

Current report 13/2025

Topic: Strategic directions of Institutional Banking for 2025-2027 – “Bank for Global Business”

Legal basis: Article 17(1) of the European Parliament and of the Council of 16 April 2014 (MAR Regulation).

With reference to current report No. 41/2024 of 5 December 2024, and No. 12/2025 of 27th May 2025, concerning the signing of an agreement on the disposal of the Consumer Business of Bank Handlowy w Warszawie S.A. to VeloBank S.A., the Management Board of Bank Handlowy w Warszawie S.A. (the “**Bank**”) informs that on 20th May 2025 the Supervisory Board of the Bank conditionally approved new strategic directions for 2025–2027 for Institutional Banking – “Bank for Global Business” provided that the sale agreement of the Bank’s Consumer Business is concluded.

The exit from Consumer Banking will allow the Bank to focus on the dynamic development of its leading business area – Institutional Banking. Within the framework of the new strategic directions, the Bank will strive to achieve the following financial targets in 2027, which are higher compared to the corresponding targets set out in the Bank’s Strategy of 5 December 2024:

- Return on equity (reported) ROE: approximately 19%;
- Return on assets (reported): approximately 2.6%; and
- Cost-efficiency ratio: below 30%.

As part of the Citigroup, which is present in almost 100 countries around the world, the Bank aims to be the number one choice for companies with international needs and aspirations. The Bank will also be heavily involved in initiatives that are in line with Poland’s strategic priorities, such as energy transformation and growing defence investments resulting from the current geopolitical situation.

The Bank will strengthen its position in the area of foreign exchange. The Bank also aims to maintain its leading position in the custody business, among others.

The Bank also focuses on cooperation with companies from the new economy. For clients from this sector, the Bank will offer secure solutions for instant payments and high-volume transactions processing.

At the same time, the Bank will focus on supporting clients in transforming their business models towards sustainable development. By 2027, the Bank will allocate PLN 2 billion for the sustainable transformation of clients, offering them a wide range of solutions and advice in this area.

Attachment: Bank for Global Business – 2025-2027 Strategic Directions.