



# BANK MILLENNIUM GROUP

## INSTITUTIONAL PRESENTATION

December 2021

# AGENDA

1.

Macroeconomic environment in Poland

2.

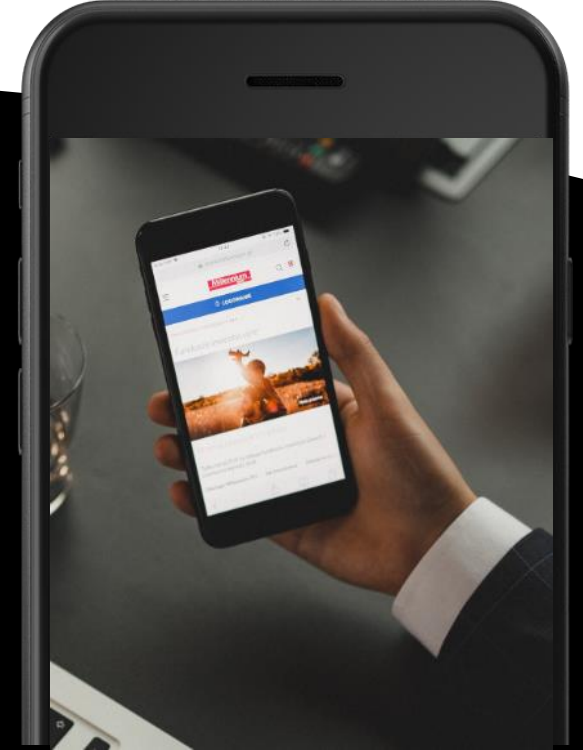
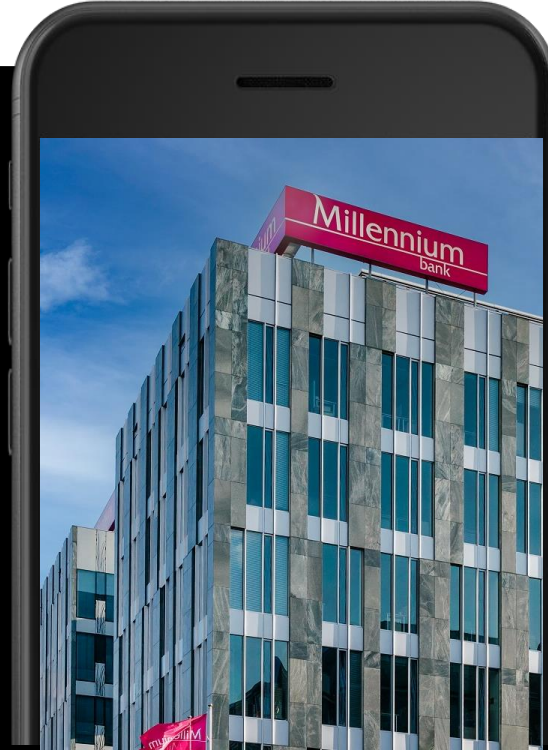
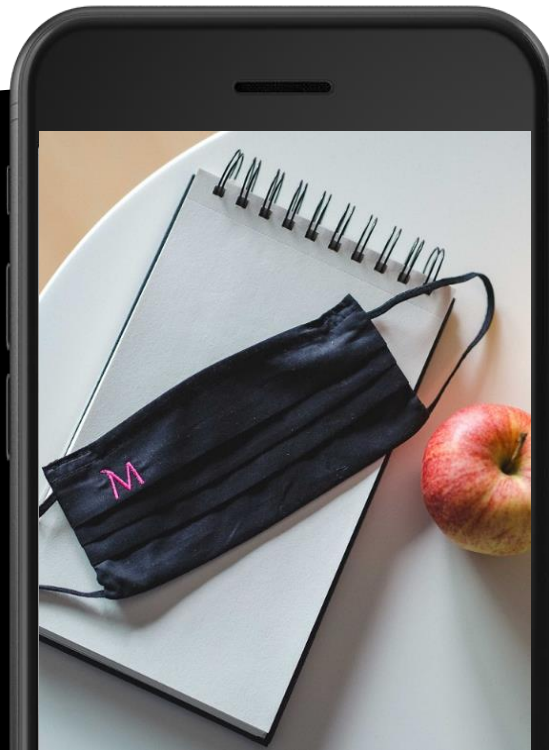
Banking sector in Poland

3.

Bank Millennium general overview and strategy

4.

Financial performance



A hand holding a black pen is shown drawing a line graph on a grid background. The graph consists of several interconnected lines and points, with some points highlighted by teardrop-shaped callouts. The overall scene is in a light, desaturated color palette.

01

## **BANK'S PRESENTATION**

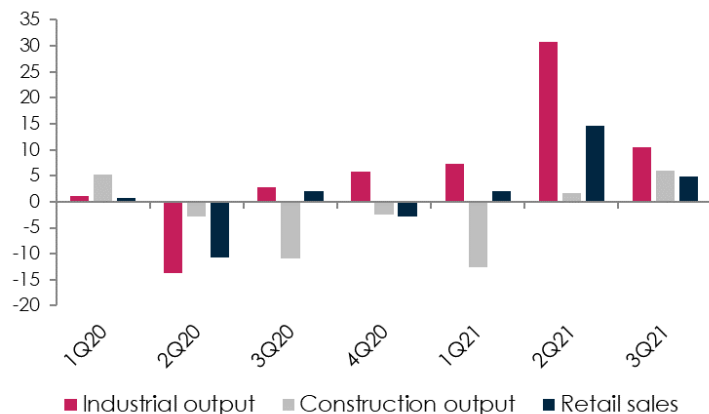
**Macroeconomic environment  
in Poland**

# MACROECONOMIC OVERVIEW

## Economy

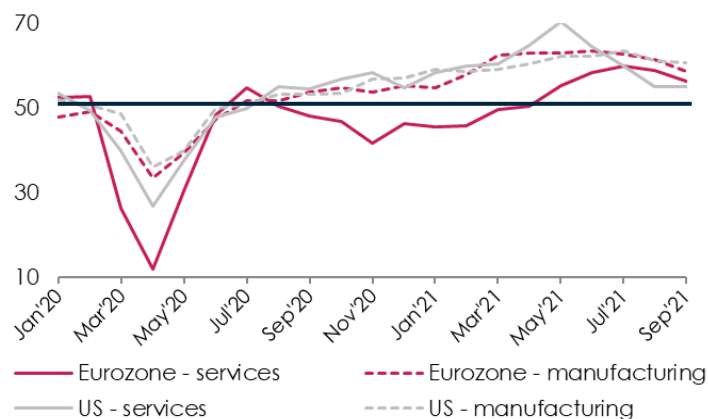
Data from Polish economy

(% y/y)



PMI indicators

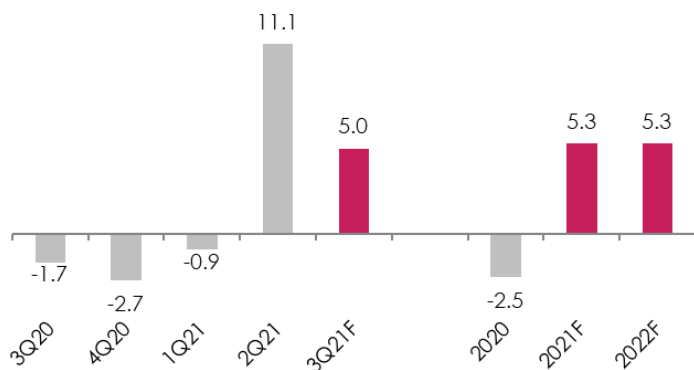
(pts)



In 2Q21 Polish economy grew by 11.1% y/y and it returned to pre-pandemic level just in one year after crisis broke out. Economy continued expansion in 3Q21, despite disruptions in supply chains and elevated inflation. Shortage of labour and materials reduces pace of recovery in some Poland's main trade partners. Unemployment rate continued to decline reaching 5.6% in September 2021. Inflation accelerated substantially as companies are passing on increased costs into consumer prices.

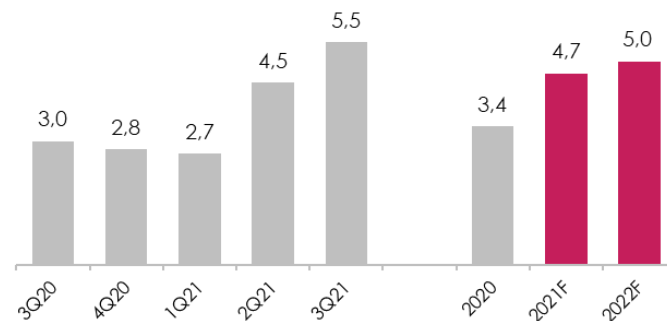
GDP growth rate

(% y/y)



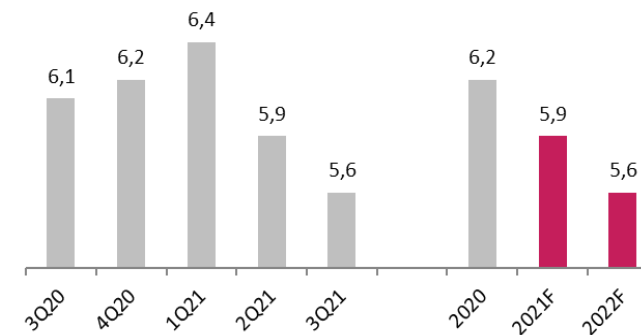
CPI inflation

(% y/y)



Registered unemployment rate

(%)

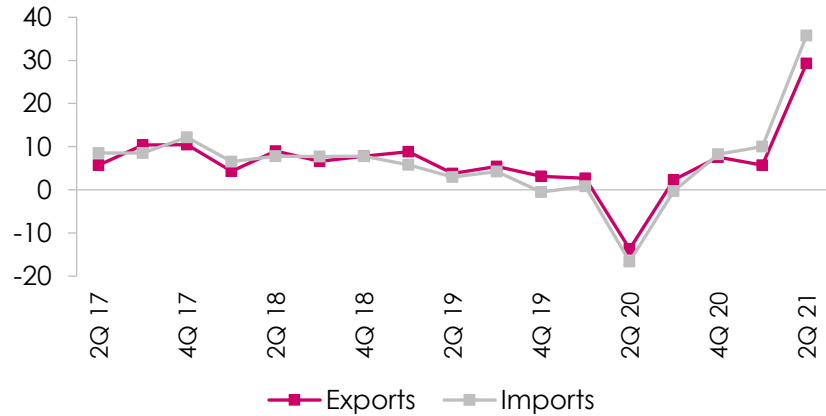


Source: GUS, Macrobond, Bank Millennium, F - forecast

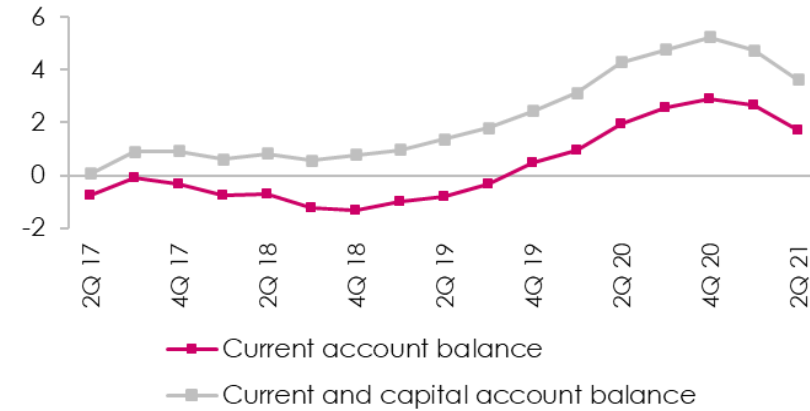
# MACROECONOMIC OVERVIEW

## Economy

Exports and import according to national accounts (% y/y)



Current and capital account balance (% GDP)



Exports as a percentage of GDP (% GDP)



Public debt\* (% GDP)

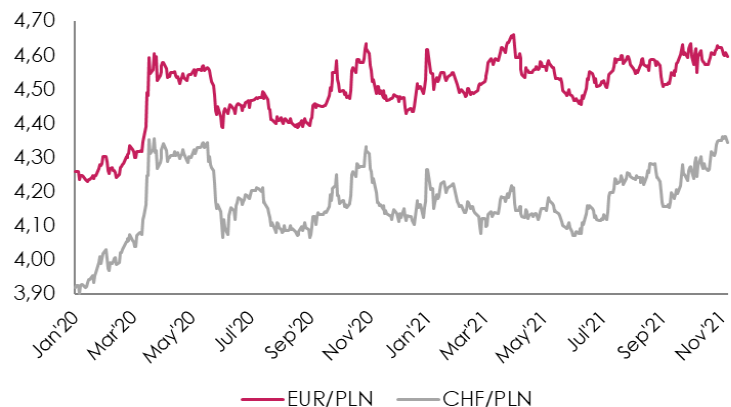


Source: Macrobond, Bank Millennium, \* F- forecast by the European Commission

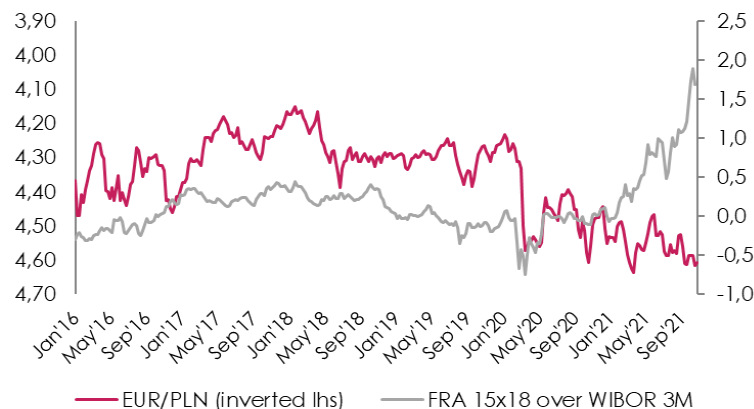
# MACROECONOMIC OVERVIEW

## Financial markets

EUR/PLN and CHF/PLN exchange rate

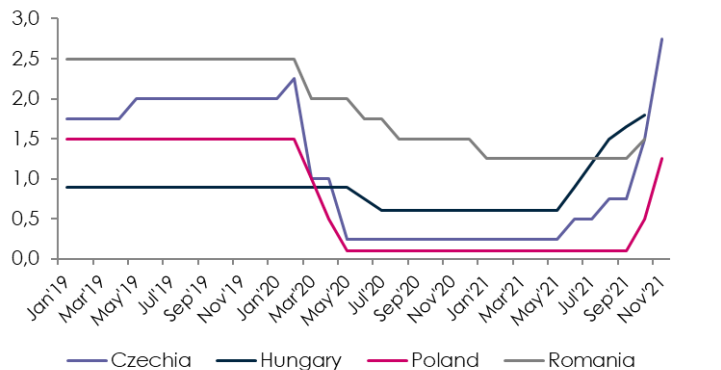


EUR/PLN and expected changes in interest rates



↙  
 Monetary Policy Council kept rates at record low levels in 3Q21 and continued asset purchase program. However, unexpectedly it started normalisation of monetary policy in October (40bps base rate increase) followed by 75bps rate increase in November and 50bps in December. Polish Zloty remains under negative pressure from global sentiment and political risk.

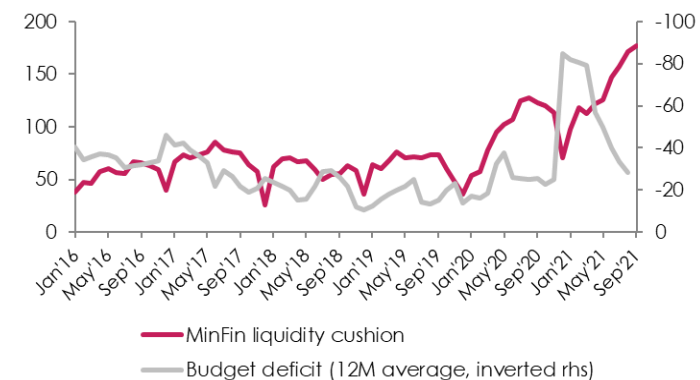
Official interest rates in CEE countries (%)



Yields of Polish T-bonds (%)



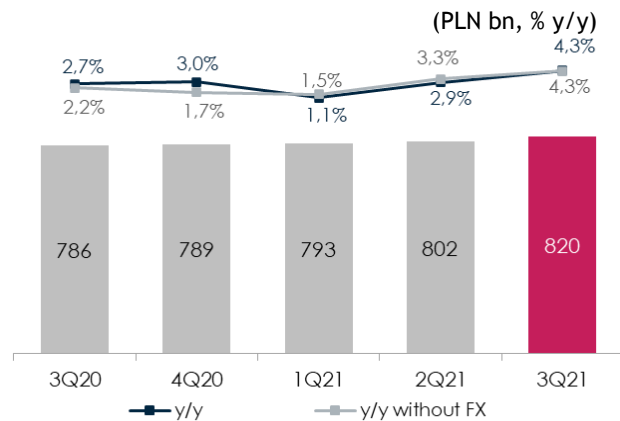
MinFin liquidity cushion and budget deficit (PLN bn)



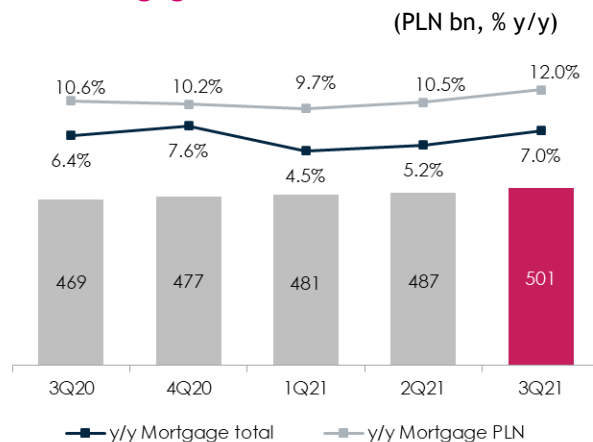
# MACROECONOMIC OVERVIEW

## Monetary aggregates

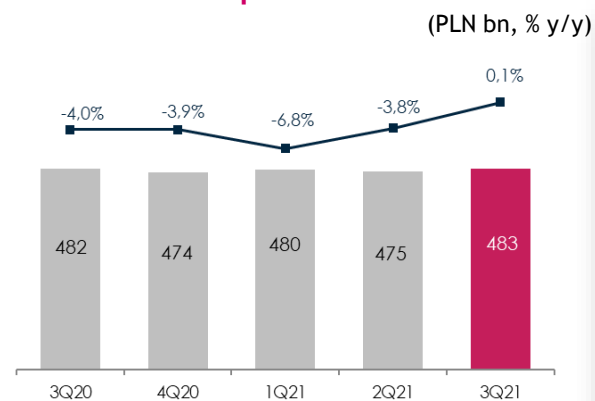
### Loans to households



### Mortgage loans

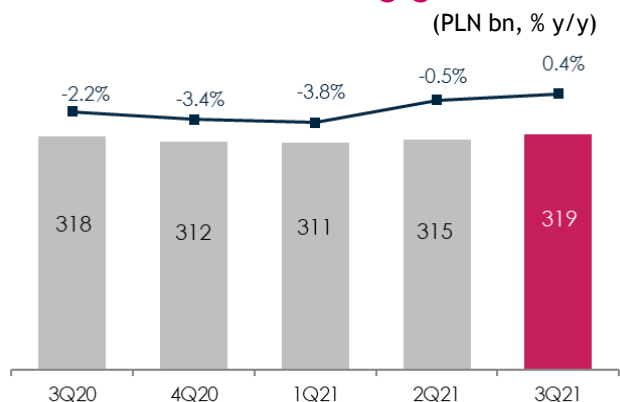


### Loans to companies

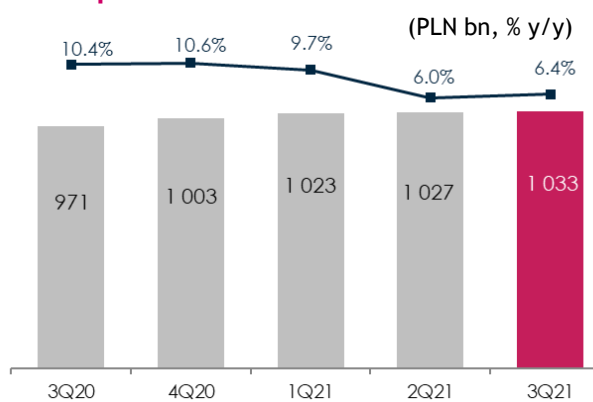


↘ In 3Q21 the value of loans to households continued to grow, driven by still solid demand for mortgage loans and recovery in consumer loans. Annual dynamics of loans to corporate sector turned into positive territory, partially because of FX changes.

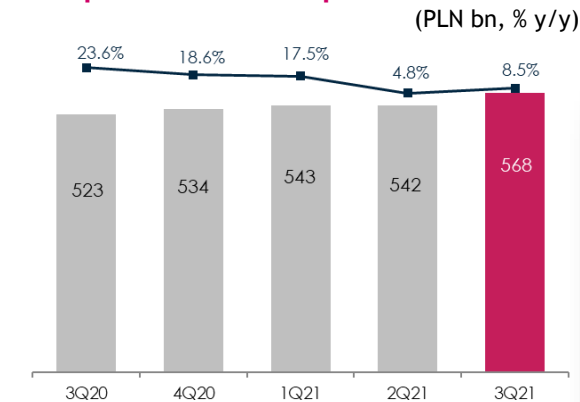
### Households: non-mortgage loans



### Deposits from households



### Deposits from companies



↘ Growth of deposits slightly accelerated in 3Q21 compared to the previous quarter, reflecting solid financial condition of households and corporate sector.



02

## INSTITUTIONAL PRESENTATION

Banking sector in Poland



# POLISH BANKING SECTOR OVERVIEW (\*)

**30 fully registered banks**, 514 co-operative banks (active mainly in rural areas of the country) and additional **37 international** banks acting in Poland in a form of branch

Around **11k banking outlets (5.3k branches)** and c144 thousand persons employed in the sector

**Top 5 banks** in Poland comprise **50% of total assets** of the sector and top 10 make 72%, but consolidation of the sector continues

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

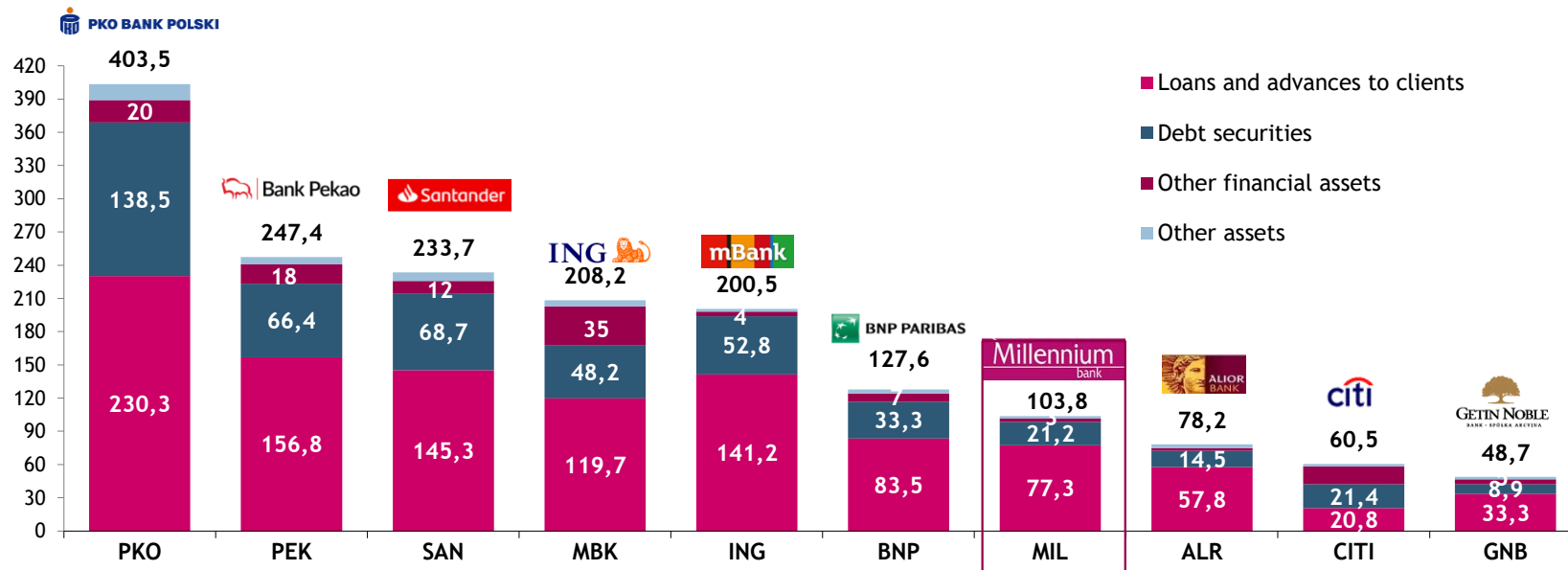
Strong banking supervision and **high level of solvency** of Polish banks (average TCR = 19%, CET1 = 17% ) confirmed by stress tests

**Comfortable liquidity** (L/D = 88%) supported margins, while interest rates at historical low levels

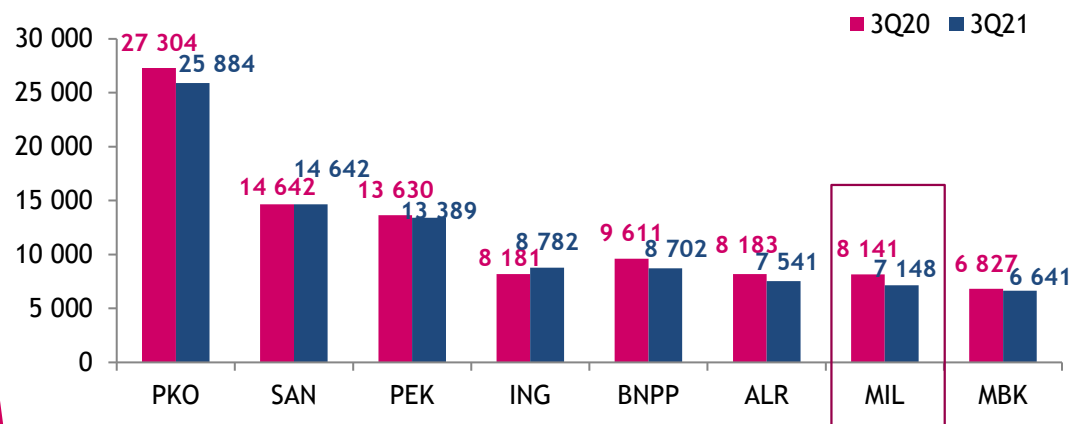
**Profitability under pressure** due to high obligatory burdens: new banking tax (highest in Europe), guarantee fund payments and regulatory limits on many fees (insurance, interchange, mutual funds)

# THE BIGGEST BANKS IN POLAND

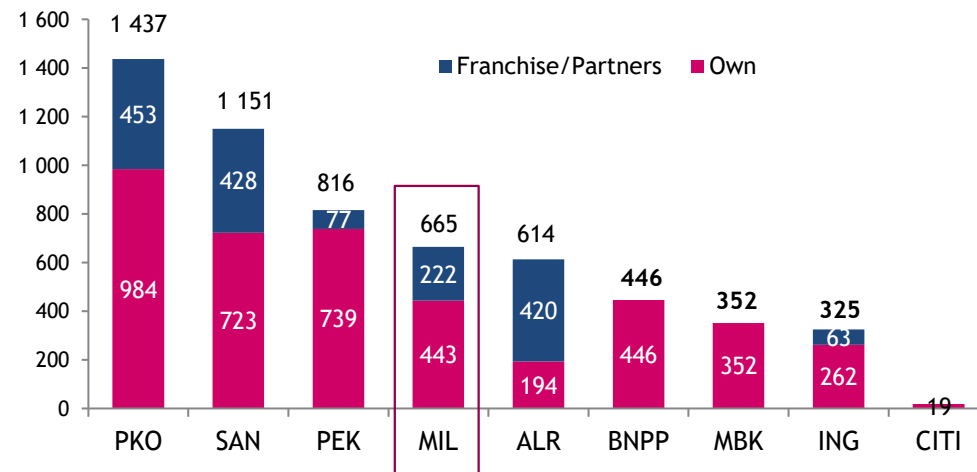
As at 30 September 2021 (PLNbn)



## Total headcount\*



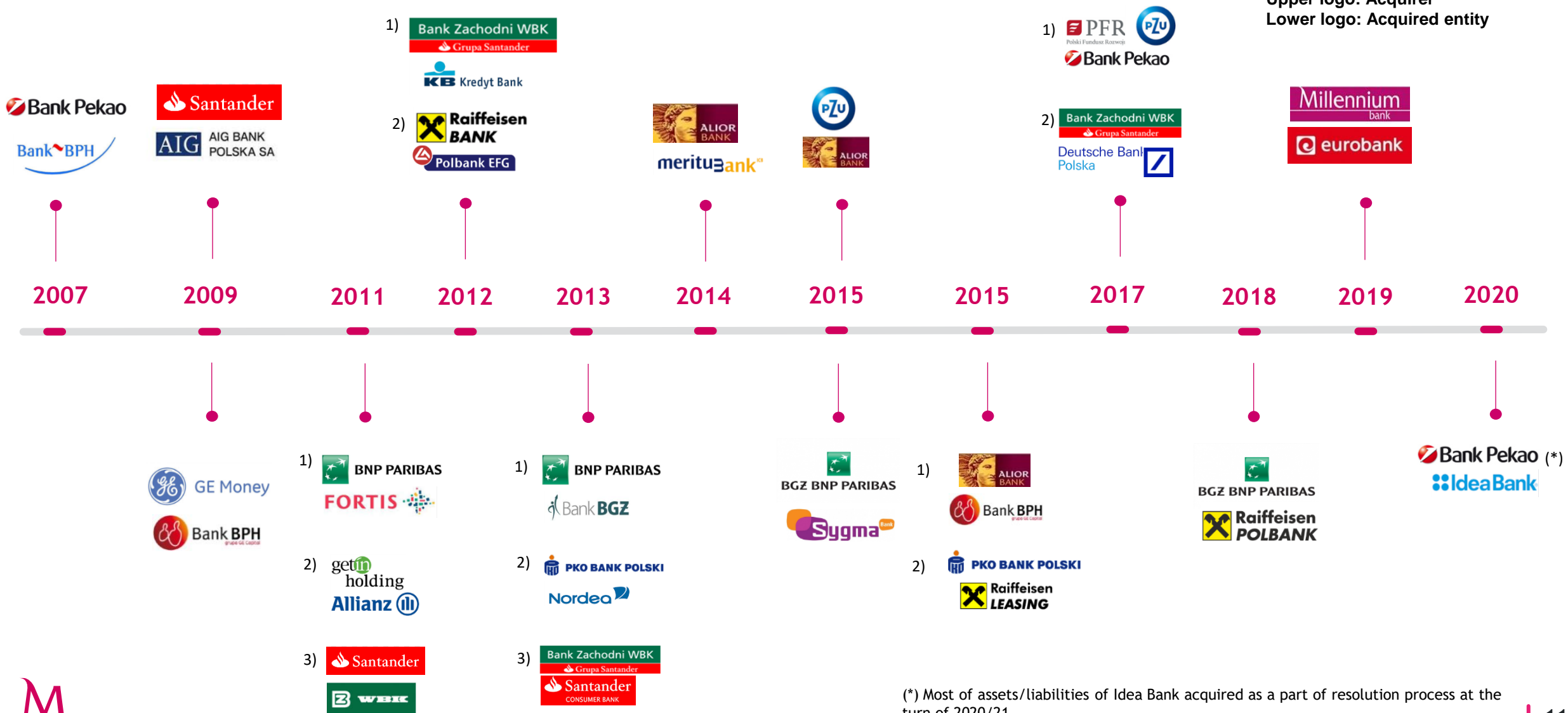
## Total distribution network



(\*) Total FTEs

# RECENT M&A TRANSACTIONS IN THE POLISH BANKING SECTOR

Upper logo: Acquirer  
Lower logo: Acquired entity



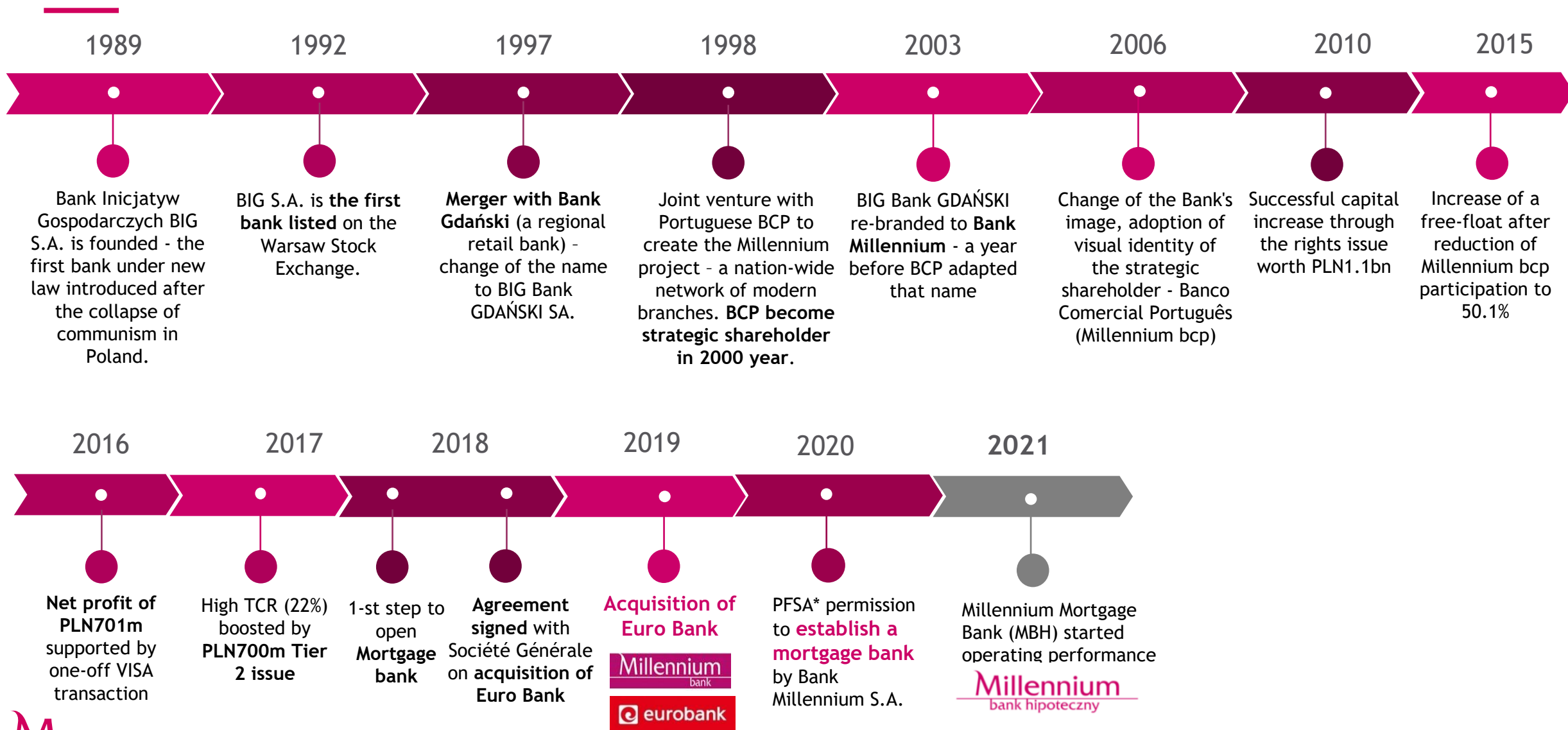
(\*) Most of assets/liabilities of Idea Bank acquired as a part of resolution process at the turn of 2020/21



# INSTITUTIONAL PRESENTATION

Bank Millennium general overview and strategy

# HISTORY OF BANK MILLENNIUM AT A GLANCE



(\*) Polish Financial Supervision Authority

# OVERVIEW OF STRATEGIES FROM 'BEFORE COVID'



## 2009-2011: "Managing through the crisis"

- Conservative liquidity management, strengthening capital ratios
- Improved risk management
- Improving core profitability drivers
- Restructuring of distribution platform, improving efficiency through strict cost management



## 2012-2014: "Rebalancing the business model for profitability"

- Rebalanced product mix (e.g., mortgage vs. cash loan, term vs. other deposits), deposits price optimization
- Setting Corporate lending on a growth track with new targeting tools and RM management models
- Focus on strengthening competitive advantage (online, mobile, quality, customer intelligence)
- Further reduced operating expenses by strict admin. cost management and lean initiatives



## 2015-2017: "Focus on profitability preservation, while keeping organic growth target"

- Accelerating acquisition of retail customers via traditional, new and digital channels, while maintaining segment profitability
- Keeping differentiating through customer experience, further leveraging digital and customer intelligence
- Keeping the growth momentum in corporate segment while improving profitability
- Maintaining operational excellence and strict cost control



## 2018-2020: "Accelerated growth"

- Complementing current growth engine in **Retail** (C/A acquisition) with **new engines** (cash Loan, investments and micro business)
- Accelerate the growth in **Corporate** through **lending** and enhanced **sales force efficiency**
- Focus growth around client satisfaction, in retail **mass personalization** and in business with **sectorial knowledge approach**
- Strong leverage of **digital** in **banking** and beyond as competitive edge
- **Opportunistic** approach to **inorganic growth** options
- Win the war for talent thanks to engaging and inspiring work environment

# MORTGAGES - OUR LONG-TERM CUSTOMER ACQUISITION PRODUCT

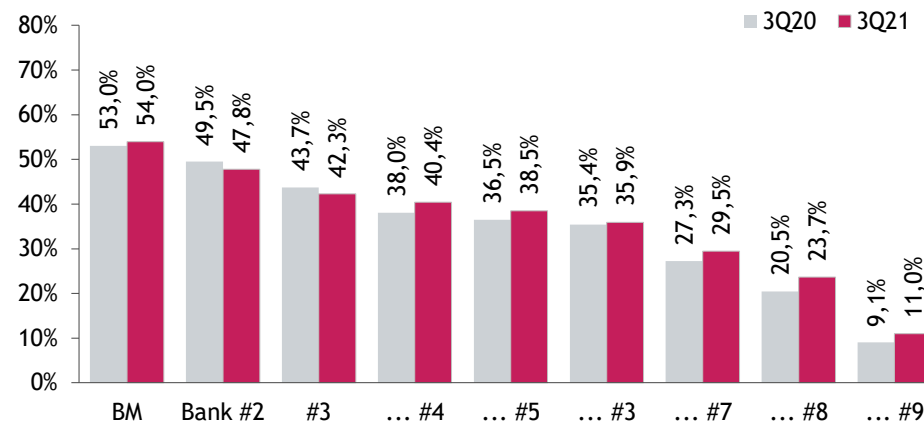
Millennium Mortgage Bank (MBH) started operating performance on June 14, 2021. MBH intends to issue its first covered bonds in early 2022.

## Rationale for establishing MBH

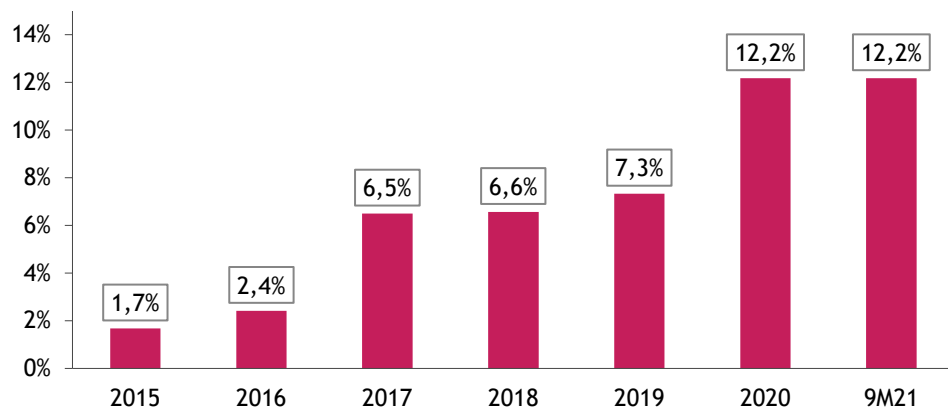
↙ MBH will provide opportunities for medium term sustainable development of mortgage lending business and will allow to:

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

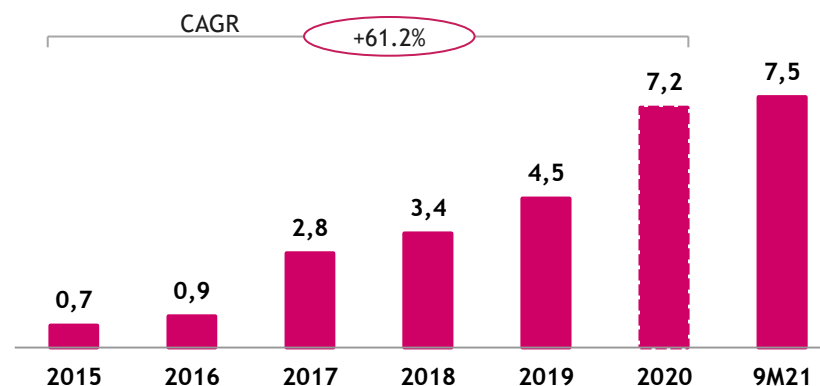
## Share of mortgage loans in total portfolio (top 9 banks) (%)



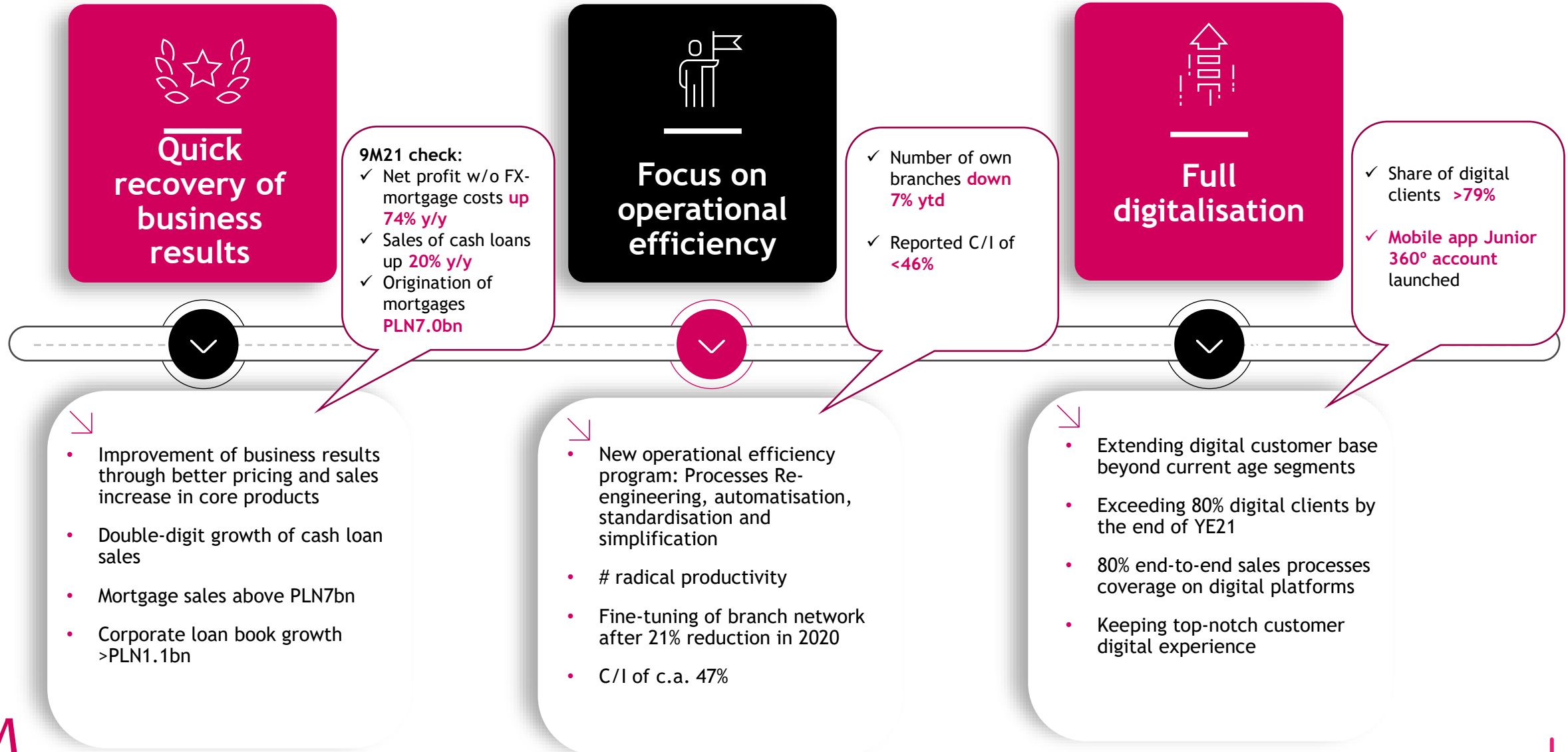
## BM's market share in origination (%)



## BM's origination of mortgage loans (PLNbn)



# 2021 - A TRANSITION YEAR BEFORE NEW STRATEGY ROLL-OUT





# 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 1<sup>st</sup> 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**

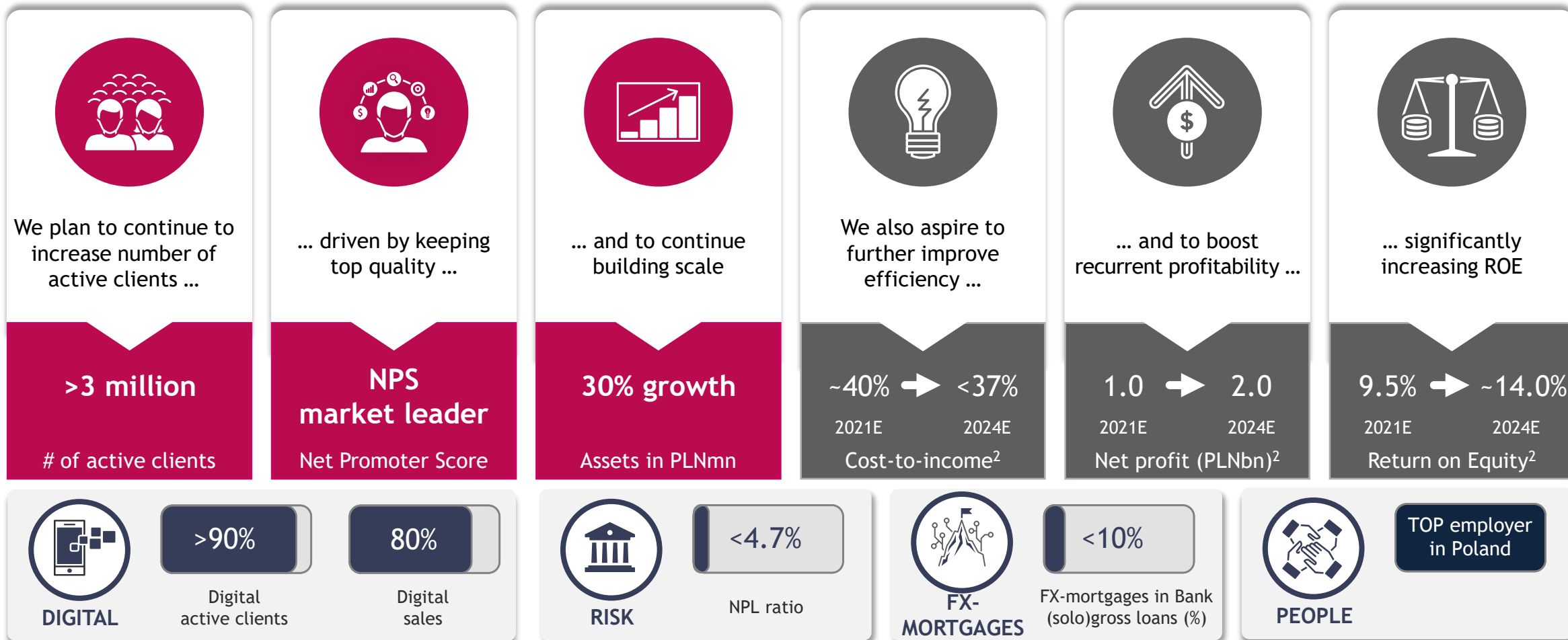
05

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

# STRATEGY 2024: AMBITIONS IN BRIEF<sup>1</sup>

Profitable growth, doubling Bank Millennium's recurrent profit while driving scale, strong customer recognition

## Ambitions by 2024:



1. Details available at [https://www.bankmillennium.pl/documents/10184/123526/Millennium\\_Strategy2022-24\\_investorpresentation\\_EN.pdf](https://www.bankmillennium.pl/documents/10184/123526/Millennium_Strategy2022-24_investorpresentation_EN.pdf) , 2. C/I, net profit and ROE excluding FX-mortgage book related costs

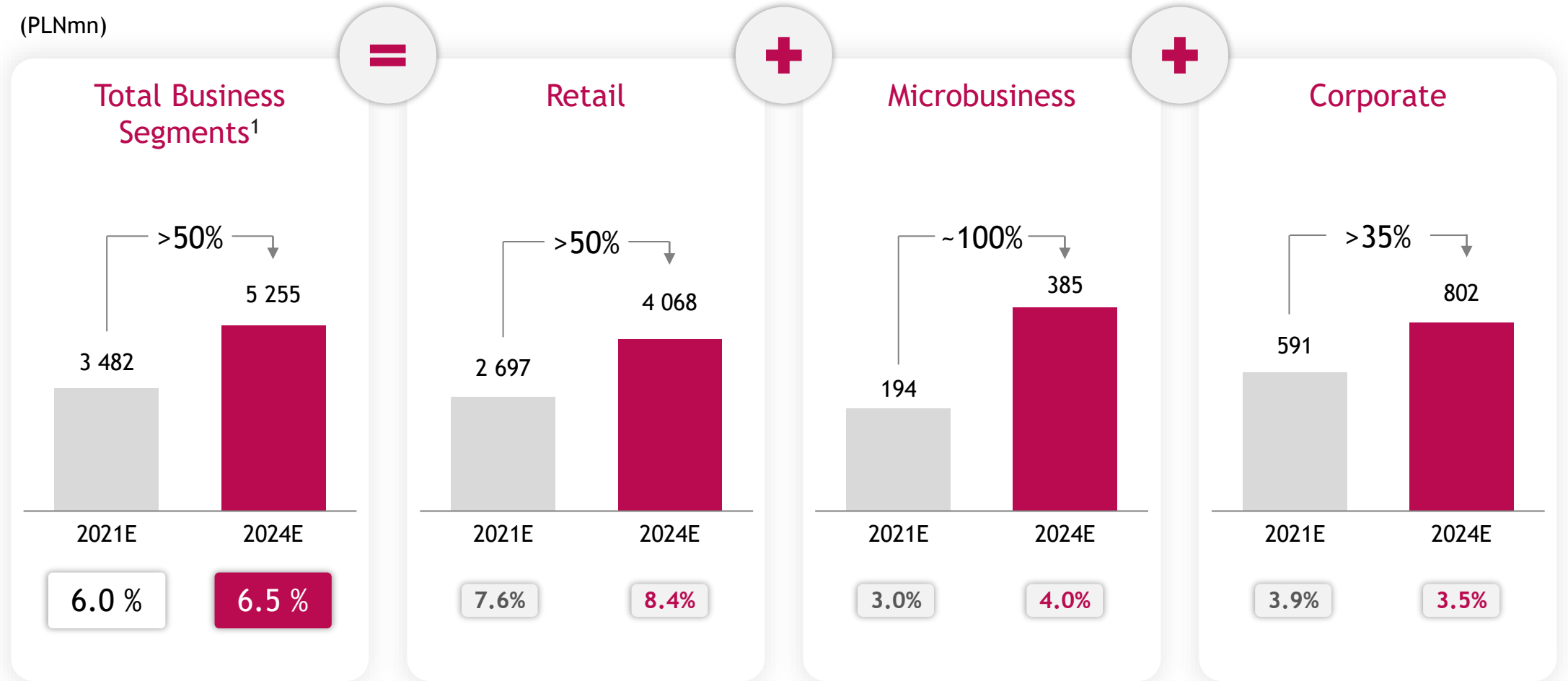
# STRATEGY 2024: CORE BUSINESS



(PLNmn)

Growth  
2021E-24E

Share in  
market's  
revenues



1. Sum of business segments w/o consolidation adjustments  
Source: Bank Millennium, BCG Banking Value Pool Model

# BANK MILLENNIUM TODAY

**2.7 million** (\*) active retail clients,  
**2.2 million** (\*) online active clients  
**1.9 million** (\*) mobile active clients

6% average market share, of which 7-8%  
in retail segment and 4% in corporate  
business

Well developed retail banking  
platform with **665** branches in  
attractive locations

Profitability under pressure  
from extraordinary items  
(reported **ROE at -12.9%**)  
(\*\*\*)

Proven track-record of tight cost  
control; **cost/income** ratio at **45.9%**  
(\*\*)

**Strong TCR (18.2%)** ratio and one of  
the **lowest impaired loans ratio**  
among top banks

# MARKET SHARES IN MAIN PRODUCTS

%	2015	2016	2017	2018	2019	2020	October 2021
<b>Total loans</b>	<b>4.7</b>	<b>4.5</b>	<b>4.4</b>	<b>4.6</b>	<b>5.7</b>	<b>6.1</b>	<b>6.1</b>
<b>Loans to individuals</b>	<b>5.9</b>	<b>5.7</b>	<b>5.5</b>	<b>5.6</b>	<b>7.7</b>	<b>8.0</b>	<b>8.1</b>
- mortgage	7.5	7.0	7.0	7.0	8.3	8.6	8.6
• new loan agreements	1.7	2.4	6.5	6.6	7.3	12.2	12.3
- in credit cards	5.7	5.4	5.7	5.6	6.4	6.8	7.4
- other consumer	3.9	3.9	3.7	3.9	8.2	8.6	8.6
<b>Loans to companies</b>	<b>3.7</b>	<b>3.6</b>	<b>3.6</b>	<b>3.9</b>	<b>4.0</b>	4.2	4.2
- leasing sales	6.5	6.0	5.4	4.9	5.1	4.2	6.2 (***)
- factoring sales *	10.0	9.2	8.6	8.1	7.5	7.9	7.9 (***)
<b>Total deposits</b>	<b>5.2</b>	<b>5.1</b>	<b>5.0</b>	<b>5.3</b>	<b>6.0</b>	<b>5.3</b>	<b>5.6</b>
<b>Deposits of individuals</b>	<b>5.7</b>	<b>5.8</b>	<b>5.7</b>	<b>6.2</b>	<b>7.2</b>	<b>6.7</b>	<b>6.8</b>
- demand deposits **	5.5	6.3	6.1	6.9	8.0	7.2	7.0
<b>Deposits of companies</b>	<b>4.4</b>	<b>3.8</b>	<b>3.8</b>	<b>3.9</b>	<b>4.0</b>	<b>3.2</b>	<b>3.9</b>
- demand deposits	2.4	2.5	2.6	2.9	3.0	3.1	3.4
<b>Mutual funds (incl. third party)</b>	<b>4.4</b>	<b>4.6</b>	<b>5.0</b>	<b>4.6</b>	<b>4.5</b>	<b>4.5</b>	<b>4.6</b>

# WE ARE LEADERS IN DIGITAL INNOVATION AND OFFER BEST CLASS QUALITY OF SERVICE TO OUR CUSTOMERS

Human focused approach in digital and innovations based on:



**Research and needs' understanding**



Following newest trends to shape better emotions and behaviours, solutions testing neuroresearch, eyetracking, CX monitoring

**Technology and cyber security**



Which support digital transformation and customer protection ex. AI, chatbots, IoT, robotisation, analytics

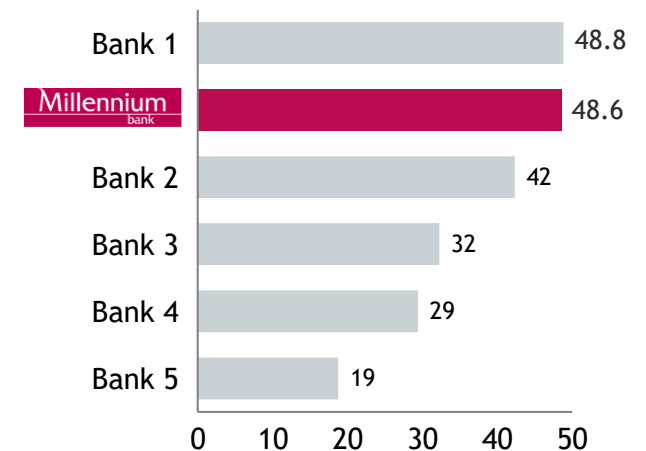
**Products and processes**



Fully adjusted to digital and omnichannel. Ensuring need of deeply personalised experience. Supported by newest technology ex. biometric, e-identity, PSD2

... and adding value to customer experience drive high loyalty and recommendation (NPS<sup>1</sup>). These led to our recognition as the innovation and quality leader

NPS of Polish banks (2021)



**Newsweek**

**1st place 2021**  
"Traditional banking"  
**2nd place 2021**  
"Remote banking"



**Winner 2020**  
European Customer Centricity Awards



**Fin-Tech Innovator 2020** Golden Banker

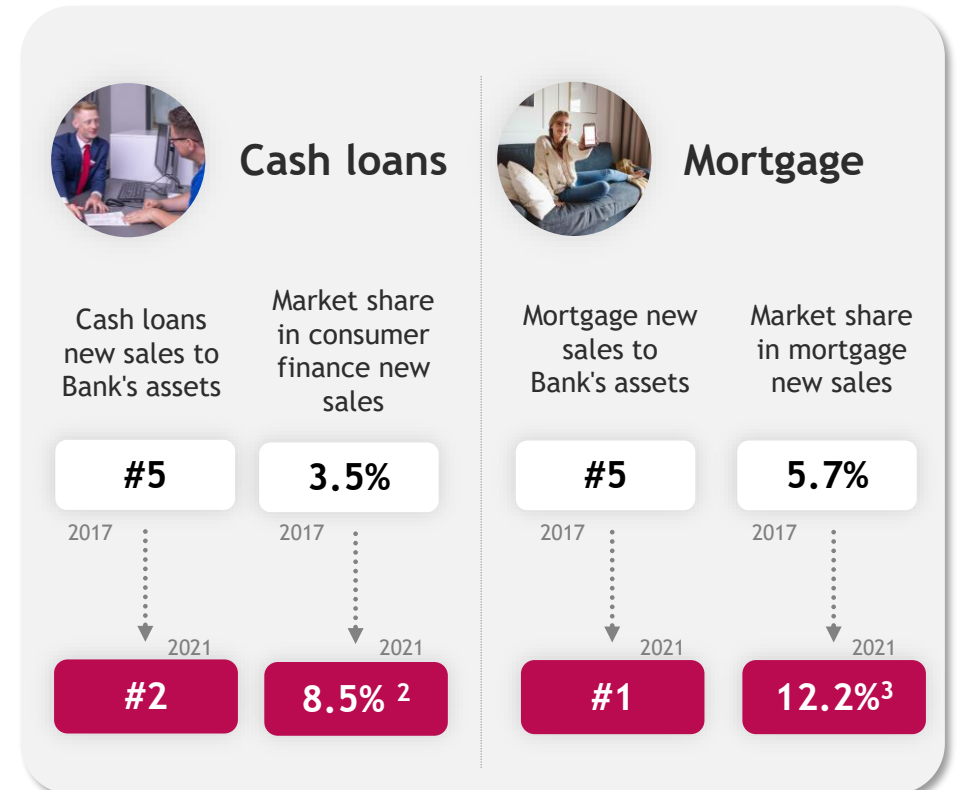
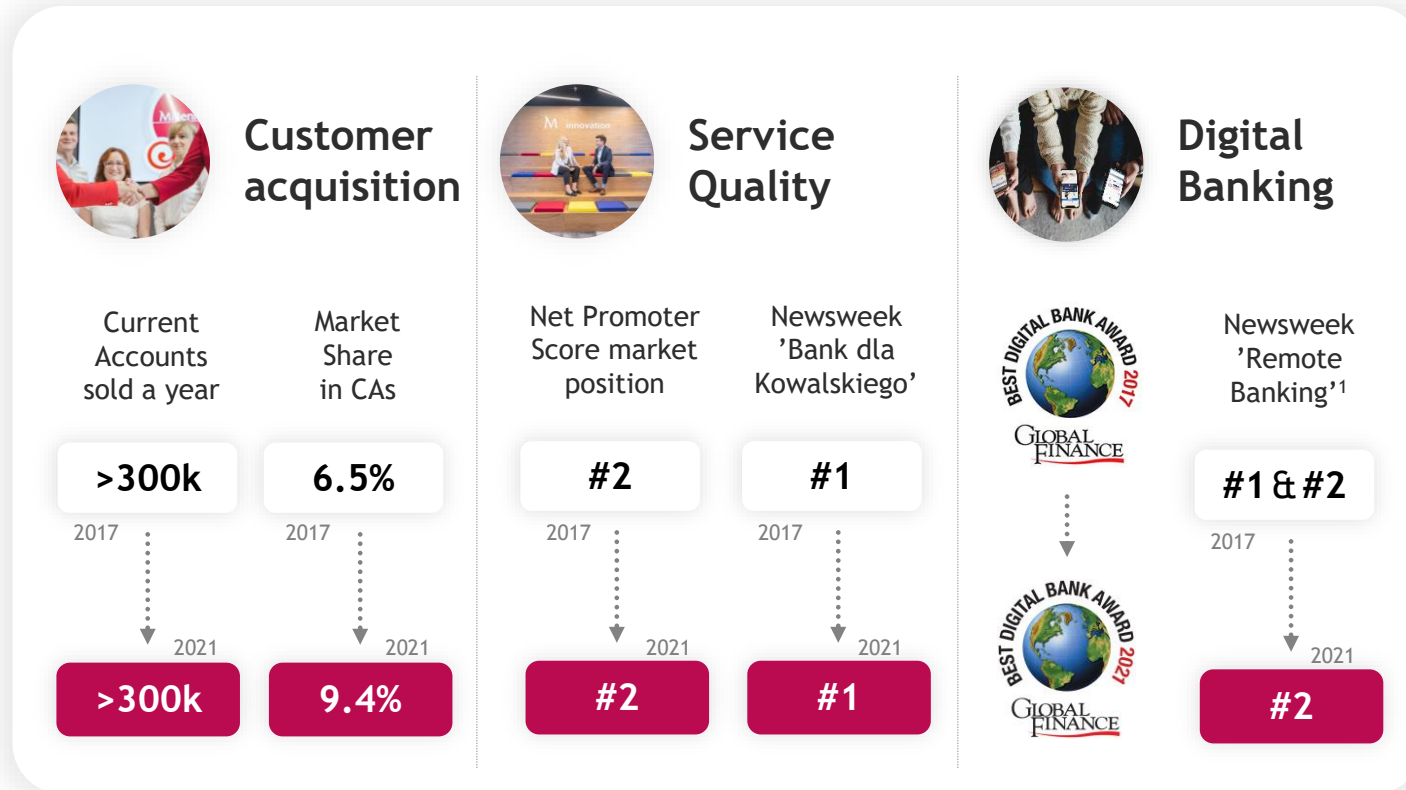
**GLOBAL FINANCE**

**Outstanding Innovator 2021** for Open Banking Services Global Finance

# SOLID TRACK RECORD OF DELIVERING

Our top customers growth engine was fuelled by leading position in quality and digital services ...

... now complemented by competences in development of loan offer

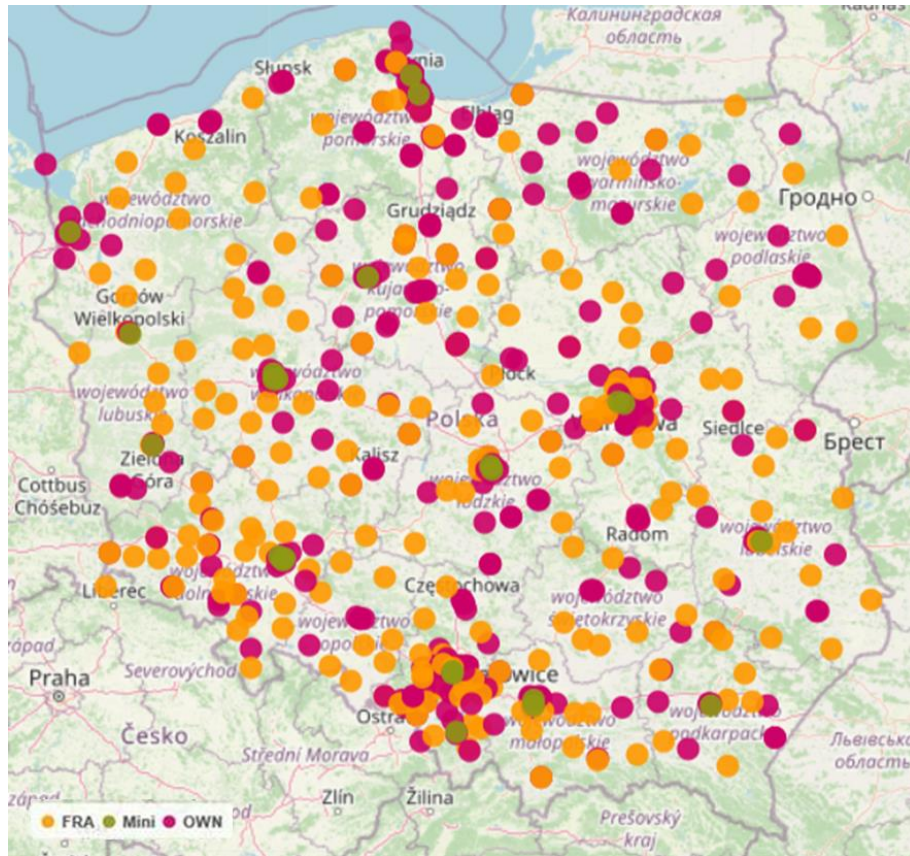


1. In 2017 edition Bank was ranked in following categories: „Mobile Banking” - 1st place and 'Internet Banking' - 2nd place / 2. 1H21 / 3. 1Q-3Q21  
Source: Bank Millennium, Financial statements, Kantar, Newsweek, Global Finance Magazine

# BANK MILLENNIUM BRANCHES

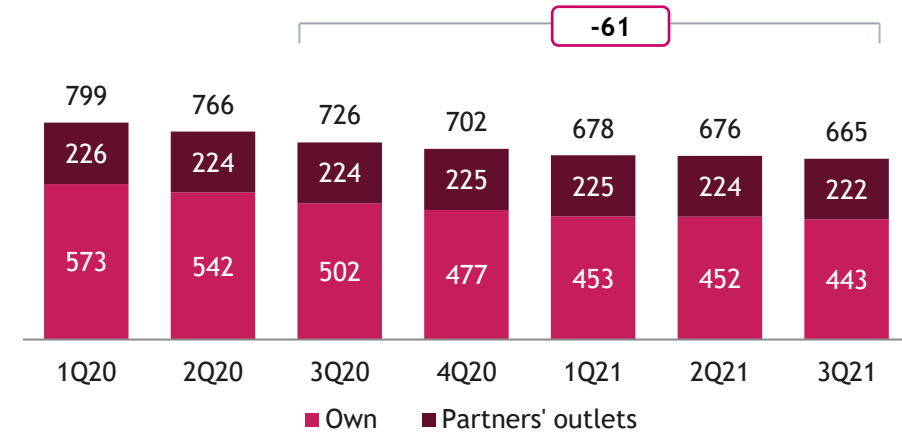
(as at 30 September 2021)

Network of 665 branches

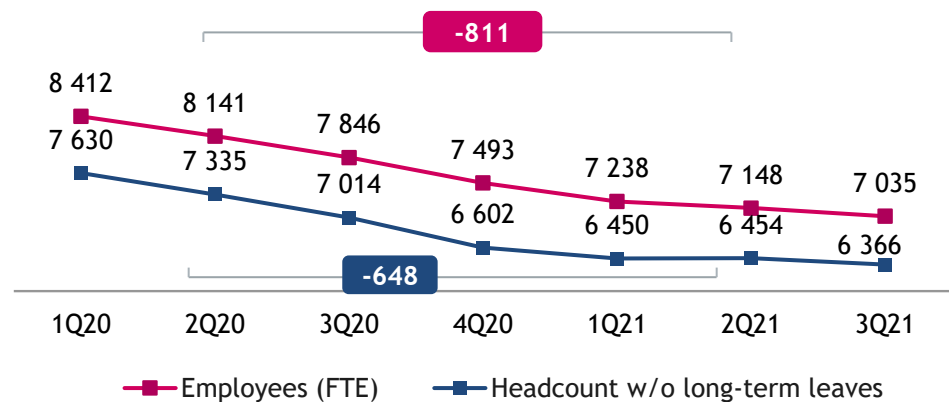


- own branches
- franchise branches
- mini branches

Branches and franchise branches



Employment (FTE)

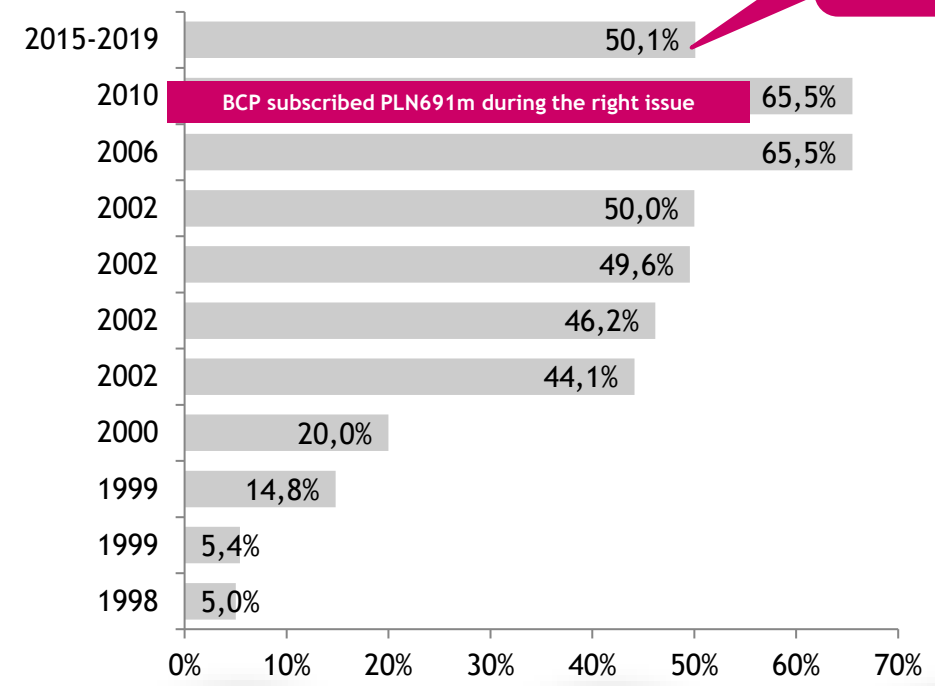




# RELATIONS WITH BCP AND BM's MANAGEMENT COMPOSITION

- 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 stake evolution since 1998



Sale of 15.4% through ABB in March '15



Joao Bras Jorge  
CEO



Fernando Bicho  
Deputy CEO, CFO



Wojciech Haase  
CRO



Andrzej Gliński  
Corporate Business



Wojciech Rybak  
Retail Business



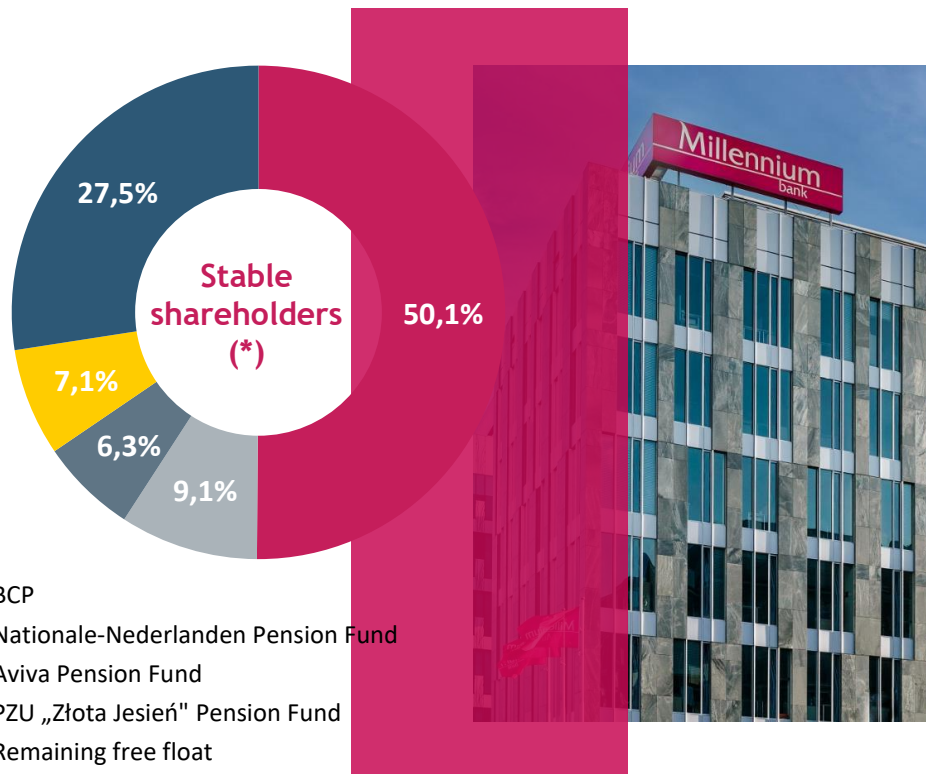
Antonio Pinto  
Digital & Marketing



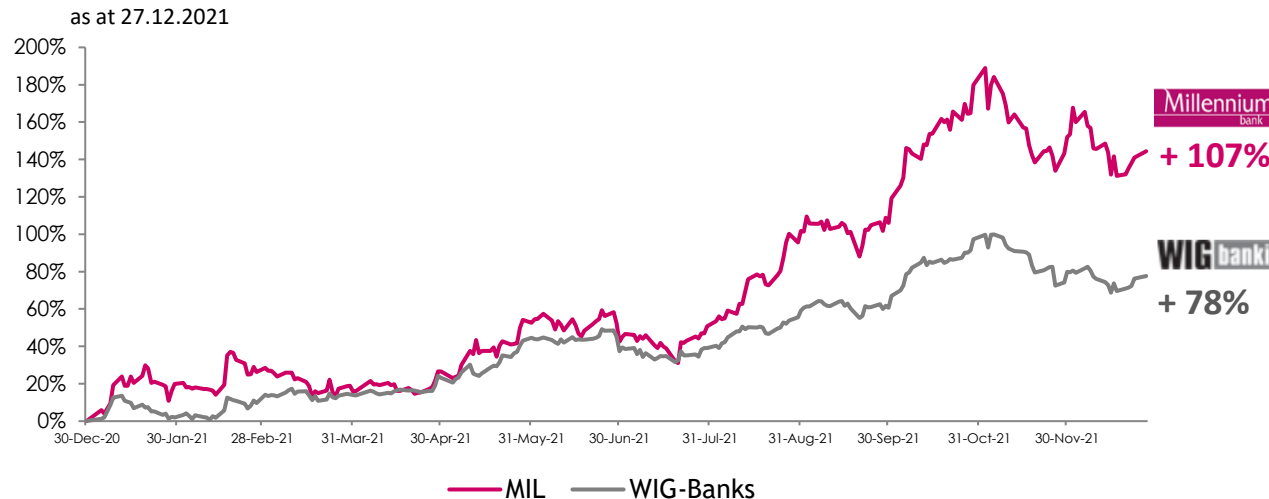
Jarosław Hermann  
IT & Operations



# SOLID FOUNDATIONS APPRECIATED BY INVESTORS



## Bank Millennium share performance vs. WIG Bank index



## Participation in domestic stock market indices



## Bank's current ratings

Moody's **Baa1 / P2/ baa3 / stable outlook**

Fitch **BBB- / F3/ bbb- / negative outlook (\*)**

**M** (\*) rating affirmed on Sept 10, 2021

# 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 own<sup>1</sup> CO<sub>2</sub>e 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 2021



#### 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 EVP<sup>1</sup> 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 ...

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

**+10 years**  
of membership

**WIG ESG**

**RESPECT**  
Index

**Signatory**

 **KARTA**  
**RÓŻNORODNOŚCI**

 **SUSTAINABLE**  
**DEVELOPMENT GOALS**

**ESG Rating**

Rating: **Medium**

 **SUSTAINALYTICS**

Rating: **A**

**MSCI** 



## 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





04



## INSTITUTIONAL PRESENTATION

Financial performance

# SYNTHETIC P&L ACCOUNT

PLNm	1-3Q20	1-3Q21	Change Y/Y	2Q21	3Q21	Change Q/Q
Net interest income*	1 958	1 946	-1%	655	669	2%
Net commission income	553	616	11%	209	202	-4%
Other non-interest income	157	73	-53%	58	-25	-143%
<b>Operating Income</b>	<b>2 668</b>	<b>2 635</b>	<b>-1%</b>	<b>922</b>	<b>846</b>	<b>-8%</b>
General and administrative costs	-1 176	-1 057	-10%	-329	-352	7%
Depreciation	-159	-151	-5%	-49	-50	2%
<b>Total operating costs</b>	<b>-1 335</b>	<b>-1 208</b>	<b>-10%</b>	<b>-379</b>	<b>-402</b>	<b>6%</b>
Net cost of risk **	-513	-217	-58%	-57	-83	46%
FX legal risk provision	-298	-1 573	428%	-514	-526	2%
<b>Operating profit</b>	<b>522</b>	<b>-363</b>	<b>-</b>	<b>-27</b>	<b>-166</b>	<b>-</b>
Banking tax	-209	-231	10%	-77	-79	2%
<b>Pre-tax profit</b>	<b>313</b>	<b>-594</b>	<b>-</b>	<b>-104</b>	<b>-245</b>	<b>-</b>
Income tax	-181	-229	26%	-96	-66	-31%
<b>Net profit</b>	<b>132</b>	<b>-823</b>	<b>-</b>	<b>-200</b>	<b>-311</b>	<b>-</b>

(\*) Margin from all derivatives, including those hedging FX denominated loan portfolio, is presented in Net Interest Income

(\*\*) cost of risk includes impairment provisions (on all stages), FV adjustment on loans and result on modification.

# BALANCE SHEET

PLNmnn	30.09.2020	30.06.2021	30.09.2021	Change y/y
<b>ASSETS</b>				
Cash and balances with the Central Bank	1 182	2 676	1 978	67%
Loans and advances to banks	862	606	578	-33%
Loans and advances to customers	72 421	75 794	77 280	7%
Amounts due from reverse repo trans.	42	18	9	-77%
Debt securities	25 179	22 175	21 229	-16%
Derivatives (for hedging and trading)	185	163	138	-25%
Shares and other financial instruments	172	133	169	-2%
Tangible and intangible fixed assets	941	912	911	-3%
Other assets	1 094	1 630	1 499	37%
<b>TOTAL ASSETS</b>	<b>102 078</b>	<b>104 107</b>	<b>103 791</b>	<b>2%</b>
<b>LIABILITIES AND EQUITY</b>				
Deposits and loans from banks	1 105	742	529	-52%
Deposits from customers	85 852	89 998	90 250	5%
Liabilities from repo transactions	449	0	0	-1
Financial liabilities at fair value through P&L and hedging derivatives	810	329	444	-45%
Liabilities from securities issued	659	311	291	-56%
Provisions	218	408	379	74%
Subordinated liabilities	1 539	1 540	1 539	0%
Other liabilities	2 224	2 402	2 380	7%
<b>TOTAL LIABILITIES</b>	<b>92 856</b>	<b>95 731</b>	<b>95 813</b>	<b>3%</b>
<b>TOTAL EQUITY</b>	<b>9 222</b>	<b>8 376</b>	<b>7 979</b>	<b>-13%</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>102 078</b>	<b>104 107</b>	<b>103 791</b>	<b>2%</b>



# FINANCIAL HIGHLIGHTS OF 3Q21/9M21

Most of last year's pandemic impact neutralised

Adjusted net profit\*

**+52% y/y**

NII rebounded, NIM up

**+12bp y/y**

Fees up

**+11% y/y**

Adjusted ROE

**12.4%**

Costs reduction

**-10% y/y**

Provision coverage up

**DPD>90 124%**

# BUSINESS HIGHLIGHTS OF 3Q21/9M21

Retail business growing fast above pre-Covid levels, corporate showing signs of gradual improvement

Loans

**+7% y/y**

Strong mortgage sales

**PLN7bn ytd**

Cash loans sales

**+20% y/y**

Investment products

**+16% y/y**

Active digital customers

**2.2mn**

Customer deposits

**+5% y/y**

# INNOVATION LEADER

Our digital solutions stay ahead of the competition and gain international recognition

## **BLIK contactless payments**

In July we were the first bank to introduce to clients the new payment method by phone

## **Great UX and simple design**

Re-designed dashboard in the mobile app as well as Millenet, and shortcuts to the most popular features

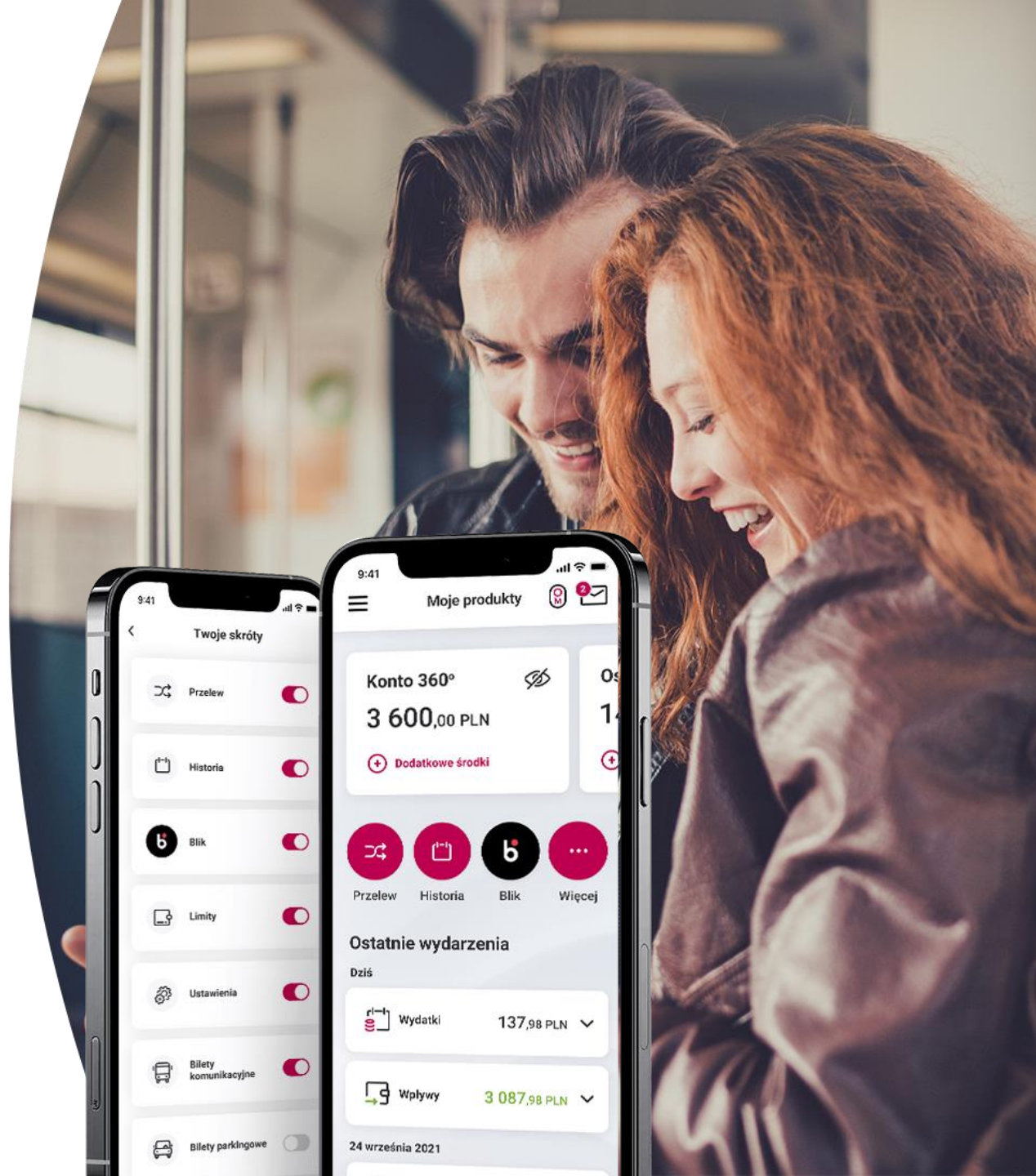
## **The Best Consumer Digital Bank in Poland 2021**

Main category award in the **Global Finance's World's Best Digital Banks ranking**

## **Banking Tech Awards**

We were nominated to the awards for:

- Mobile Authorization in branches in the Best Mobile Initiative category
- Mortgage loan application online tracking in the Best UX/CX in Finance Initiative category



# BANK MILLENNIUM IS THE BEST DIGITAL BANK IN POLAND

The best relationships with customers, high brand position and innovation confirmed by independent rankings and competitions



## Bank Millennium is the best digital bank according to Global Finance magazine

Bank Millennium was awarded The Best Consumer Digital Bank in Poland for 2021 in the World's Best Digital Banks competition organized by the renowned Global Finance magazine. This is yet another international award for the bank's achievements this year.



## Banking Stars 2021 - Bank Millennium ranked 3rd in the "Star of customer relations"

Millennium was among the banks distinguished in the Banking Stars ranking organized by Dziennik Gazeta Prawna and PwC. In the "Star of customer relations" competition, in which the customers of banks evaluate it, Bank Millennium came third.

NAJLEPSZE POLSKIE MARKI 2021				
Miejsce w rankingu w kategorii	Miejsce	Marka	Kategoria	
1	1	BIEDRONKA	Sprzedaż detalicz żywności	
2	1	ORLEN	Paliwa	1 721
3	1	BANK MILLENNIUM	Banki	1 699
4	2	PKO BP	Banki	1 642
5	3	MBANK	Banki	1 541
6	4	ING BANK ŚLĄSKI	Banki	1 494
7	-	ALLEGRO	Sprzedaż detaliczna	1 475
8	5	ALIOR BANK	Banki	1 392



## Millennium is third in the TOP 200 Best Polish Brands ranking

In the "Forbes" magazine's TOP 200 Best Polish Brands ranking, the Bank was ranked high, third (the highest-ranked bank in the ranking). The TOP 200 Best Polish Brands ranking shows the position and value of brands from the perspective of their strength in the minds of customers and their role in generating revenues.

# INVESTOR RELATIONS CONTACT:

Head of Investor Relations

Dariusz Górski

Tel: +48 514 509 925, +48 22 598 1115

e-mail: [dariusz.gorski@bankmillennium.pl](mailto:dariusz.gorski@bankmillennium.pl)

Katarzyna Stawinoga

Tel: +48 22 598 1110

e-mail: [katarzyna.stawinoga@bankmillennium.pl](mailto:katarzyna.stawinoga@bankmillennium.pl)

Marek Miśków

Tel: +48 22 598 1116

e-mail: [marek.miskow@bankmillennium.pl](mailto:marek.miskow@bankmillennium.pl)



[www.bankmillennium.pl](http://www.bankmillennium.pl)



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