

February 14, 2019

Citi Handlowy 2019-2021 Strategy

Banking of the future



Digital
transformation



Data
Intelligence



Artificial Intelligence
/Machine Learning



Cloud

2019-2021 Strategic Pillars

Citi Handlowy Strategy

Achieve

Customer led growth driving investors' returns

Invest

Enhanced Experience

Solution Based Value Proposition

Forward Compatible Culture

Powerful Communication

Protect

Globally connected

Safety & Soundness

Trust

The background features a blurred financial dashboard with various data points, tables, and line graphs. The tables contain numerical values and labels like 'ATO'. A prominent blue line graph trends upwards from left to right. In the foreground, four stacks of coins are arranged in a row, increasing in height from left to right. The first stack is the shortest, followed by a medium stack, a taller stack, and the tallest stack on the right. The coins are dark and have a metallic sheen.

Pillars of Success

Globally connected



Citi Handlowy

- 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**

Strong financial standing

- Capital position
- Liquidity position
- Strategic shareholder

Trust

- Bank of first choice for 73% of institutional clients
- **Highly recommended Bank by individual clients:**
 - #1 relative Credit Card NPS
 - #2 relative Gold segment NPS

Enhanced Experience



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Institutional Banking

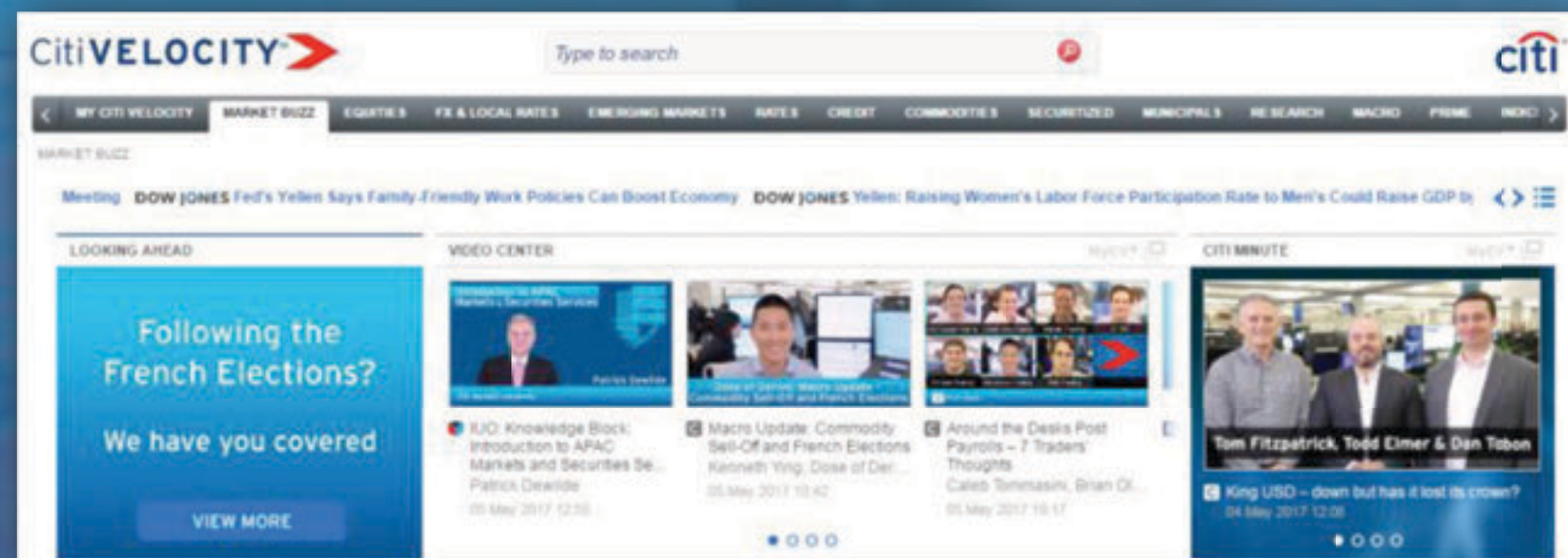
Long lasting relationships

- Experienced Bankers
- Global Industry Know How
- Globally Connected Online Banking

CitiVELOCITY

CitiFXPULSE

CitiDirect



Digital transformation

- Documentation simplification, digitization and automation of processes



Cloud

- Access to Bank anytime, anywhere using cloud solutions

Virtual Branch



Mobile RM



Consumer Banking

Long lasting relationships

- Best in class Wealth Management advisory



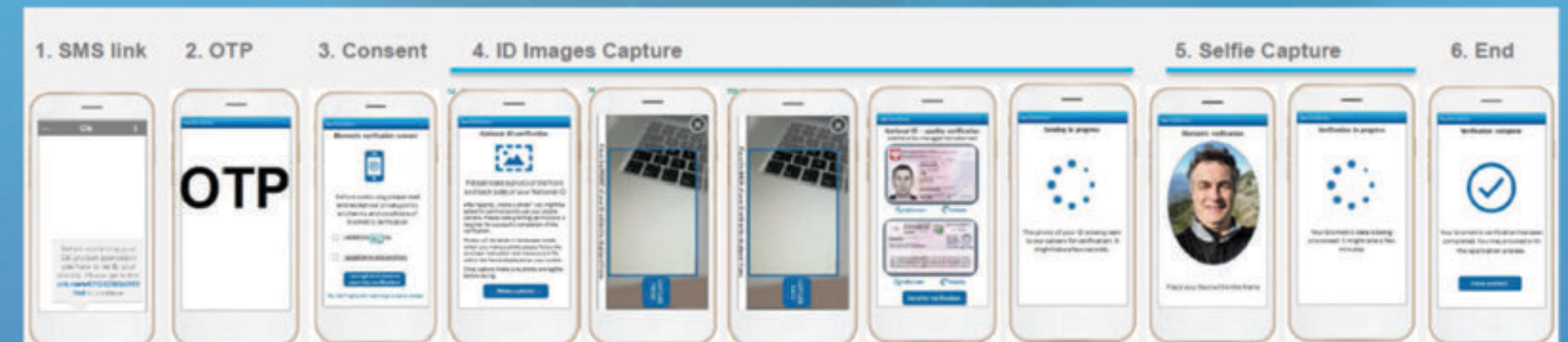
Data Intelligence

- Leader of contextual banking

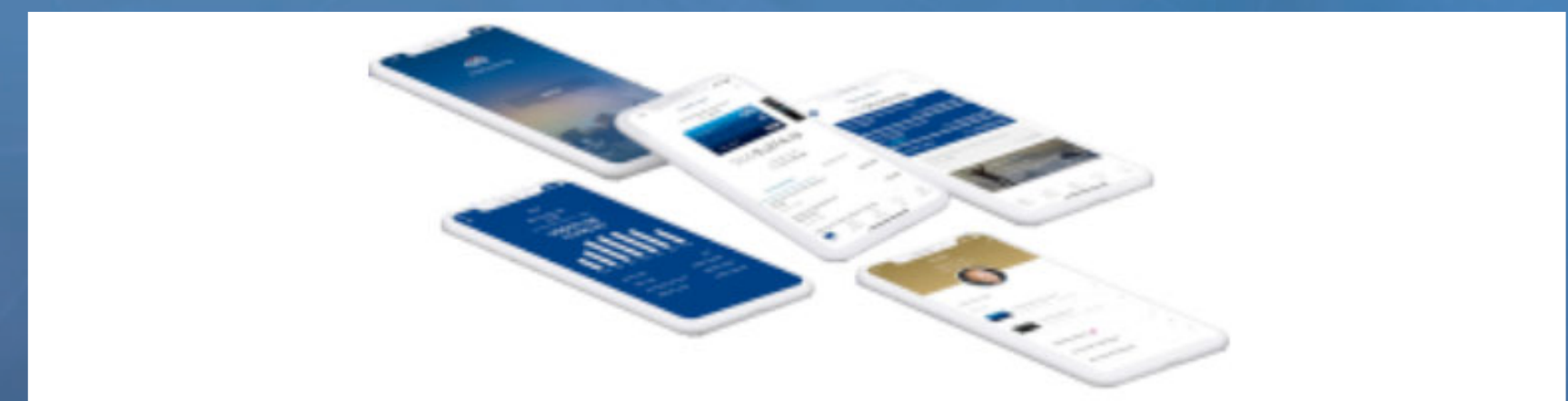


Digital transformation

- Biometry - selfie-based authentication and automated income verification



- The first Citi Mobile App with:
API, Citi Mobile[®] Token, biometric authentication



Solutions Not Products

Institutional Banking

Grow with our clients

Leaders of Economy of Tomorrow

Clients' sales revenue / Foreign Expansion

Length of relationship / Banking needs



Data Intelligence

Discovery Engine - real time analytics of foreign currency/international flows

Clients' needs evolve as their business grows

- International expansion
- Non organic growth
- Changing business models
- Digitization
- Complex product needs

Tailored value proposition

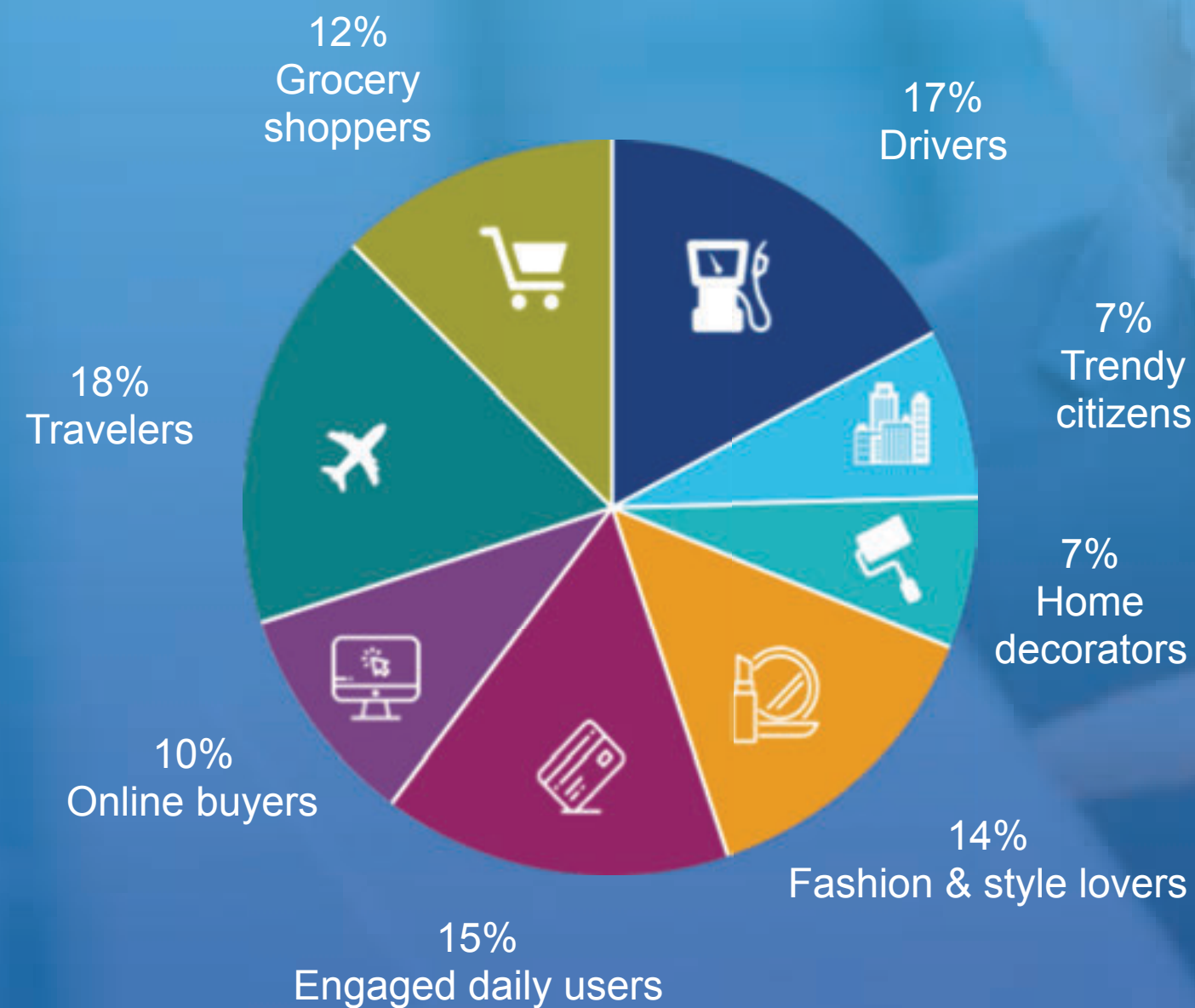
- Support for Clients' strategic plans through multi-product solutions
- Global Citi network and expertise
- Coverage from experienced Bankers – trusted advisors

Consumer Banking

Be relevant by embedding in our Customers lives

Know Your Customer

- Customized Solutions



Data Intelligence
Payment flows analytics

Bring value

- Marketing cloud



Artificial Intelligence
/Machine Learning

Be relevant

- Contextual banking embedded in customers daily ecosystem



Data Intelligence

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People Strategy –
Forward Compatible
Culture

Citi Handlowy generation challenge

Citi Handlowy Demographic Structure



Focus on emotional investment in people

Simplification and digitization of work environment

Collaboration and inclusion of diverse perspectives

Citi Handlowy – a Place for People



*BEING THE BEST FOR
THE CLIENT ACADEMY*



DIGITAL NATIVE



BEYOND THE BORDERS



PEOPLE BOARD

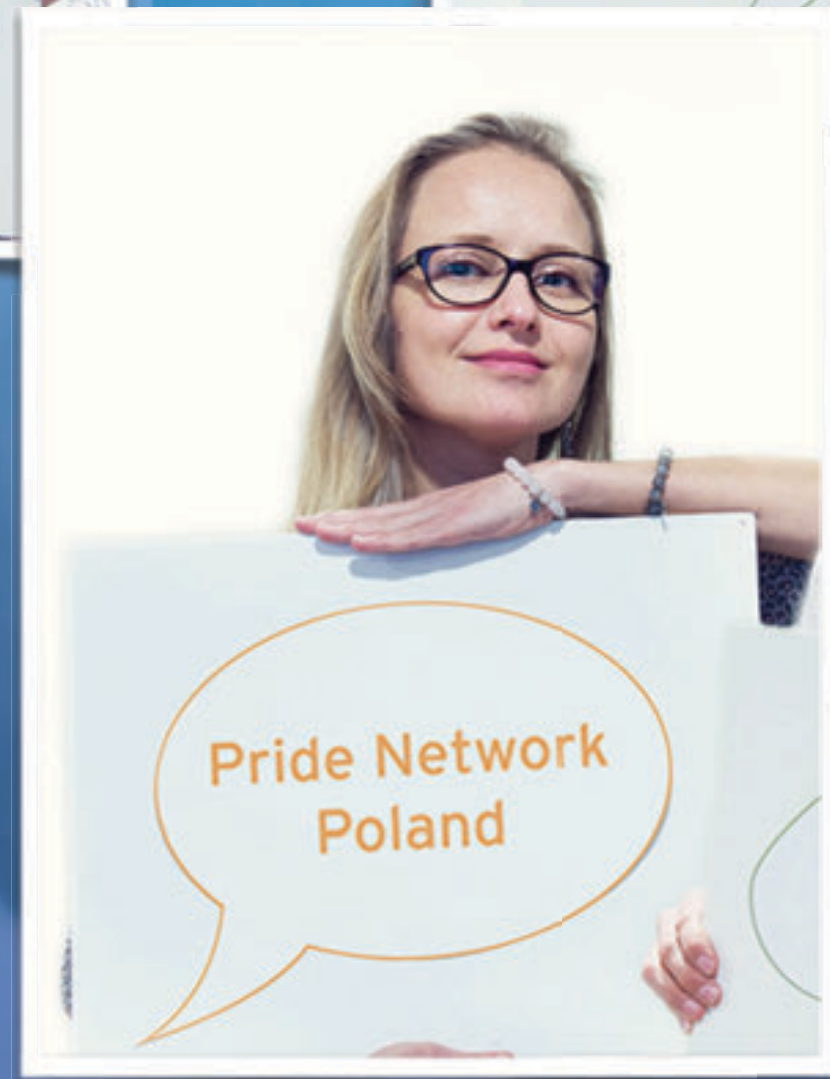


GOOD WORK – LIFE BALANCE



GLOBAL GRATITUDE PROGRAM

Citi Handlowy Culture – Diversity & Inclusion



Financial Goals

Institutional Banking

PLN **100 B**
of international
flows

200 MM
of executed
transfers

Total Bank

8%
p.a. Client
Revenue
growth

Dividend Payout

75%

Consumer Banking

+50%
number
of customers

PLN **2 B**
new consumer
loans

>12%
ROE



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