



BANK MILLENNIUM GROUP

INSTITUTIONAL PRESENTATION

March 2024

DISCLAIMER



This presentation has been prepared by Bank Millennium for its stakeholders for information purpose only. The information presented in this presentation should be read together with other information published by the Bank (on www.bankmillennium.pl), in particular financial and current reports.

Financial data presented hereby is on consolidated Bank Millennium Group level.

Data is based on published financial reports with following pro-forma adjustments:

- The Bank altered its presentation of margin on derivatives that is not meeting formal hedge accounting principles and from Jan 1, 2021 all margin from derivatives is included in the reported NII.
- According to current understanding of IFRS9 standard, small part of credit portfolio is fair valued through P&L. As fair value adjustment of this portfolio has similar economic effect to impairment adjustment, in this presentation it was excluded from 'total operating income' and added to cost of risk line.
- Starting from 3Q22 a part of costs of amicable settlements with FX-mortgage borrowers is presented in 'results from modifications' and these costs are not included in the cost of credit risk in this presentation.
- Cost of credit holidays is presented in interest income/NII. For comparison purposes, in this presentation NII/NIM and other figures are presented also before such an impact.

This presentation should not be treated as a recommendation to purchase securities, an offer, invitation or a solicitation of an offer to purchase, invest or conclude any transaction on securities, in particular with respect to securities of Bank Millennium.

AGENDA

1.

Macroeconomic
environment
in Poland

2.

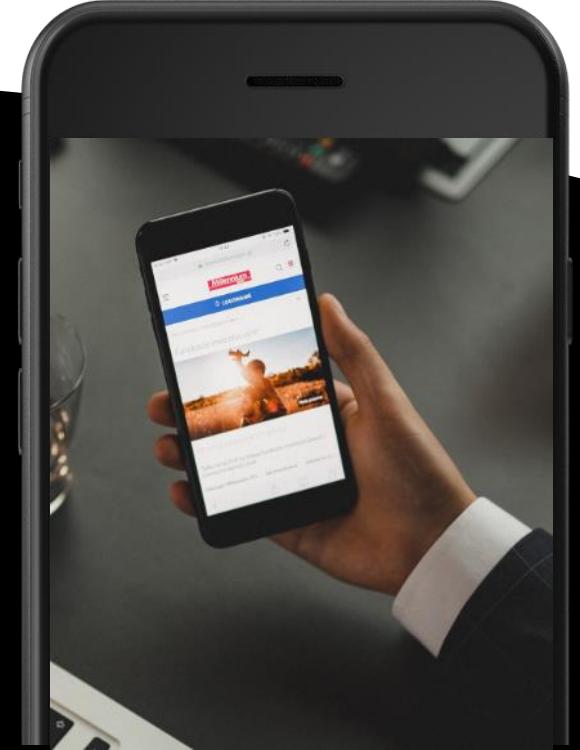
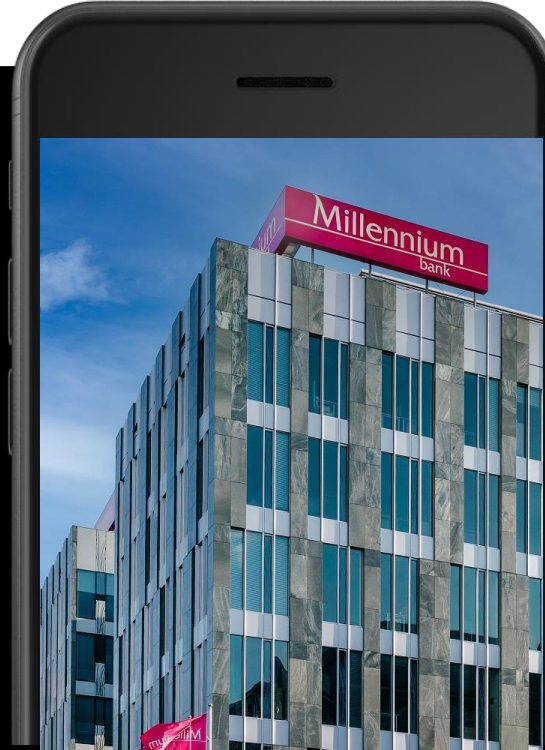
Banking sector
in Poland

3.

Bank Millennium
general overview
and strategy

4.

Financial
performance



A hand holding a black marker is drawing a line graph on a grid background. The graph features several jagged lines and two teardrop-shaped callouts. The overall image has a light blue and white color scheme with a curved bottom edge.

01

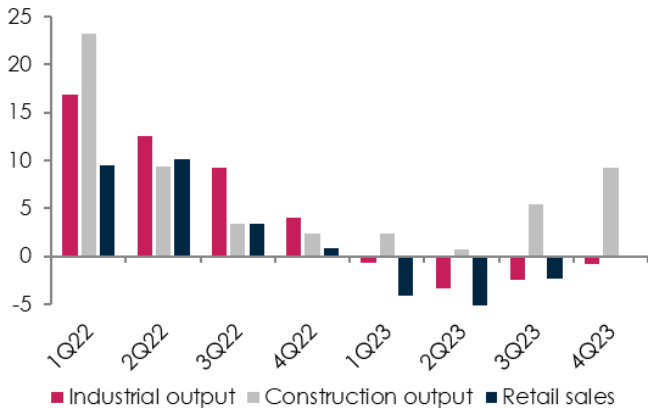
Macroeconomic environment in Poland

MACROECONOMIC OVERVIEW

Economy

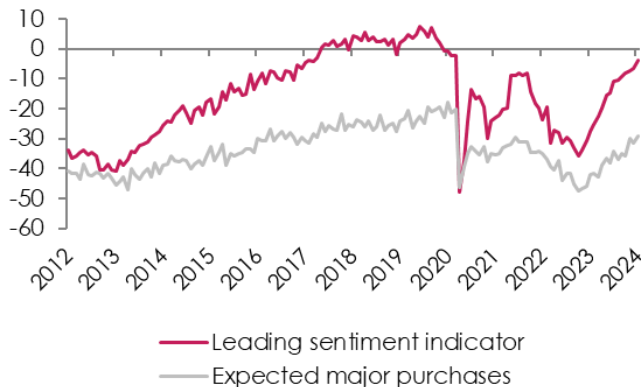
Data from real economy

(% y/y)



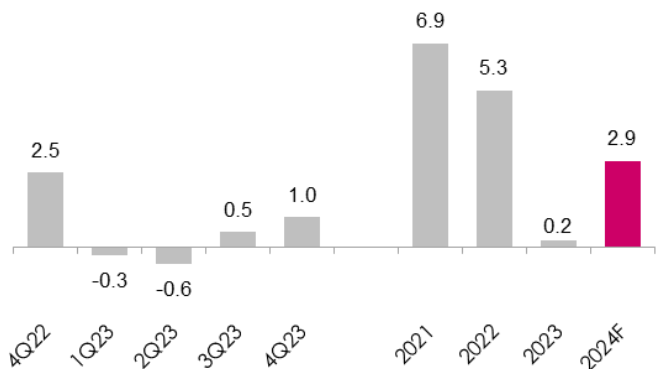
Consumers' sentiment indicators

(pts)



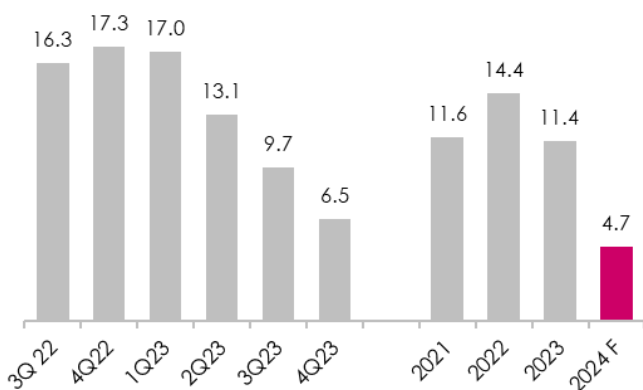
GDP growth rate

(% y/y)



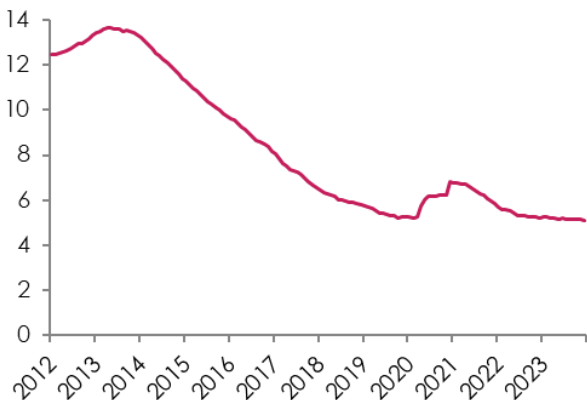
CPI inflation

(% y/y)



Registered unemployment rate

(%)

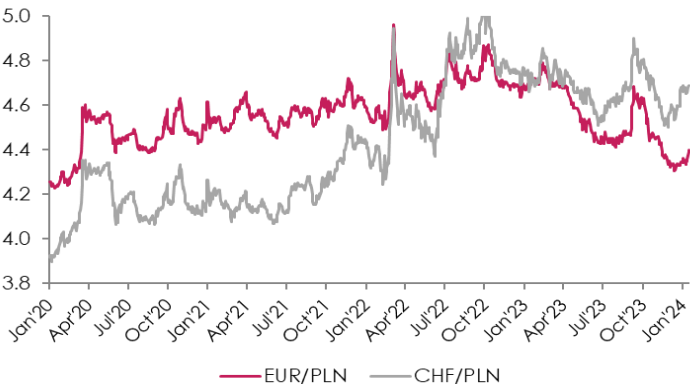


↙ GDP growth accelerated in 4Q23 to 1.0% y/y from 0.5% y/y in 3Q23. Throughout 2023, GDP increased by 0.2%. Despite the slowdown in 2023, unemployment remained low and wage growth was high. In 4Q23, CPI inflation decreased to 6.4% y/y from 9.7% y/y in 3Q23 and throughout entire 2023 to 11.4% y/y from 14.4% y/y in 2022. The Monetary Policy Council, after lowering interest rates in Sep-Oct'23 by a total of 100 bps, kept them unchanged thereafter. The prospects for the Polish economy remain optimistic - in 2024, inflation is expected to be lower than in 2023, and economic growth should be faster. In 2024, according to the Bank, mited room for interest rate cuts will be limited.

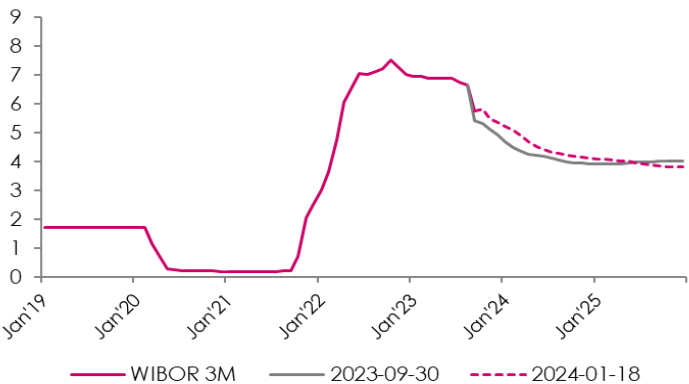
MACROECONOMIC OVERVIEW

Financial markets

Evolution of FX rates

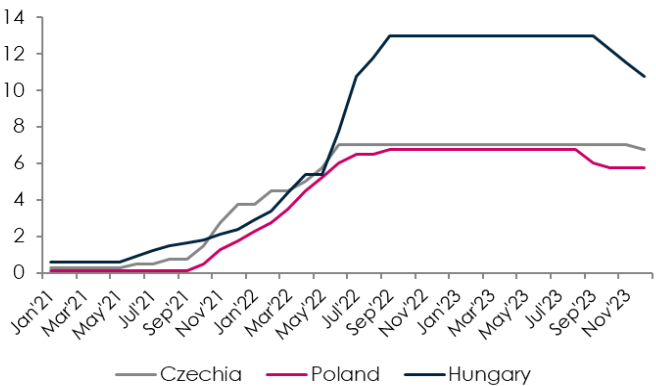


WIBOR 3M and market expectations (%)

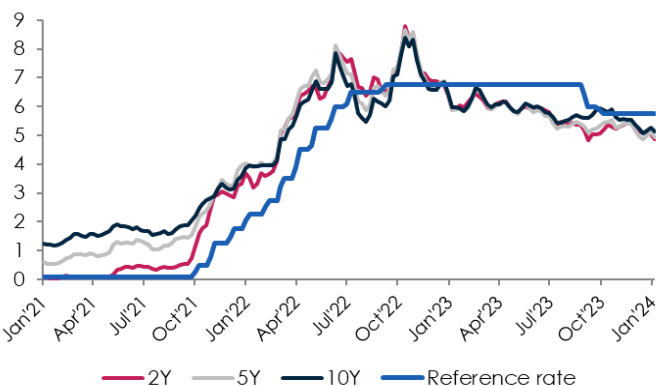


After aggressive rate cuts in September and October 2023 the Monetary Policy Council switched to a wait-and-see mode. A less dovish MPC rhetoric and an outcome of parliamentary elections in Poland changed market sentiment and Zloty started to gain. In the meantime, the EUR/USD reversed from nearly year's low, which additionally supported the Zloty and other CEE currencies. As a result, the EUR/PLN dropped to 4.29 - the lowest level since 2020.

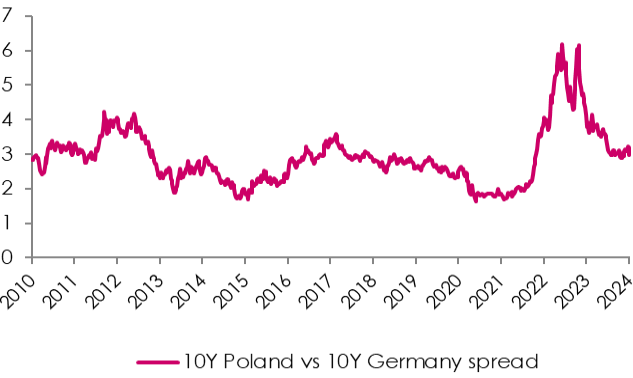
Official interest rates in CEE-3 countries (%)



Polish T-bonds yields (%)



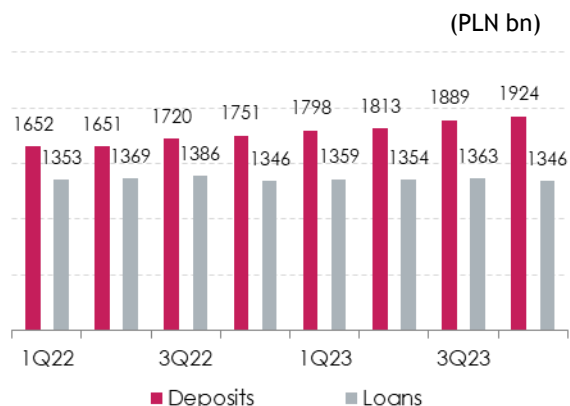
Spread of Polish 10Y bond to 10Y German benchmark (%)



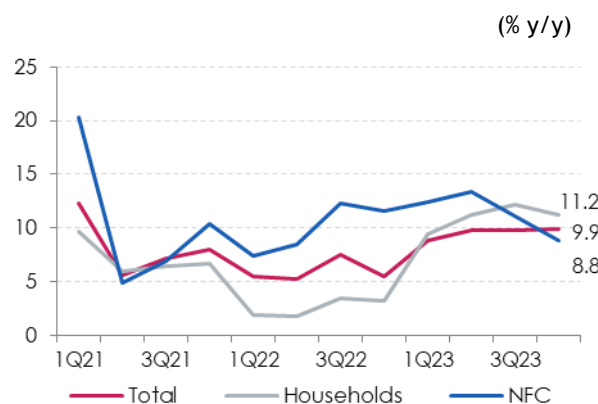
MACROECONOMIC OVERVIEW

Deposits and loans in economy

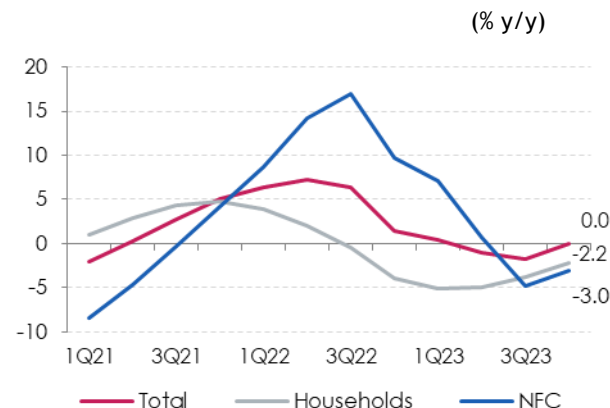
Total deposits and loans



Growth rate of deposits

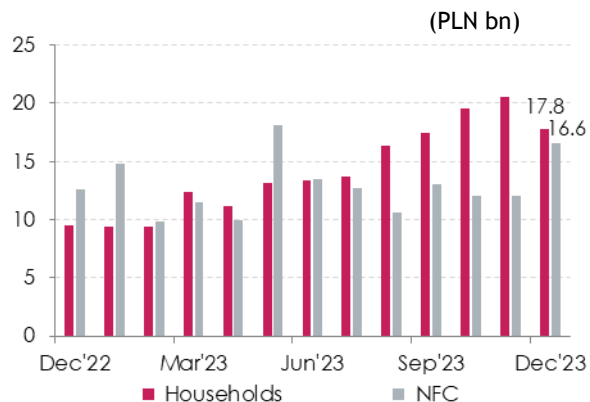


Growth rate of loans

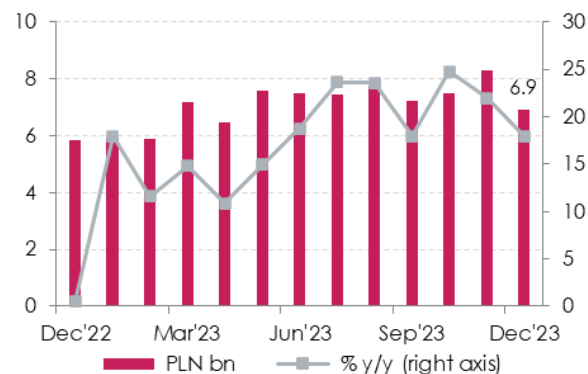


In 4Q23, the value of deposits in the banking sector increased, mainly those of households. Corporate deposits also increased, although on a smaller scale. The value of credit in the economy decreased compared to 3Q23, although in 4Q23 the annual growth rate of credit was no longer negative.

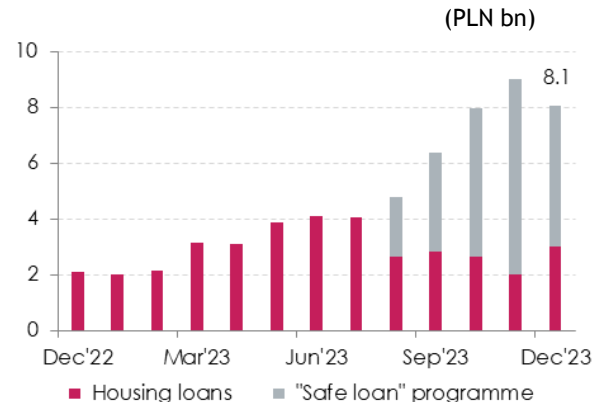
Originated loans



Originated consumer loans



Originated housing loans



In 4Q23, the value of newly granted loans to households, both consumer and housing, went up. Housing loans' increase was supported by the „2% Safe Credit“ program. The value of newly granted loans to non-financial companies remained stable.



Banking sector in Poland

POLISH BANKING SECTOR OVERVIEW (*)

29 fully registered banks, 491 co-operative banks (active mainly in rural areas of the country) and additional **34 international** banks acting in Poland in a form of branch

10.0k banking outlets (4.9k branches) and c146 thousand persons employed in the sector

Top 5 banks in Poland comprise **59% of total assets** of the sector and top 10 make c72%, but consolidation of the sector continues; ~49% share of assets of State controlled banks

Highest standards in **modern technology** implementation (e.g. mobile users, pay-pass payments) and **quality** of service



Strong resilience during the pandemic crisis - only one bank was subject to resolution procedure (due to pre-pandemic issue), fall-outs of small co-operative banks

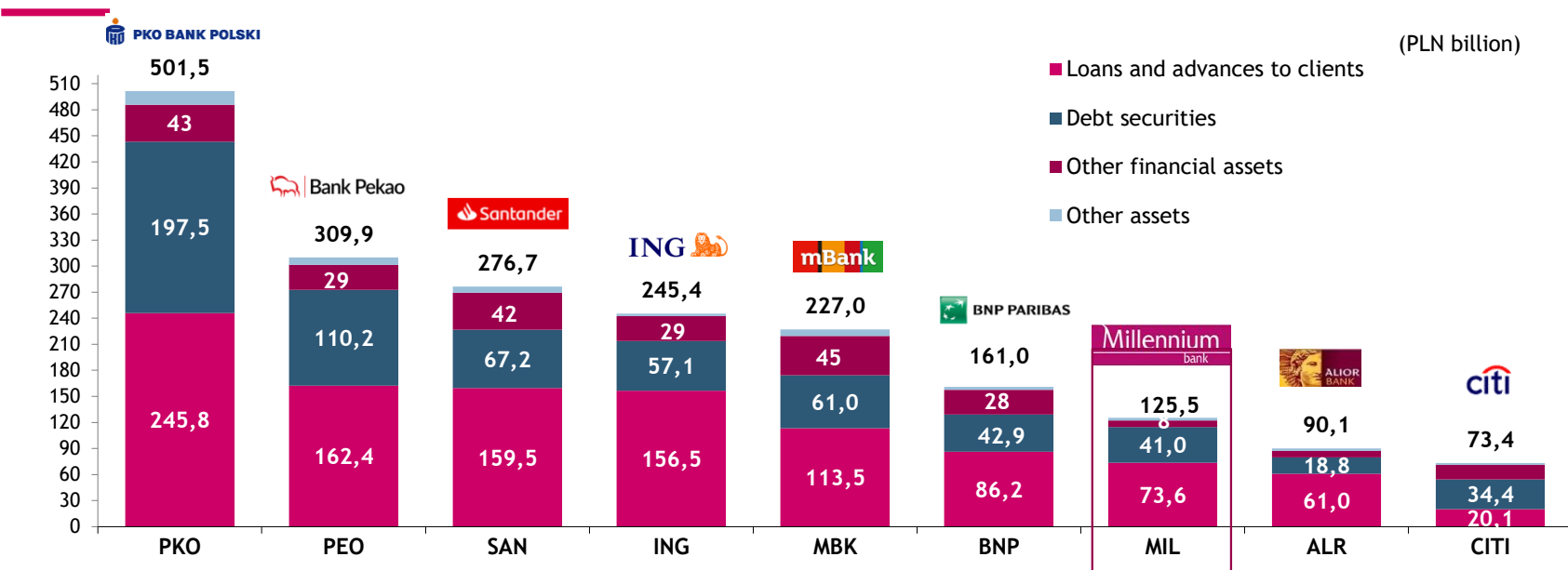
Strong banking supervision and **comfortable level of solvency** of Polish banks (average TCR = 21.5%, CET1 = 19.9%**) confirmed by stress tests

Comfortable liquidity (L/D = 61.9%) supported margins

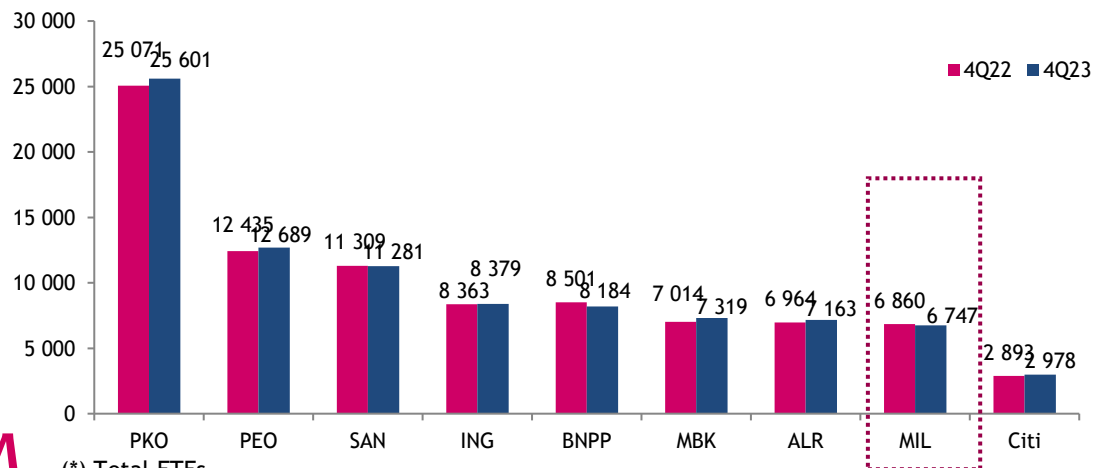
Profitability under pressure due to high obligatory burdens: new banking tax (highest in Europe), guarantee fund payments and regulatory limits on many fees (insurance, interchange, mutual funds)

BANK MILLENNIUM IS POLAND'S #7 BANK BY ASSETS

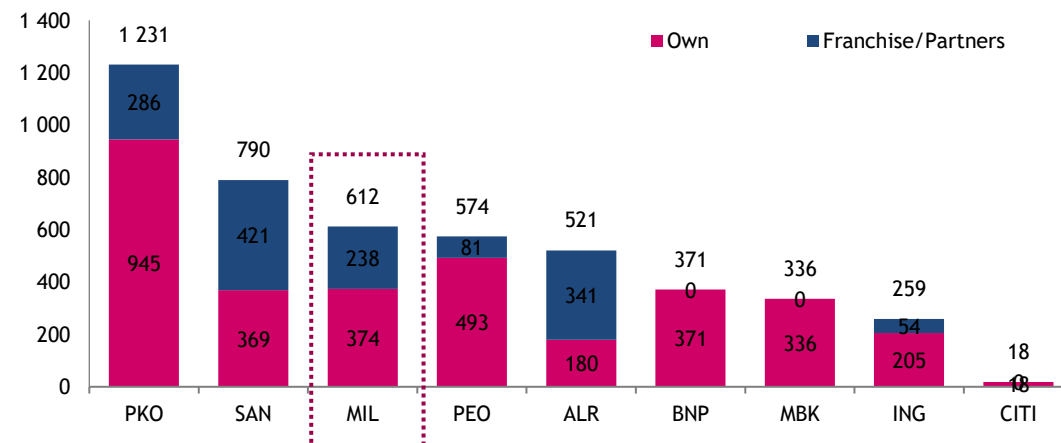
As on December 31, 2023



Total headcount**



Total distribution network

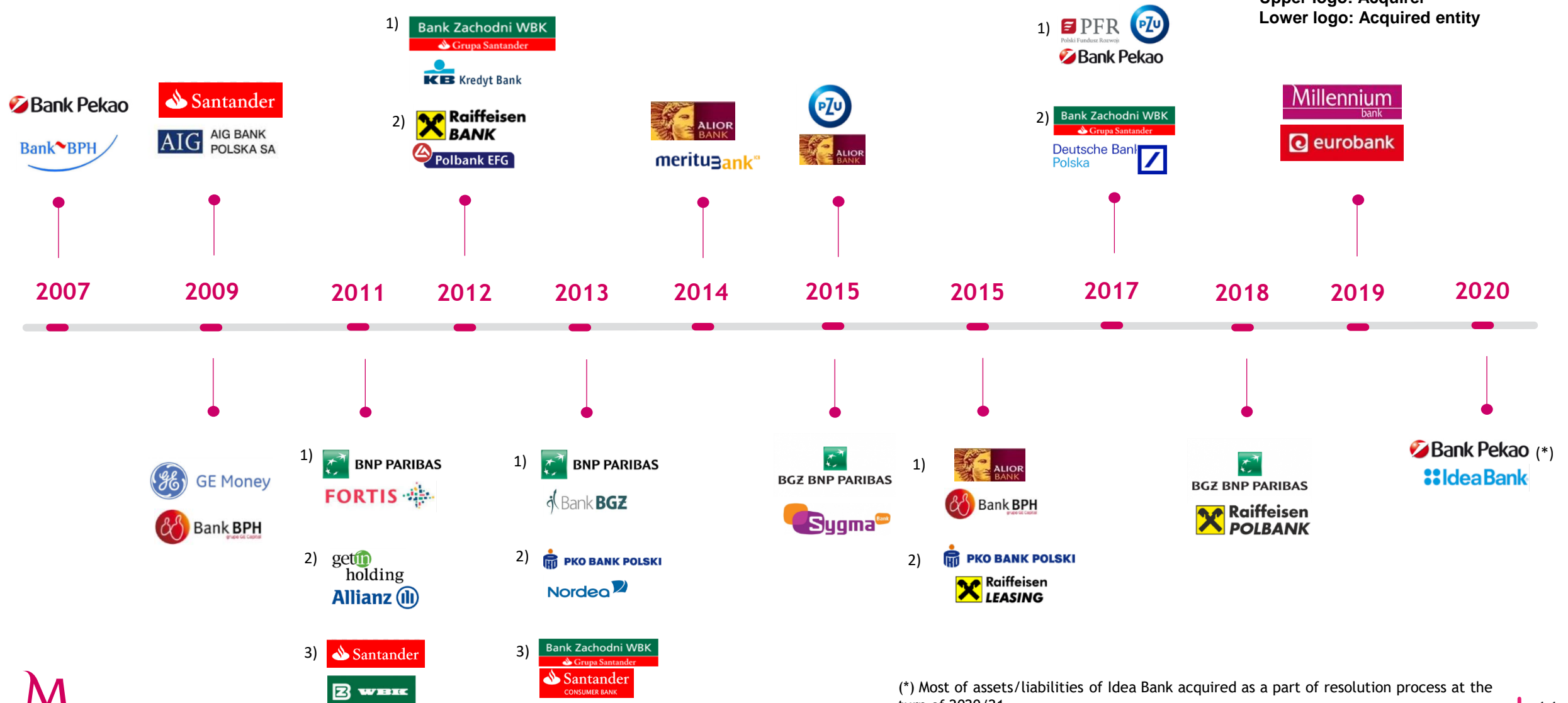


(*) Total FTEs

Source: publicly available financial reports of peer banks.

RECENT M&A TRANSACTIONS IN THE POLISH BANKING SECTOR

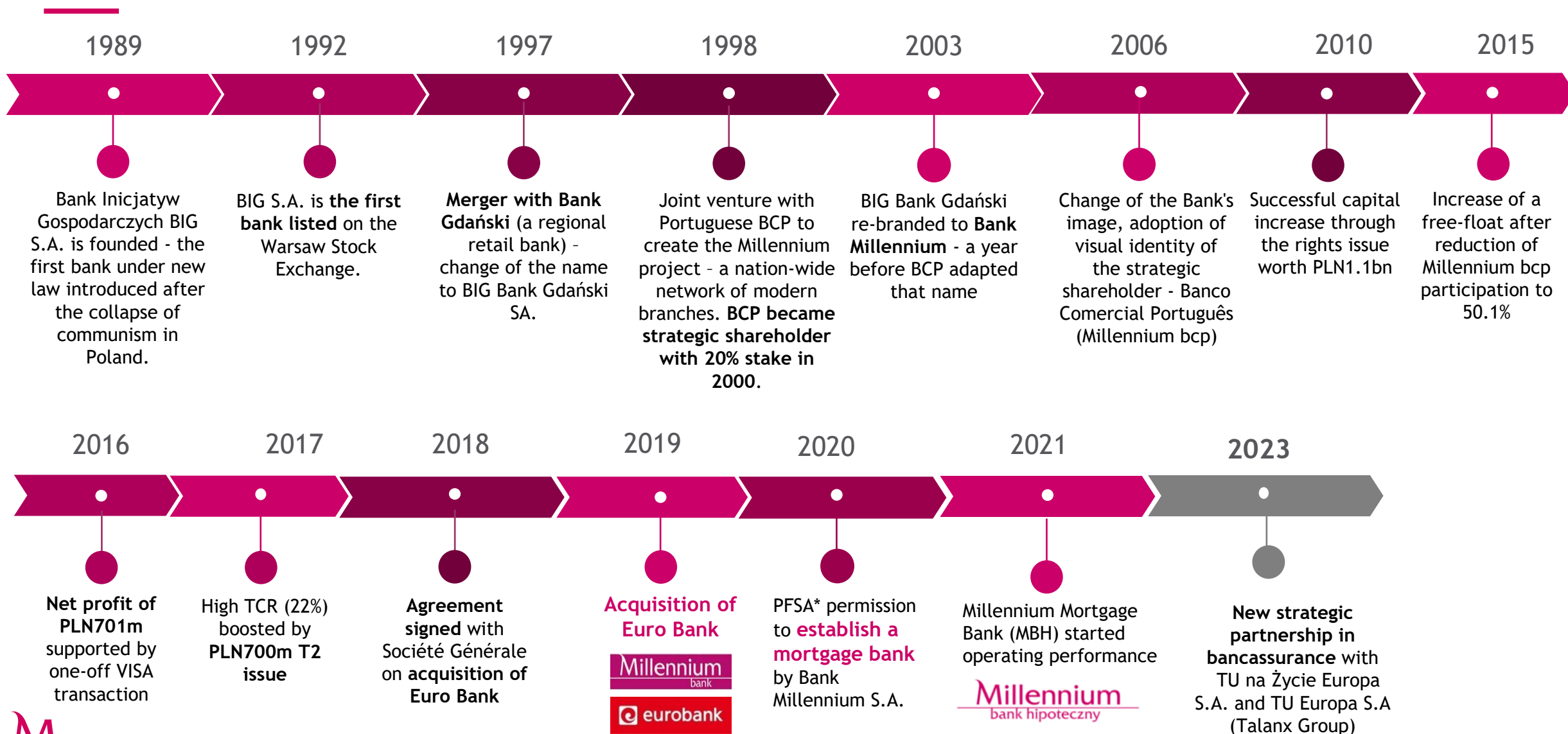
Upper logo: Acquirer
Lower logo: Acquired entity





Bank Millennium general overview and strategy

HISTORY OF BANK MILLENNIUM AT A GLANCE



2022-24 STRATEGY: INSPIRED BY PEOPLE

For years **clients** have been at the **center of our thinking**. We talk, listen, understand and co-create our solutions together. Now, we are to leverage this approach in even more intensive way ...



... by complementing with the internal view and insights to be truly **inspired by (our) people!**

Pillars of 'Millennium 24' strategy:

01

Top quality and extended offering for **individual clients**

02

Bank of the 1st choice for **new microbusinesses**

03

Strategic partner supporting **corporate development**

&

Supported by **innovative solutions** & top notch **CX** in digital channels (**mobile-first** approach)

04









Sustainable organization **on the climate neutrality path**

05

Great place to work for **our people** and for **top talents**

STRATEGY 22-24 | ON THE WAY THROUGH “INSPIRED BY PEOPLE” STRATEGY

We already crossed the YE24 target of 3 million active customers and the landmark of 90% of them using digital channels planned for 2024, and continued evolving well to reach all other 2024 key strategic objectives

	CLIENT			FINANCE			RISK & CHF		KEY ACHIEVEMENTS (4Q23)
	 NUMBER OF RETAIL ACTIVE CLIENTS [million]	 SHARE OF DIGITAL ACTIVE CLIENTS [%]	 SHARE OF DIGITAL IN SALES¹ [%]	 ANNUAL PROFIT LEVEL² [mld zł]	 COST / INCOME² [%]	 RETURN ON EQUITY² [%]	 NON- PERFORMING LOANS [%]	 SHARE OF FX MORTGAGE IN BANK LOANS³ [%]	<ul style="list-style-type: none"> Crossing the YE24 target of 3 million active clients Confirming top quality by Newsweek Friendly Bank ranking and offering for business clients by Forbes Company-Friendly Bank ranking Conclusion of securitisation transaction of non-mortgage loans (PLN7.2bn) Further development of mobile application for companies (Forex Trader) Internationally recognised in Diversity Leaders Ranking by Financial Times and with best digital solutions by Euromoney
2021	2 694	84%	n/a	1.01	42.8%	11.03%	4.4%	14.6%	
4Q23	3 003 ✓	90.0% ✓	75.0%	3.00 ✓	29.5% ✓	21.7% ✓	4.6% ✓	11.0%*	
2024 TARGET	3 000	>90%	80%	2.00	<37%	~14%	<4.7%	<10%	

MORTGAGES - OUR LONG-TERM CUSTOMER ACQUISITION PRODUCT

Millennium Mortgage Bank (MBH) started operating performance on June 14, 2021

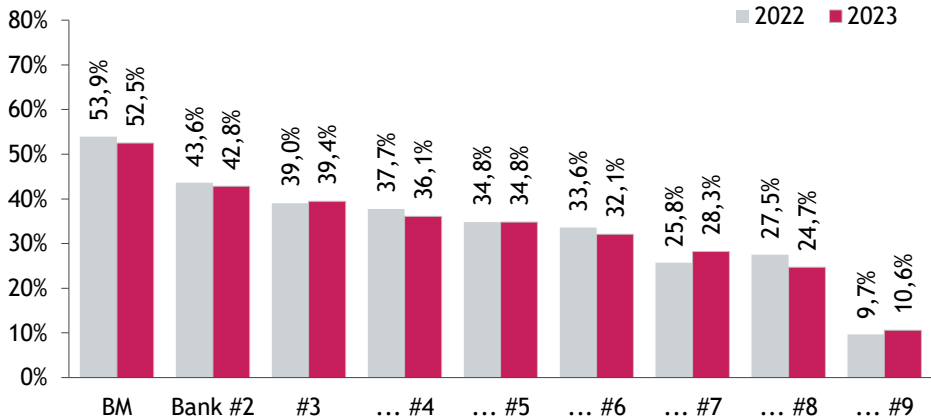
Rationale for establishing MBH

↙ MBH will provide opportunities for medium term sustainable development of mortgage lending business and will allow to:

- ✓ reduce asset-liability maturity mismatch
- ✓ diversify funding mix
- ✓ provide access to large and cheaper than senior unsecured debt funding market of covered bonds
- ✓ reduce MREL requirement

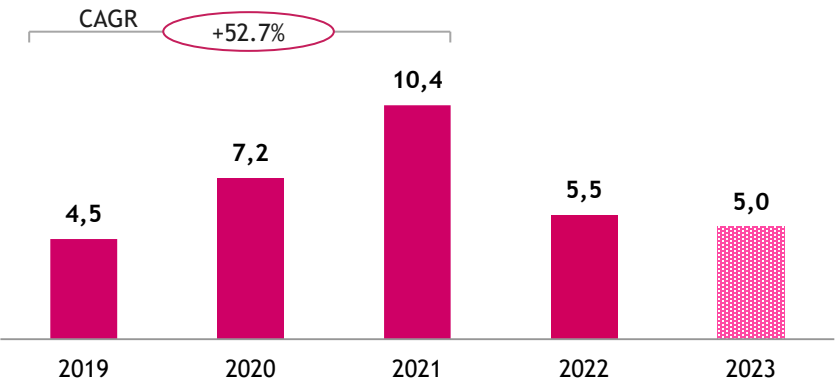
Share of mortgage loans in total portfolio (top 9 banks)

(%)



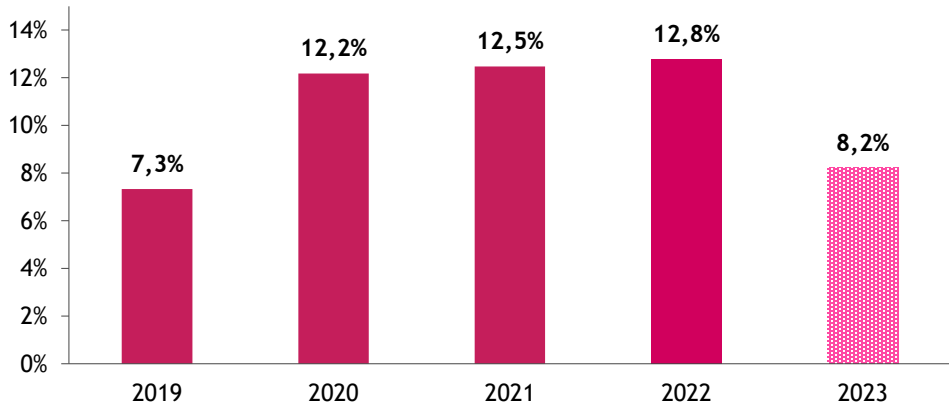
BM's origination of PLN mortgage loans

(PLNbn)

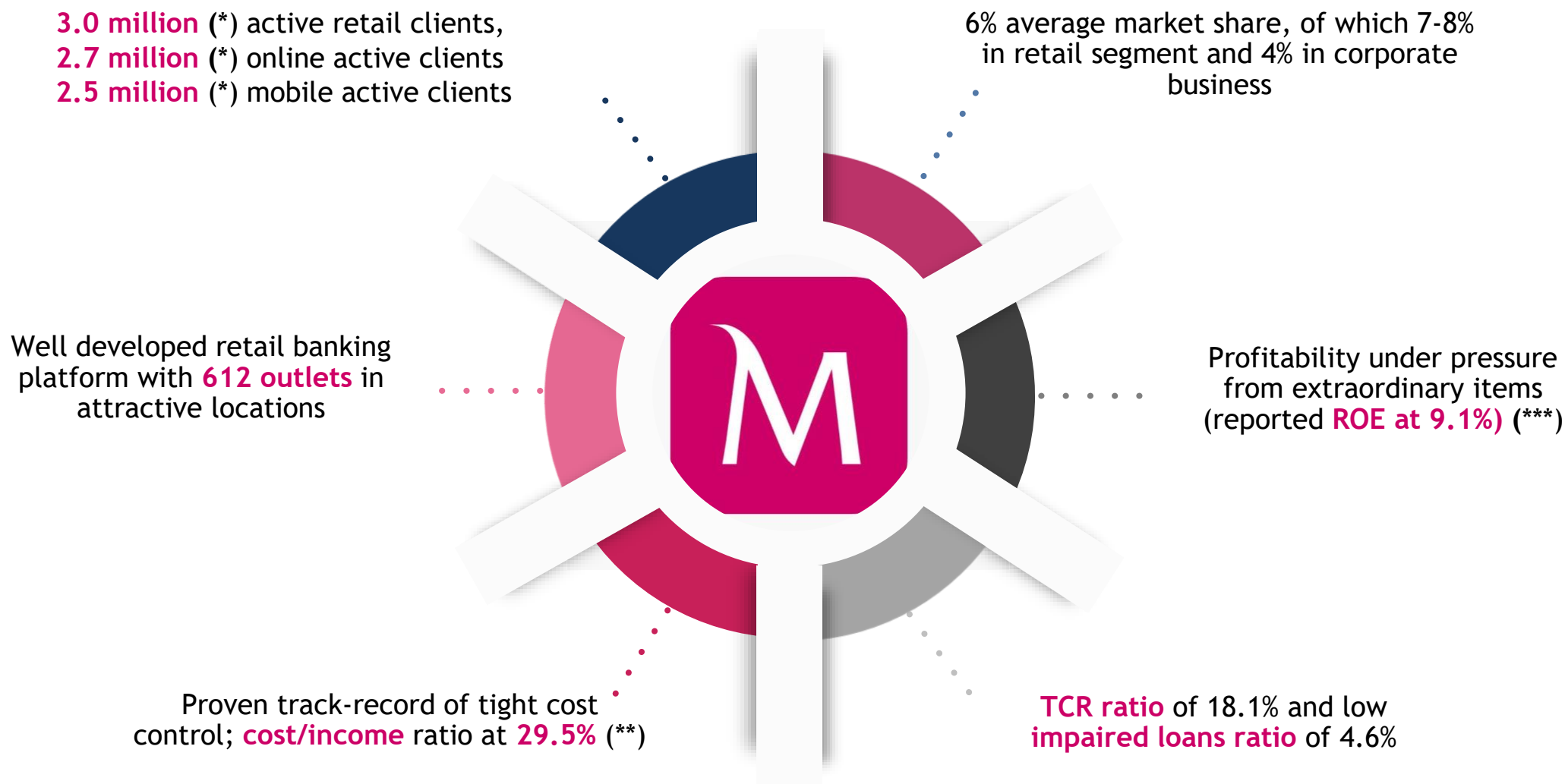


BM's market share in origination of PLN mortgage loans

(%)



BANK MILLENNIUM TODAY



(*) 4Q23 data, (**) 4Q23 reported data (adjusted for extraordinary items: FX-mortgage legal risk provisions, costs of litigations and settlements with clients and with linear distribution of BFG resolution fund fee), (***) 4Q23 data, adjusted ROE: 21.7%

MARKET SHARES IN MAIN PRODUCTS

	YE20	YE21	YE22	December 2023
Total loans	6.1%	6.1%	5.9%	5.7%
Loans to individuals	8.0%	8.2%	8.2%	8.1%
<i>mortgages</i>	8.6%	8.7%	8.6%	8.3%
• <i>new loan agreements</i>	12.2%	12.5%	12.8%	8.2%
<i>credit card loans</i>	6.8%	7.6%	8.4%	9.1%
<i>other consumer</i>	8.6%	8.6%	8.7%	8.9%
Loans to companies	4.2%	4.2%	3.9%	3.7%
<i>leasing sales</i>	4.2%	5.3%	5.0%	3.2%***
<i>factoring sales (*)</i>	8.5%	6.7%	5.9%	5.7%***

	YE20	YE21	YE22	December 2023
Total deposits	5.3%	5.5%	5.6%	5.6%
Deposits of individuals	6.7%	6.8%	6.8%	6.8%
<i>demand deposits (**)</i>	7.2%	7.0%	7.1%	6.7%
Deposits of companies	3.2%	3.7%	4.0%	3.9%
<i>demand deposits</i>	3.1%	3.2%	3.1%	3.2%
Mutual funds (incl. third party)	4.5%	4.6%	4.1%	4.1%

(as at December 31, 2023)

The map displays the distribution of 1000 sampling points across Poland. The points are marked with yellow and red dots, indicating different sampling locations. The map includes labels for various voivodeships (e.g., województwo pomorskie, województwo wielkopolskie, województwo łódzkie) and major cities (e.g., Warszawa, Kraków, Poznań, Wrocław, Gdańsk, Katowice). Neighboring countries and regions are also labeled, such as Czech Republic (Česko), Slovakia (Slovensko), and Lithuania (Lietuva).

M

The chart displays two metrics over a three-year period. The top line, representing Employee FTE, starts at 6,942 in 4Q21 and ends at 6,747 in 4Q23, showing a net decrease of 112. The bottom line, representing Headcount w/o long-term leaves, starts at 6,245 in 4Q21 and ends at 6,320 in 4Q23, showing a net decrease of 5. Both metrics show seasonal fluctuations throughout the period.

Quarter	Employee FTE	Headcount w/o long-term leaves
4Q21	6,942	6,245
1Q22	6,842	6,211
2Q22	6,735	6,139
3Q22	6,778	6,219
4Q22	6,860	6,325
1Q23	6,815	6,306
2Q23	6,746	6,241
3Q23	6,776	6,306
4Q23	6,747	6,320

Legend:
■ Employees (FTE)
■ Headcount w/o long-term leaves

The chart displays the number of outlets over a three-year period. Each bar is divided into two segments: 'Own' (light blue) and 'Partners' outlets' (dark blue). The total number of outlets is shown above each bar. A bracket highlights the change in total outlets between 4Q22 and 4Q23, which is a decrease of 23 outlets.

Quarter	Own	Partners' outlets	Total
4Q21	440	215	655
1Q22	428	218	646
2Q22	415	220	635
3Q22	409	224	633
4Q22	406	229	635
1Q23	391	231	622
2Q23	387	234	621
3Q23	378	237	615
4Q23	374	238	612

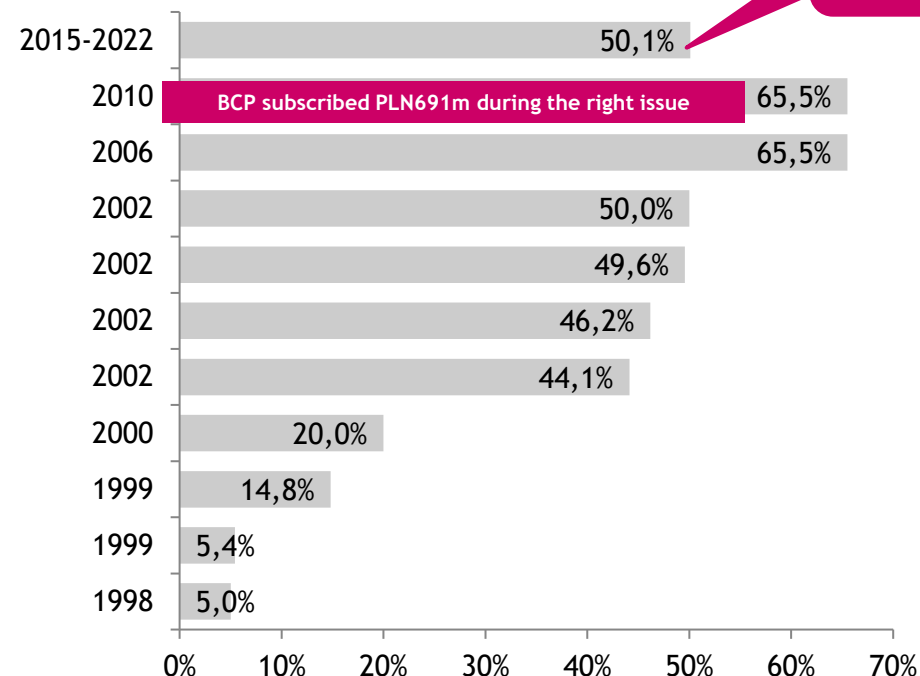
Legend: Own (light blue), Partners' outlets (dark blue)

RELATIONS WITH BCP AND BM's MANAGEMENT COMPOSITION



- BCP demonstrated in the past strong support to Bank Millennium in Poland; commitment in equity was shown during the capital increase concluded in February 2010. BCP also supported liquidity, especially in 2009-2010 years (EUR 200 million bilateral loan matured in April 2011, and money market line - until July 2010)
- Currently, no dependence on BCP funding and no exposure to BCP or Portuguese public debt
- 8 managers from Portugal employed on permanent basis, including 3 Management Board members

BCP's stake - evolution since 1998



Sale of 15.4% through ABB in March '15



Joao Bras Jorge
CEO
Since 2006



Fernando Bicho
Deputy CEO, CFO
Since 2002



Wojciech Haase
CRO
Since 1997



Andrzej Gliński
Corporate Business
Since 2010



Wojciech Rybak
Retail Business
Since 2016



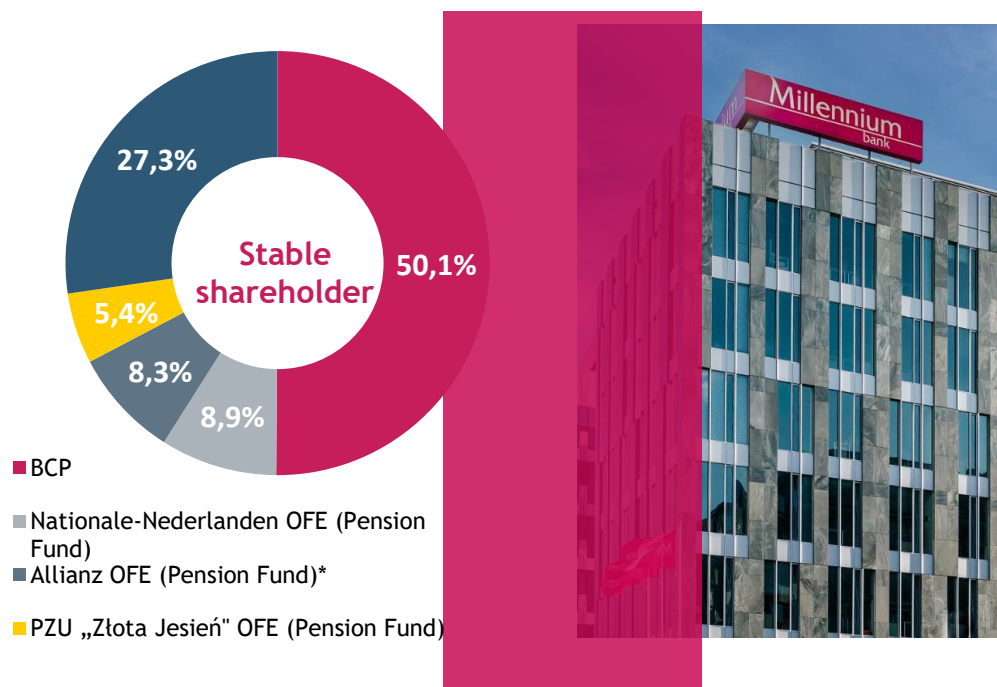
Antonio Pinto
Digital & Marketing
Since 2018



Jarosław Hermann
IT & Operations
Since 2018

SOLID FOUNDATIONS APPRECIATED BY INVESTORS

Bank Millennium's shareholder structure (31.12.2023)



Annual change of Bank Millennium share performance vs. WIG Banks index



Participation in domestic stock market indices



Bank's current ratings

Moody's Baa3 / P3/ ba3 / negative outlook

Fitch BB / B/ bb/ positive outlook**



(*) According to the information in [current report no 18/2023](#); (**) Fitch revised the outlook from stable to positive on July 13, 2023.

ESG: ENVIRONMENT

Sustainability has long been included in our business strategy. Now we plan to become climate neutral

Our advanced capabilities in the ESG & Sustainability development ...



Strong own emissions' monitoring, reductions and reporting for over 10 years



Environmental policy of no financing for new coal mining, coal-based energy



0.96%

% of coal-related exposure in corporate portfolio (09/21)

0.27%

% of coal-related exposure in all portfolio (09/21)

Zero exposure to extraction of hydrocarbons and coal mining

... will support our leading position on the climate neutrality path

Reduction of emission...

50%

% cut in own¹ CO₂e emission in 2022 vs. 2020

... and striving to achieve **climate neutrality** by:

2027

Scope 1&2

2050

Scope 3

Reduction of financing of not sustainable activities and ...

PLN2bn

financing for corp. & leasing in sustainable and transformational projects (next 3 years)

Implementation of sustainable products in retail ...

... and contribution to the increase of **awareness and knowledge about climate change**



ESG: SOCIAL

Banking in Millennium - responsible and without barriers

Our strong position has been recognised on the market ...

... and our aspiration is continue to achieve ambitious goals in the coming years

Best Bank for CSR

In CEE 2017



Golden Leaf

Polityki 2022



Customers



- ✓ Customer centric service focused on superb quality, further simplification of client-facing processes and communication, best-in-class digital and omnichannel experience
- ✓ Banking without barriers and accessible for persons with disabilities



Employees

- ✓ Enhanced EVP¹ incl. development of hybrid working model, talent management based on career paths creating new opportunities and top quality of working conditions
- ✓ Self-education and training adjusted to the individual needs
- ✓ Regular employee opinion polls



Community

- ✓ Financial education for children and their parents
- ✓ Cultural initiatives as over 30-year old tradition
- ✓ Support for employees' social initiatives benefitting their local environment



ESG: GOVERNANCE

Highest quality and standards

Our strong position has been recognised on the market ...

+10 years
of membership

WIGESG

RESPECT
Index

Signatory

 **KARTA**
RÓŻNORODNOŚCI

 **SUSTAINABLE**
DEVELOPMENT **GOALS**

ESG Rating

Rating: **Medium**

 **SUSTAINALYTICS**

Rating: **A**

MSCI 

... and our aspiration is continue to achieve ambitious goals in the coming years



Ethical approach to business

- ✓ Regularly revised Code of Ethics and compliance assessment



Anti-financial crime measures

- ✓ Measures in place to increase transparency and credibility of business relations with clients
- ✓ Further development of robust AML IT system



Consideration of climate and environmental risks

- ✓ Sustainability metrics in Risk Appetite Statements
- ✓ Climate risk assessment in risk policy
- ✓ Stress testing



A hand holding a smartphone displaying a news article, with a laptop showing financial charts in the background. The number 04 is overlaid in the center.

04

Financial performance

MAIN ACHIEVEMENTS DURING 2023

CAPITAL & MREL

- **Significant improvement of the Group Core Tier 1 and total Capital ratios** to 14.7% and 18.1% respectively (more than 5 p.p. growth since September 2022) and comfortable fulfilment of capital requirements including P2G
- **Fulfilment of the interim and final MREL requirements** in September 2023 after the issuance of EUR500mn SNP MREL bonds under the EMTN Programme
- **Execution of two securitisation transactions** - leasing in July'23 and cash loans in December'23

PROFITABILITY

- **The fifth quarter in a row with positive net result.** 2023 reported net profit of PLN576mn or PLN3.0bn excluding non-recurring events
- **Strong NII** which grew 13% y/y, with NIM at 4.60%
- Core income growing 10% y/y
- FY23 Cost-to-Income ratio at 29.6%
- Exceptional contribution from **the gains of the insurance project** (PLN652mn gross, PLN528mn net)
- Solid management of credit risk with cost of risk at 39 bp

BUSINESS VOLUMES EVOLUTION

- Total deposits portfolio grew 9.4% y/y
- Cash loans +7.9% y/y
- PLN mortgage loans +3.6% y/y
- Growth of investment funds' portfolio by 26% y/y
- Commercial liquidity surplus PLN33.6bn
- Loans to Deposit ratio at 68.7%

MAIN COMMERCIAL HIGHLIGHTS

- Number of active retail clients crossed 3mn with 90% digitally active
- FY23 loan sales:
 - ✓ Cash loans PLN6,330mn (+16% y/y)
 - ✓ Mortgage loans PLN4,841mn (-26% y/y)
 - ✓ Leasing PLN3,129mn (-12% y/y)
 - ✓ Microbusiness loans PLN992mn (+56% y/y), 90% collateralized by BGK guarantees.

KEY PROFIT & LOSS ITEMS

PLNmn	2023	2022	Change Y/Y	4Q23	3Q23	Change Q/Q
Net interest income	5 253	3 337	57%	1 284	1 372	-6%
<i>o/w impact of credit holidays</i>	-9	-1 324	-	-9	0	-
<i>Net interest income without credit holidays</i>	5 263	4 661	13%	1 293	1 372	-6%
Net commission income	782	808	-3%	190	188	1%
Total operating income (without credit holidays)	6 732	5 333	26%	1 576	1 582	0%
Total costs	-1 993	-2 093	-5%	-529	-494	7%
<i>Costs without BFG/IPS</i>	-1 933	-1 696	14%	-529	-494	7%
Loan loss provisions	-299	-358	-16%	-68	-59	16%
Other modifications	-52	-102		-11	-5	124%
FX mortg. legal risk provisions	-3 065	-2 017	52%	-702	-743	-6%
Banking tax on assets	0	-169	-100%	0	0	-
Net profit	576	-1 015	-	115	103	12%
<i>Net profit without extraordinary items *</i>	2 993	2 239	34%	741	804	-8%
NIM	4.60%	4.43%	0.17 pp	4.24%	4.77%	-0.53 pp
Cost/income reported	29.6%	39.3%	-9.7 pp	33.6%	31.2%	2.4 pp
Cost/income <i>adjusted</i> *	29.5%	36.2%	-6.7 pp	31.2%	29.4%	1.8 pp
Cost of risk (bp)	39	44	-5 bp	36	31	5 bp
ROE reported	9.1%	-17.5%	-			
ROE <i>adjusted</i> *	21.7%	21.5%	0.2 pp			

(*) Extraordinary items: Income from bancassurance transaction (PLN652mn pre-tax in 2023), cost of credit holidays (PLN-1,324mn in 2022 and PLN-9mn in 2023), FX-mortgage related costs and with linear distribution of BFG resolution fund fee and hypothetical bank tax in 2023 and 2H 2022; ROE: Equity adjusted by FX related costs

KEY BALANCE SHEET AND BUSINESS ITEMS

PLNmn	Dec. 23	Dec. 22	Change Y/Y	Sep. 23	Change Q/Q
Active customers (ths)	3 003	2 887	116	2 981	22
inc. on-line and mobile	2 702	2 519	182	2 664	37
Customer Funds	115 316	104 468	10%	113 593	2%
Deposits	107 246	98 039	9%	106 176	1%
Deposits of individuals	76 600	68 787	11%	74 247	3%
Loans	73 643	76 565	-4%	73 983	0%
FX Mortgage Loans excl. EB	2 651	6 240	-58%	3 399	-22%
Loans without FX mortgage	70 654	69 725	1%	70 161	1%
L/D	68.7%	78.1%	-9.4 pp	69.7%	-1.0 pp
Impaired loan ratio *	4.6%	4.5%	0.1 pp	4.7%	-0.1 pp
Coverage ratio	72.2%	69.9%	2.3 pp	72.2%	-0.0 pp
CET1 = T1	14.7%	11.3%	3.4 pp	13.5%	1.2 pp
TCR	18.1%	14.4%	3.7 pp	16.6%	1.5 pp

FINANCIAL HIGHLIGHTS OF 2023

Strong core profitability, efficiency and asset quality. Positive net result in each quarter of 2023 despite elevated costs related to FX-mortgage portfolio.

Material net profit in 2023

PLN576mn

Adjusted net profit**

+34% y/y

Growing NII and NIM*

+13%; +17bp y/y

ROE reported and adjusted**

9.1% / 21.7%

Adj. cost/income**

29.5%

NPL ratio

4.6%



(*) Without the impact of credit holidays

(**) Extraordinary items: Income from bancassurance transaction (PLN652mn pre-tax in 2023), cost of credit holidays (PLN-1,324mn in 2022 and PLN-9mn in 2023), FX-mortgage related costs and with linear distribution of BFG resolution fund fee and hypothetical bank tax in 2023 and 2H 2022; ROE: Equity adjusted by FX related costs

BUSINESS HIGHLIGHTS OF 2023

Good dynamics of deposits and customer acquisition despite deceleration in lending. RWA management in focus.

Customer deposits

+9% y/y

Retail customer funds

+13% y/y

Cash loan sales in 2023

+16% y/y

Payment cards

+140k y/y

Active retail customers

3mn; +116k y/y

Active digital customers

2.7mn; +182k y/y

ESG ACTIVITIES

UNITED NATIONS GLOBAL COMPACT



United Nations
Global Compact



Global Compact
Network Poland

- Bank Millennium joined **the United Nations Global Compact as a direct participant**, which means an obligation to comply with and implement the Ten Principles of the United Nations Global Compact.
- **Mr. João Bras Jorge**, the Chairman of the Management Board of Bank Millennium, **joined the UN Global Compact Network Poland Programme Board (UN GCNP)**. The Board develops key areas of UN GCNP activities aimed at ensuring effective support of business in attaining UN Sustainable Development Goals.
- Bank Millennium was **awarded for ESG activities by the UN Global Compact** in recognition of:



- involvement in climate protection activities,
- promoting sustainable development,
- effective cooperation within UN GCNP programmes.



BUILDING AWARENESS

"Eco-index Millennium - eco-innovation potential of regions"

- In April 2023, a report on the development of eco-innovation in Poland was issued in an extended version with detailed descriptions of the strengths and weaknesses of individual voivodeships, as well as comments from business representatives, non-governmental organizations, local governments and scientists.
- In November 2023, Eco-index 2023 was released with new statistical data.

Premiere of the "Green Finance in Poland 2023" report, including the article "Green Banking" by Joao Bras Jorge, President of BM, regarding the bank's involvement in activities for sustainable development.

ESG activities related to education:

- For micro-entrepreneurs (already running a business and for future entrepreneurs) under the slogan: "My Little Big Business".
- Webinars: addressed to customers and facilitating their use of pro-ecological products: webinar on technological and ecological credit; building awareness within the CFO club, conferences and industry meetings.
- Activities focused around the EU funds competence center at Bank Millennium.
- Ecological education in cooperation with WWF Poland.



OFFER OF PRODUCTS AIMED TO SUPPORT SUSTAINABLE DEVELOPMENT

Bank Millennium

- Green loans for financing photovoltaic projects,
- Continuation of cooperation with **Bank Gospodarstwa Krajowego** as part of partnership programs:
 - Technological Loan,
 - Ecological Loan.

Millennium Leasing:

- **MilleSun** programme (extended with heat pumps),
- **My Electric** programme,
- Leasing of pro-ecological items - comprehensive financing of as many as 53 groups of green assets.



ESG ACTIVITIES

Rating: **Medium**



Rating: **A**



SUPPORTING CULTURE

Millennium Docs Against Gravity

- The jubilee 20th edition of MDAG took place in cinemas in eight Polish cities and online on the mdag.pl platform.
- 144,483 spectators in both parts of the festival.
- Altogether 190 of the best documentaries from around the world, both short and full-length.

Other cultural activities:

- Inside Seaside Festival, Amber Expo in Gdańsk.
- 52nd International Traditional Jazz Festival.
- Old Jazz Meeting "Złota Tarka" Łąta,
- support for the oldest cabaret festival in Poland as part of the 44th Lidzbark Evenings of Humor and Satire.
- "Cultural start-up" - an original program of the Victoria Cultural Center in Gliwice.



START-UP
kulturalny



SZTUKA
MUZYKA
EDUKACJA
KONCERT
WYSTAWA
SPOTKANIE
WARSZTATY...



SOCIAL ACTIVITY

- During the two-month Our People'23: Save the Planet campaign, Millennium employees collected PLN 250,000 for eco-volunteering for the Bank Millennium Foundation through physical activities.
- As part of eco-volunteering, each employee could take part in a grant competition for the implementation of an ecological project.
- 26 various eco-initiatives were implemented. Eco-volunteering involved a total of 125 volunteers, i.e. employees of Millennium Bank.

Our People'23
Save the Planet

THE MOST IMPORTANT AWARDS AND RECOGNITIONS FOR ESG ACTIONS

- Title of European Climate Leader 2023 in the Financial Times and Statista ranking.
- Polityka's CSR Golden Leaf.
- The Millennium Group was recognized for the fourth time in the Bloomberg Gender-Equality index by Banco Comercial Portugues, which achieved the best result so far in 2023.
- Sixth place in the general classification and fifth place in the banking, financial and insurance sector category in the 17th Ranking of Responsible Companies.
- Second place in the Best Employers Poland 2023 ranking in the "Banks and financial services" category.

Złoty Listek CSR **POLITYKA**
w **XII** zestawieniu firm
odpowiedzialnych społecznie za 2022 rok



THE MOST IMPORTANT AWARDS AND ACHIEVEMENTS OF BANK MILLENNIUM in 4Q23

Best digital banking, excellent communication with clients and successes in actions for sustainable development



The 1st place Traditional banking

Bank Millennium is the winner of this year's Newsweek's Friendly Bank ranking, winning in both ranking categories. Bank's winning the "Bank for Kowalski" category was unquestionable. The Bank achieved 90 per cent of the maximum number of points, and in most aspects of the quality of service it had the best or near-best result in the entire group.



The 1st place Remote banking

Bank Millennium has won in the "Remote Banking" category for the second year in a row. Bank was also the undisputed winner in this category, scoring as many as 91 per cent of points. According to the organisers, the bank's advantage over its next rival was over 26 points.



The 2nd place Company-Friendly Bank

Forbes' Company-Friendly Bank is a ranking assessing the quality of service for corporate clients, prepared on the basis of the mystery shopper method. The banks were tested in terms of three profiles of the client-entrepreneur running a sole proprietorship.

AWARDS FOR DIGITAL CHANNELS IN 2023

Our innovative solutions and convenient banking have been recognized in Poland and abroad



1st place in Remote Banking category in 2023 Newsweek's Friendly Bank ranking



Best Digital Bank for Retail Customers in Poland in 2023 as well as 12 other titles in subcategories for solutions for retail, business and corporate clients in Global Finance World's Best Digital Bank ranking



New Bank Millennium for Companies mobile app in finals of 2 rankings: Fintech Awards by Fintek and Banking Tech Awards by Informa



The best multichannel service quality and the best mobile app in 2023 Golden Banker ranking by „Puls biznesu” magazine and Mind & Roses



Best Bank for Digital Solutions 2023 title in Euromoney Awards For Excellence ranking



Process digitization for corporate banking customers in the finals of the Digital Excellence Awards by CIONET



Bank Millennium among winners of Institution of the Year 2023 ranking in categories: Best Mobile App, Best Online Banking, Best Online Process of Current Account Opening



Bank Millennium mobile app in finals of Mobile Trends Awards 2023 in Mobile Banking category

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