

### Bank Millennium Group - 1H 2016 results

#### Strong profit thanks to VISA transaction

Consolidated net profit of Bank Millennium Group reached in the 1st half 2016 the amount of PLN 431 million i.e. 31.5% higher than in 1st half 2015. The high results of 2nd quarter 2016 of PLN 294 million were inflated by VISA Europe transaction. Core income grew by 2.6% yearly driven by an improvement in interest income by 8.1% y/y. In the 1st half 2016 ROE reached 13% despite record level of equity (PLN 6 723 million, 12% growth yearly).

#### Main financial highlights

ROE	13.1%
ROE without VISA and other one-offs	7.7%
NIM	2.43%
C/I ratio	41.9%
C/I ratio without VISA and other one-offs	50.8%
L/D ratio	87%
Impaired loans ratio	4.6%
TCR	17.3%
CET 1	16.9%

Bank Millennium further improved its capital ratios and is compliant with the new regulatory capital limits.

#### Main business highlights

Deposits from individuals	up 18% y/y
Cash loans	up 13% y/y
Factoring	up 9% y/y
Leasing	up 16% y/y

#### 500.000 new 360° current account

Bank reached half a million of the new accounts 360 which have been sold since two years.

Bank Millennium recognised as **Poland's Most Innovative Bank** in 2015 at Banking and Insurance Leaders Awards and Leader in Złoty Bankier ranking in the category: **Security – best practices.**



#### Bank Millennium Group

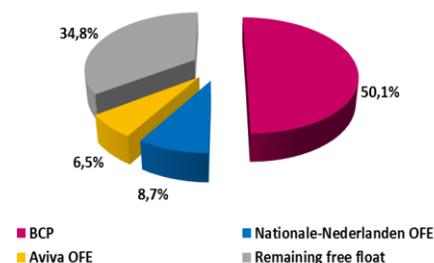
Bank Millennium is a universal bank, offering a broad range of services to retail and corporate customers via a network of 394 branches, and electronic banking channels. Bank Millennium is Poland's 8<sup>th</sup> \* largest bank by asset. Employs 5 897 people.

#### Management Board

- Joao Bras Jorge - CEO
- Fernando Bicho - Deputy Chairman (CFO)
- Wojciech Haase - Board Member
- Andrzej Gliński - Board Member
- Maria Jose Campos - Board Member
- Wojciech Rybak - Board Member

#### Shareholders structures

data as on 31.03.2016



#### Bank's shares

No of shares	1 213 116 777
WSE Ticker	MIL
ISIN	PLBIG0000016
Bloomberg	MIL PW
Reuters	MILP.WA
Indices	WIG, WIG 30, mWIG40, WIG Banks, Respect Index, MSCI PL, FTSE GEM

Since 19th March 2016, after indices annual revision, Bank Millennium is also in the composition of

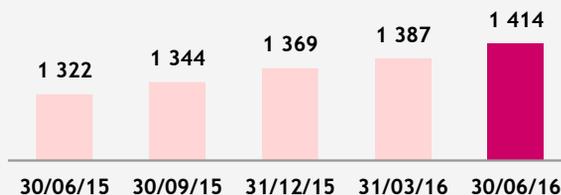


(\* ) Data as on 31.03.2016

## +27.000 net growth in active customers number during 2Q, +45,000 year-to-date

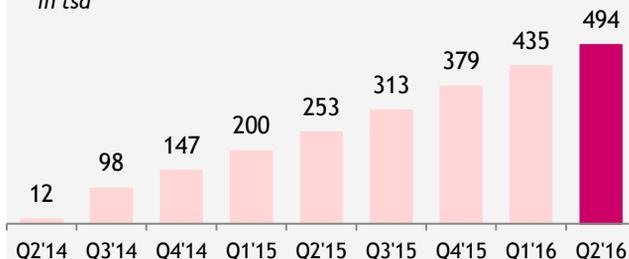
### Active Retail Clients

in tsd



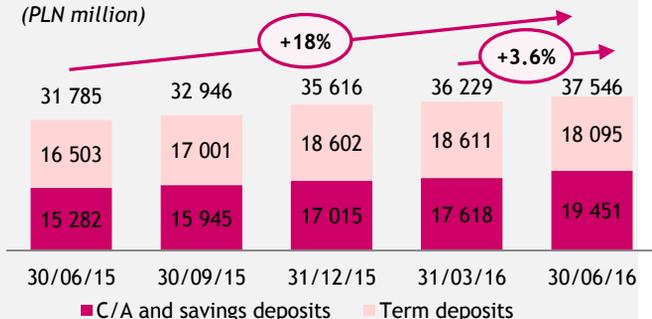
### Konto 360° acquisition results (cumulative)

in tsd



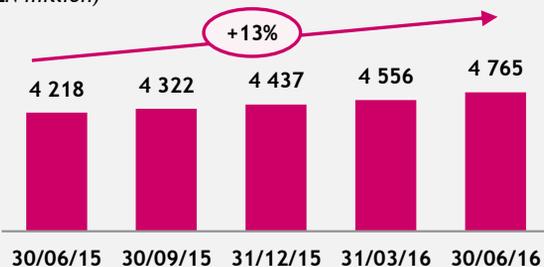
### Total Deposits from individuals

(PLN million)

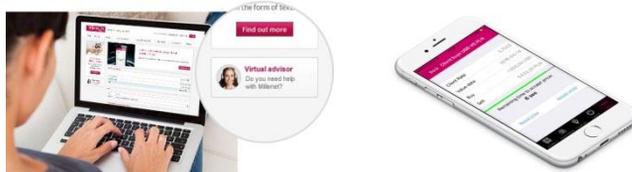


### Cash Loans portfolio

(PLN million)



## Innovation leadership



- New, modern format of branch with new functionality, oriented on customers' relations (opened recently in Matarnia shopping center in Gdańsk, next will be opened in Łódź i Katowice)
- New on-line and mobile solutions for retail and companies

## Bank Millennium Investor Relations

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## Next events

**28.10.2016** - Publication of consolidated quarterly report for 3Q 2016

**28.02.2017** - Publication of consolidated and non-consolidated annual report for 2016