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## Citi Handlowy's own business activity climate neutral in 2030

Citi Handlowy declares that its own business activity will become climate neutral by 2030.

The bank plans to move fully to renewable energy sources and adapt its registered office at Senatorska Street to new ecological requirements. This will enable Citi Handlowy to achieve its target of zero greenhouse gas emissions in 2030.

In 2007, Citi Handlowy, as the first bank in Poland, commenced its environmental impact management program. Last year, it achieved the goal assumed in the 2024 strategy – to reduce its own carbon footprint by 50 percent (as compared to 2019) and energy consumption by 40 percent (as compared to 2012).

**Now it is expanding its zero-emission goals.** By 2030, Citi Handlowy wants to achieve climate neutrality (with regard to 1 and 2, in accordance with the GHG Protocol) thanks to the use of 100% energy from renewable sources and to increasing the energy efficiency of its buildings.

"The goal we set for ourselves is ambitious, but we perceive it as the most important investment in our shared future. The implementation of such an undertaking will have a significant impact on the reduction of our environmental footprint. This constitutes strong motivation to implement as many initiatives as possible to transform our activity into a low-emission one," said Elżbieta Czetwertyńska, CEO of Citi Handlowy.

Next year, the redevelopment of the bank's headquarters at Senatorska Street will also be completed. Thanks to the modernization, the historical headquarters of the Warsaw town hall rebuilt after the war will have an increased BREEAM certification rating. The intelligent building functions will enable the bank to save on electricity consumption.

"New Senatorska is the office of the future which will introduce a new work model into our organization. We want to use this space fully — with the lowest possible demand for energy. This will be achieved, among other things, thanks to dynamic interior lighting, efficient ventilation systems, as well as reduction of water consumption and rainwater recovery. We will use our own renewable energy sources — the installation of photovoltaic panels will be one of such ecological steps," said Katarzyna Majewska, Member of the Management Board of Citi Handlowy responsible for the Operations and Technology Sector.

Citi Handlowy's ESG goals form part of the global objective of the Citi Group – to achieve net zero emissions by 2050. Concern for the environment and sustainable development constitute part of Citi Handlowy's strategy for the years 2022-24 and are one of the three main priorities for the bank.

The bank actively involves its employees in processes concerning sustainable development. It organizes



meetings with ESG experts and workshops on the climate change impact. Employees take part in ecodriving classes, workshops on "zero waste", carbon footprint, as well as methods of reducing and reusing waste. Every year, the bank participates in the WWF Earth Hour and in the World Earth Day. As part of Citi's Global Community Day, the bank's volunteers cleaned the banks of the Vistula river in Warsaw and of Lake Ukiel in Olsztyn.

For more information please contact:

Marta Wałdoch, spokeswoman, Tel. 605 990 433

Email: marta.waldoch@citi.com

Zuzanna Przepiórkiewicz, Press Office, tel. 667 635 432

Email: zuzanna.przepiorkiewicz@citi.com

Bank Handlowy w Warszawie SA is one of the largest financial institutions in Poland. Under the brand name Citi Handlowy, it offers various advanced products and services in the areas of corporate, investment and retail banking. Bank Handlowy provides services to 5,500 corporate clients and around 568,000 individual customers through modern distribution channels and a branch network. As a member of Citigroup, the largest financial institution worldwide, Bank Handlowy provides its clients with access to financial services in more than 100 countries.

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