

Record net profit

Net Profit for the analysed period amounted to PLN 701 million (+28% y/y) and it is the highest level in the Bank's history. Bank was charged in 2016 with PLN 174 million of banking tax introduced in 2016. If not including this tax and one-off incomes and charges (net positive impact of PLN 180 million), the Net Profit for 2016 would be similar to the reported one and would amount to PLN 695 million, so it would be higher by 4.1% compared to the Net profit level without one-off items in 2015 (PLN 667 million).

Main financial highlights

ROE	10.4%
NIM	2.4%
C/I ratio	45.0%
L/D ratio	84%
Impaired loans ratio	4.5%
TCR	17.4%
CET 1	17.3%

Comfortable fulfilment of regulatory capital thresholds

Main business highlights

Deposits from individuals	up 11% y/y
Cash loans sales	down 9 y/y
Mortgage sales	up 30% y/y
Factoring sales	up 9% y/y
Leasing sales	up 7% y/y

Market position



Grupa Bank Millennium

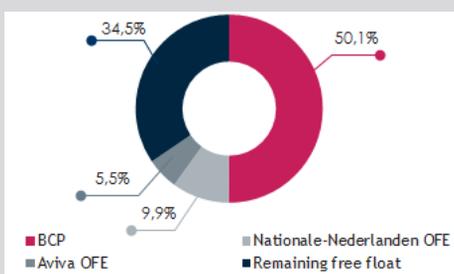
Bank Millennium is a universal bank, offering a broad range of services to retail and corporate customers via a network of 369 branches, and electronic banking channels. Bank Millennium is Poland's 8th* largest bank by asset. Employs 5 844 people.

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 31.12.2016 r.



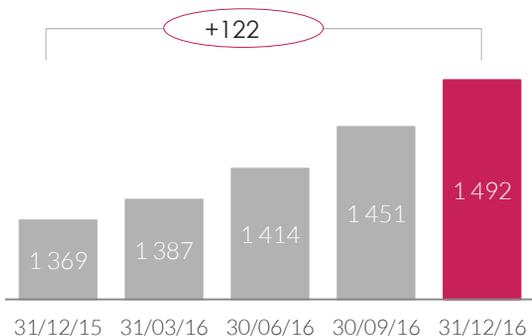
Bank's shares

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

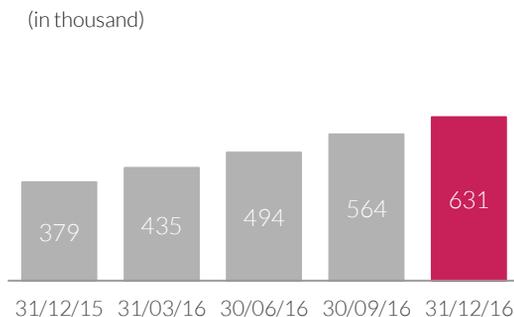
(*) Data as on 30.09.2016 r.

1,492 ths. active customers with 122 ths. net growth during 2016 year

Active Retail Clients (in thousand)



Konto 360° acquisition results (cumulative) (in thousand)



Electronic channels usage

980k (+16% y/y)

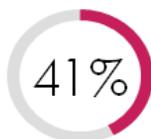
Retail clients active in mobile and online banking

596k (+38% y/y)

Retail clients actively using mobile app and mobile Millennium



share in cash loan - new sales (in terms of disbursement)



share in overdrafts by number - new and top-ups



Share of all transfers



Share of new term deposits

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

Artur Kulesza – Head of Investor Relations

Katarzyna Stawinoga - Tel.: 598-11-10

Marek Miśków -Tel.: 598-11-16

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Next events

25.02.2017 - Publication of the consolidated quarterly report for 1Q 2017

25.07.2017 - Publication of the consolidated semi-annual report for 1 half 2017

30.10.2017 - Publication of the consolidated quarterly report for 3Q 2017



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).