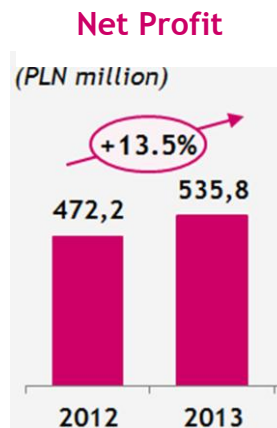


Bank Millennium Group - preliminary 2013 results

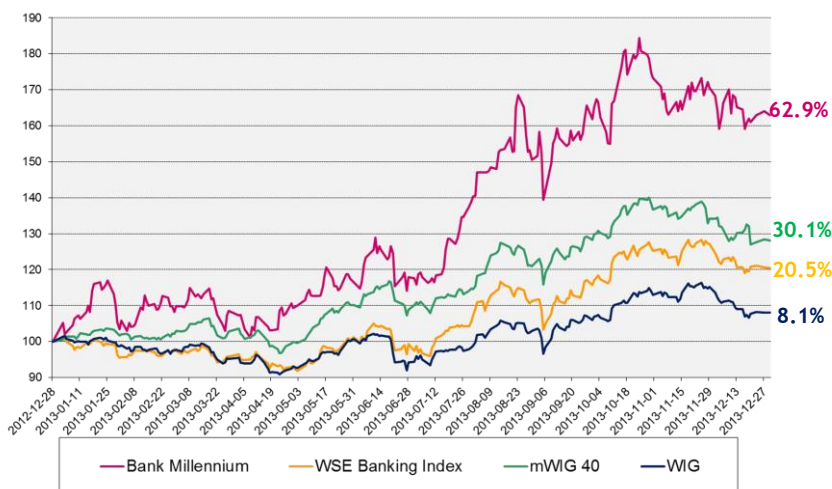
Good year in challenging environment

Profitability

Growing operating income (+2.8%) decreasing operating costs (-2.8%) and risk provisions (-1.7%) brought improvement of consolidated net profit in 2013 by 13.5% y/y to the amount of PLN 536 million. This improvement of profitability was accompanied by an excellent Bank's share price performance (+63% in 2013), the best among biggest listed banks on the Warsaw Stock Exchange.



Annual Stock performance of Bank Millennium shares vs. main indices as on 30 December 2013



Main financial highlights

Net profit	PLN 536 mln
ROE	10.6%
C/I ratio	54.3%
L/D ratio	91.5%
Core Tier 1	13.4%
CAR	14.5%

Main business highlights

Deposits	up 9.3% y/y
Cash loan	yearly sale of PLN 1.79 bn; up 77% y/y
Loans to companies	portfolio grew PLN 1.25 bn; up 12% y/y
Factoring	quarterly sale up 47% y/y
Leasing	quarterly sale up 53% y/y

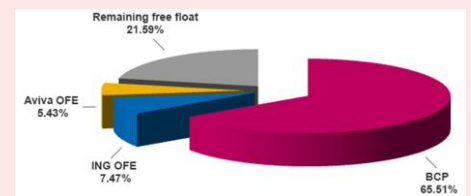
Bank Millennium Group

Bank Millennium is a universal bank, offering a broad range of services to retail and corporate customers via a network of 439 branches, and electronic banking channels. Bank Millennium is Poland's 7th * largest bank by asset. Employs 5 881 people.

Management Board

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

Shareholders structures as on 31.12.2013



Bank's shares

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

Medium term targets

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

* as on 30.09.2013

Dividend proposal

Management Board will recommend to submit to the next AGM the following proposal:

- PLN 267 mln to be distributed as dividend of 2013 net profit
- 50% pay-out ratio of the consolidated net profit
- PLN 0.22 dividend per share
- 3.1% dividend yield (to share price of PLN 7,20 as on 30 Dec 2013)

Bank Millennium Investor Relations

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Marek Miśków - Tel.: 598-11-16

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Next Events:

28.02.2014 - Publication of Financial Annual report, Corporate Governance and Corporate Social Reports for 2013

28.04.2014 - Publication of consolidated quarterly report for 1Q 2014