

Consistent growth of net profit

Bank Millennium Group consolidated net profit in 1-3Q 2018 amounted to PLN 548.1 mln and was 9.3% higher versus net profit of the corresponding period in 2017.

Net profit for 3Q 2018 amounted to PLN 200.2 million and was 3.9% higher than net profit of the previous quarter and 6.8% higher than in 3Q 2017.

Interest income was the main driver of growth: 6.7% y/y and 5.4% q/q.

Main financial highlights in 3Q 2018

ROE <i>adjusted</i> (*)	9.5%
NIM	2.58%
C/I ratio <i>adjusted</i> (*)	46.6%
L/D ratio	84.5%
Impaired loans ratio (stage 3 portfolio)	4.7%
TCR	22.9%
CET 1	20.9%

Strong asset quality, liquidity and capital ratios

Main business highlights in 3Q 2018

Deposits in retail	up 10% y/y
FX mortgage loans	down 8% y/y
PLN mortgage loans	up 21% y/y
Mortgage loans sales	up 37% y/y
Cash loan sales	up 39% y/y
Loans for companies	up 10% y/y
Factoring turnover	up 16% y/y
Leasing sales	up 11% y/y

Market leader in quality

Highest quality confirmed again by independent rankings:

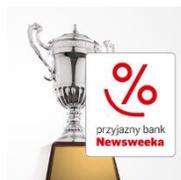
1

1st place - „Mobile banking”

2nd place - „Traditional banking”

3rd place - „Internet Bank”

3rd place - „Mortgage banking”



2

The highest among commercial banks in Poland **NPS ratio (52)** (**)

(*) adjusted for BFG resolution yearly fee by equally accruing it over the year

(**) according to ARC Rynek i Opinia in 4Q 2017. The survey is carried out once a year. The next edition is planned for 4Q 2018

Grupa Bank Millennium

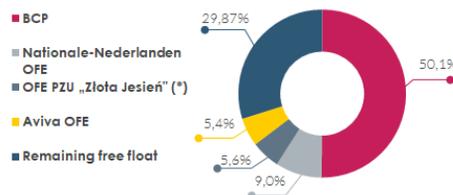
Bank Millennium is a universal bank, offering a broad range of services to retail and corporate customers via a network of 356 branches, and electronic banking channels. Bank Millennium is Poland's 6th* largest bank by assets. Employs 5 950 people (FTE).

(*) Data as on 30.06.2018

Management Board

- Joao Bras Jorge – CEO
- Fernando Bicho – Deputy Chairman (CFO)
- Wojciech Haase - Board Member
- Andrzej Gliński - Board Member
- Wojciech Rybak - Board Member
- António Ferreira Pinto Júnior - Board Member
- Jarosław Hermann - Board Member

Shareholders structures



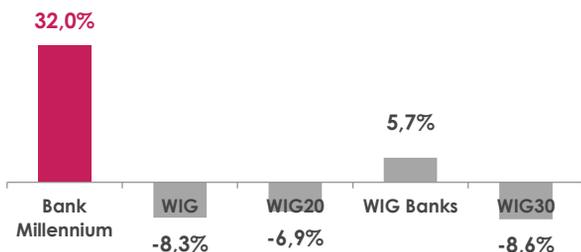
Bank's shares

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 Russell

(*) as on 12.10.2018 r. - according to the information in current report no 17/2018 on exceeding the threshold of 5% of the total number of votes at the AGM by Pension Fund OFE PZU „Złota Jesień”.

Bank's share performance vs. main indices

(as on 28.09.2018)



(*) More details are in current report no 18/2018 and in quarterly report for 3Q18.

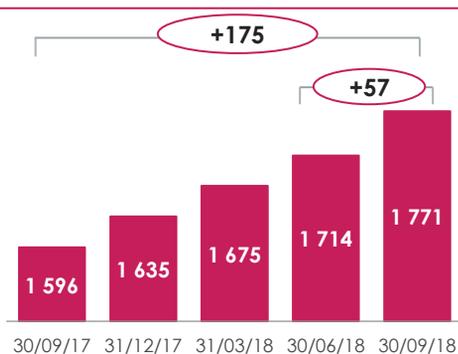
Bank's current rating

On 17th of October 2018 Moody's rating agency upgraded Bank Millennium ratings (*). Below current ratings:

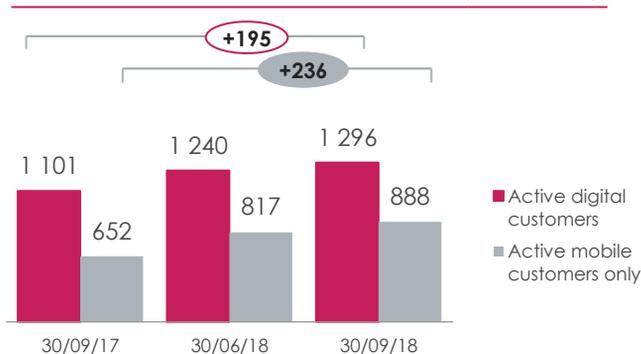
Fitch	BBB- / F3/ bbb- / stable outlook
Moody's	Baa2 / P2/ ba1 / positive outlook
Capital Intelligence	BBB/A3/BBB / stable outlook

Acceleration of customer acquisition to +57 ths. in 3Q, +175 ths in the last 12 months

Active Retail Clients (in thousand)



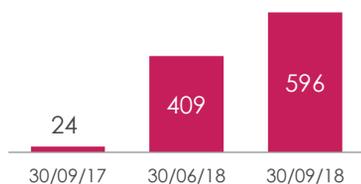
Use of electronic channels (in thousand)



(*) retail clients actively using mobile app and mobile Millenet

goodie - maintaining app download growth dynamics

goodie apps downloads (in thousand)



goodie new functionalities

Cashback in almost 1000 online shops



Bank Millennium Investor Relations

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Next events

28.02.2019 - Publication of the annual report for 2018



www.bankmillennium.pl



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