

Quarterly Fact Sheet – 28.10.2016

Bank Millennium Group – 3Q 2016 results

Solid net profit

Consolidated net profit in 1-3Q 2016 amounted to PLN 569.8 million i.e. 15.5% higher than in the corresponding period of 2015. Such high dynamics resulted mainly from 2Q one-off income from VISA Europe transaction of PLN 283 million. Comparable net profit for 1-3Q 2016, without one-off income or cost and banking tax, would amount to PLN 517.4 million and would be 4.8% higher year-on-year.

Net profit for 3Q 2016 amounted to PLN 138.8 million. Without banking tax, it would amount to PLN 186.2 million, 12.4% higher than PLN 165.7 million achieved in 3Q 2015.

Main financial highlights

ROE	11.4%
ROE without VISA and other one-offs	7.9%
NIM	2.38%
C/I ratio	43.9%
C/I ratio without VISA and other one-offs	50.1%
L/D ratio	85%
Impaired loans ratio	4,6%
TCR	18,0%
CET 1	17,8%

Comfortable fulfilment of regulatory capital thresholds

Main business highlights

Deposits from individuals	up 16% y/y
Cash loans sales	down 8 y/y
Mortgage sales	up 44% y/y
Factoring sales	up 13% y/y
Leasing sales	up 11% y/y

Market position

5.8%

Market share in retail deposits

9.7%

Market share in factoring

6.4%

Market share in leasing

Grupa Bank Millennium

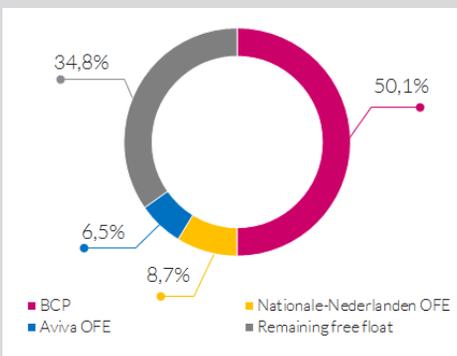
Bank Millennium is a universal bank, offering a broad range of services to retail and corporate customers via a network of 381 branches, and electronic banking channels. Bank Millennium is Poland's 8th* largest bank by asset. Employs 5 839 people.

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

as on 31.03.2016 r.



Bank's shares

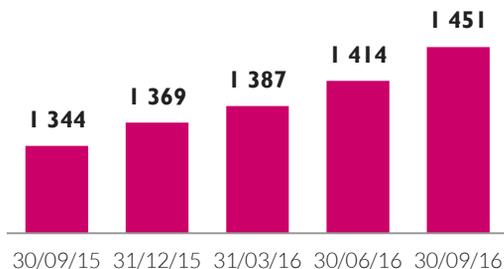
No of shares	1 213 116 777
WSE Ticker	MIL
ISIN	PLBIG0000016
Bloomberg	MIL PW
Reuters	MILP.WA
Indices	WIG, WIG 30, mWIG40, WIG Banks, Respect Index, MSCI PL, FTSE GEM

(*) Data as on 30.06.2016 r.

107 thousand net growth of active customers during last 12 months, of which 37 thousand in 3Q'16

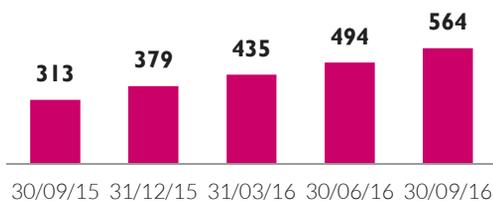
Active Retail Clients

(in thousand)

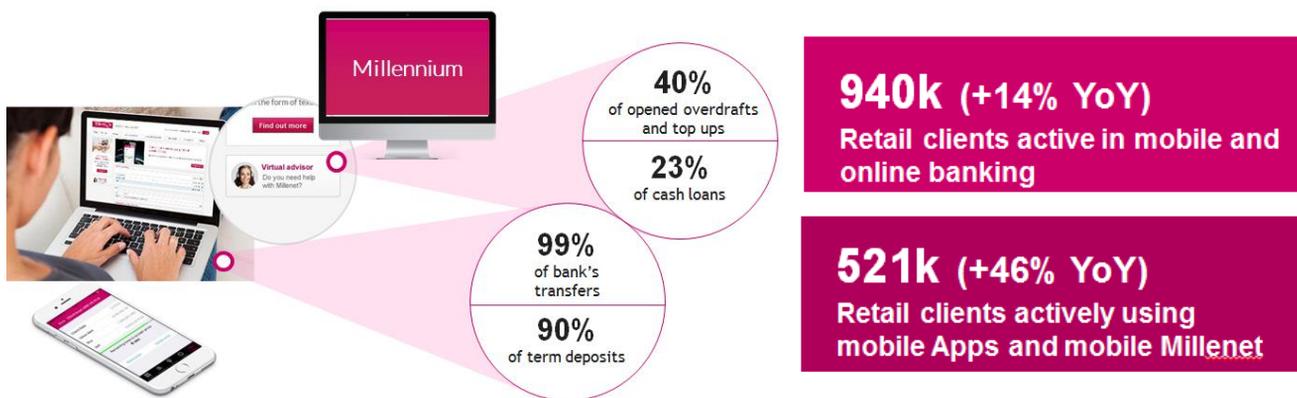


Konto 360° acquisition results (cumulative)

(in thousand)



Electronic channels usage



Market leader in the quality



Bank Millennium

- 2nd in the „Internet Bank” category
- 2nd in the „Mortgage Banking” category
- 3rd in the „Traditional Banking” category
- 3rd in the „Mobile Banking” category

Friendly Bank



Bank Millennium Investor Relations

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Next events

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



www.bankmillennium.pl



Kanał na YouTube



Twitter: [@BankMillennium](https://twitter.com/BankMillennium)

This information has been prepared by Bank Millennium for information purpose and should be not treated as investment advice. Information is based on the consolidated Bank Millennium Group level and is consistent with published Financial Statements of the Group and presentations (available on Bank's website at www.bankmillennium.pl).