

Bank Millennium Group - 1Q 2014 results

Continuation of solid progress in results

Bank Millennium Group consolidated net profit in 1Q 2014 amounted to PLN 156.4 million, which is a 30.3% increase when compared to net profit in 1Q 2013 and 9.4% increase when compared to net profit in 4Q of 2013.

Main financial highlights

Net profit	PLN 156 mln
ROE	11.7%
C/I ratio	50.5%
L/D ratio	94%
CAR	14.3%
Core Tier 1	13.3%
Impaired loans ratio	4.3%
Coverage ratio	71%

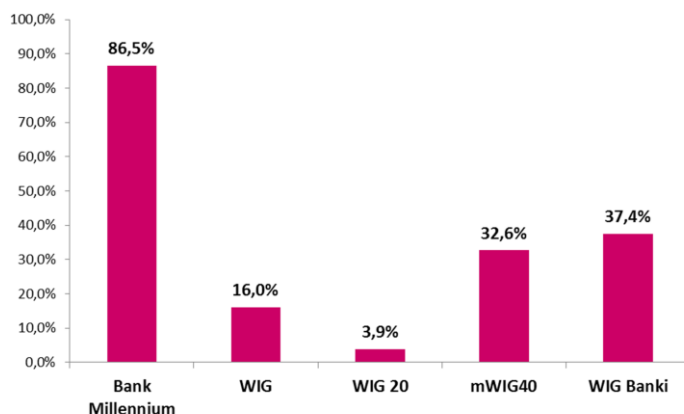
Main business highlights

Deposits from individuals	up 9.7% y/y
Cash loan	up 25% y/y
Loans to companies	up 16% y/y
Factoring	quarterly sale up 42% y/y
Leasing	quarterly sale up 62% y/y

Dividend payment

- PLN 0.22 dividend per share decided at AGM on 10 April 2014
- 50% pay-out ratio from consolidated 2013 net profit
- Dividend right day at 7 May and payment at 21 May 2014

Annual Stock performance of Bank Millennium shares vs. main indices as on 31 March 2014



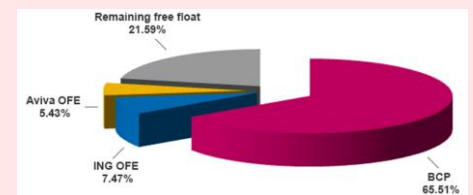
Bank Millennium Group

Bank Millennium is a universal bank, offering a broad range of services to retail and corporate customers via a network of 435 branches, and electronic banking channels. Bank Millennium is Poland's 7th * largest bank by asset. Employs 5 878 people.

Management Board

- Joao Bras Jorge - CEO
- Fernando Bicho - Deputy Chairman (CFO)
- Artur Klimczak - Deputy Chairman
- Julianna Boniuk-Gorzelańczyk - Board Member
- Wojciech Haase - Board Member
- Andrzej Gliński - Board Member
- Maria Jose Campos - Board Member

Shareholders structures *



Bank's shares

No of listed shares	1 213 007 541
WSE Ticker	MIL
ISIN	PLBIG0000016
Bloomberg	MIL PW
Reuters	MILP.WA
Indices	WIG,mWIG40, WIG Banks, Respect Index, MSCI PL

Medium term targets

ROE	14-15%
C/I	~50%
L/D	<100%
CT1	>10%
% of loans to companies	30-35%

* as on 31.12.2013

Bank Millennium Investor Relations

Artur Kulesza - Head of Investor Relations

Katarzyna Stawinoga - Tel.: 598-11-10

Marek Miśków - Tel.: 598-11-16

e-mail: ir@bankmillennium.pl

Next Events:

7.05.2014 - Dividend right day

21.05.2014 - Dividend payment

28.07.2014 - Publication of consolidated semi-annual report for 1 half 2014