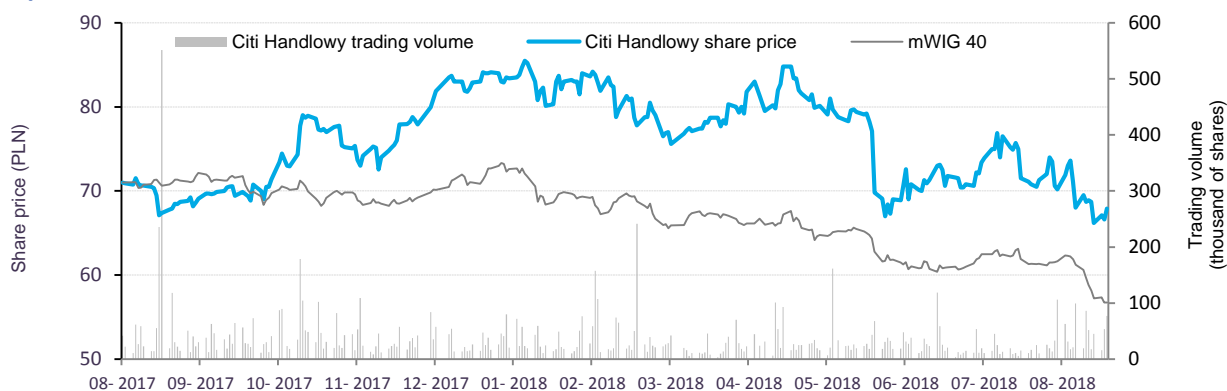
Citi Handlowy' shares (as of 12.09.2018)

Number of shares	130,659,600
Number of free float shares	32,664,900
Market capitalization	PLN 8.9 B
Share price 52 Week Min – Max	PLN 66.20 – PLN 85.50
Ticker	BHW
ISIN	PLBH00000012
Reuters / Bloomberg Codes	BAHA.WA / BHW PW
	mWIG40
	WIGdiv
Stock indices	Respect Index (since the 1st edition)
	MSCI Poland
	MSCI Global Sustainability Index

Shareholding structure (share in equity)



Share price in a 12-month horizon



The latest listing as of September 12, 2018 (Citi Handlowy: PLN 67.90)

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
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

* 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

relacjeinwestorskie@citi.com
www.citihandlowy.pl/investor_relations

Investor calendar – upcoming events in 2018:

November 14 Disclosure of Q3 2018 consolidated financial report