

Solid profit and business performance

Consolidated net profit of Bank Millennium Group reached in the 1st half 2017 the amount of PLN 314 million, which is 27% lower than a record profit of PLN 431 million achieved in 1st half 2016 inflated by VISA Europe transaction. When adjusting for this and other one-off transactions (e.g. non-symmetric charge of BFG resolution fund in 2017), net profit of 1H 2017 was 35% higher than corresponding recurrent profit of the previous year.

Net profit of Bank Millennium in 2Q 2017 reached PLN 173.6 million (+24% q/q).

Main financial highlights of 2Q17

ROE	9.6%
NIM	2.6%
C/I ratio	46.0%
L/D ratio	82.4%
Impaired loans ratio	4.5%
TCR	18.0%
CET 1	18.0%

Good business performance and core income growth were the main drivers of profitability improvement

Main business highlights

Customer Funds in retail	up 9.6% y/y
Loans without FX mortgage	up 8.6% y/y
Mortgage sales (new production)	up 148% y/y
Loans for companies	up 7.8% y/y
Factoring turnover	up 13.8% y/y
Leasing sales	up 16.0% y/y

Bank Millennium share performance vs. indices

Market ratios	30.06.2017	30.12.2016*	Change (%) YTD	30.06.2016	Change (%) Yearly
The Bank's share price (PLN)	7.45	5.19	43.5%	4.68	59.2%
WIG Banks	7 262	6 263	15.9%	5 687	27.7%
WIG20	2 300	1 948	18.1%	1 998	15.1%
WIG30	2 664	2 243	18.7%	1 956	36.2%
WIG - main index	61 018	51 754	17.9%	44 749	36.4%

(* last day of quotation in 2016)

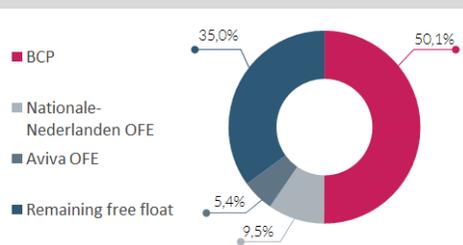
Grupa Bank Millennium

Bank Millennium is a universal bank, offering a broad range of services to retail and corporate customers via a network of 360 branches, and electronic banking channels. Bank Millennium is Poland's 7th* largest bank by asset. Employs 5 865 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



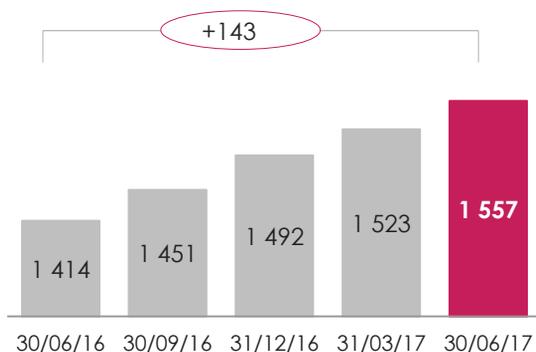
Bank's shares

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

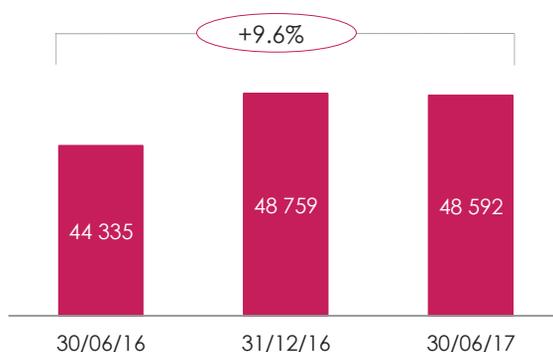
(* Data as on 31.03.2017 r.)

1 557 ths. active customers. More than 72 ths. customers joined „like it ? Share it” program (launched in March 2017)

Active Retail Clients (in thousand)



Retail Customer Funds (PLN million)



Use of electronic channels

1 060k (+17% y/y)

Retail clients active in mobile and online banking

615k (+42% y/y)

Retail clients actively using mobile app and mobile Millenet

Bank Millennium

the best digital consumer bank in Poland
according to magazine Global Finance.

Best Bank for CSR In Central and Eastern Europe



Award for Bank Millennium's transparent way of presenting CSR activities, diversity and complexity of its programmes, and above all the innovative approach to clients, which makes Bank Millennium's services simple and easy to use

Bank Millennium Investor Relations

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Next events

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

28.02.2018 - Publication of the consolidated and non-consolidated annual report for 2017



www.bankmillennium.pl



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