

Presentation
1Q21
results

DISCLAIMER



This presentation has been prepared by Bank Millennium for its stakeholders for information purpose only. The information presented in this presentation should be read together with other information published by the Bank (on www.bankmillennium.pl), in particular financial and current reports.

Financial data presented hereby is on consolidated Bank Millennium Group level.

The data is based on published financial reports with two pro-forma adjustments:

- The Bank prepares its financial statements according to International Financial Reporting Standards, therefore only interests from derivatives meeting formal hedge accounting principles are recorded as Net Interest Income while other interest from derivatives is booked in results on financial assets and liabilities held for trading. As this hedge accounting relationship changes through time and does not necessarily include the entire portfolio of FX, Currency and Interest Rate swaps, the Bank provides in this presentation pro-forma data which presents all margin from derivatives in Net Interest Income. In the Bank's opinion, aforementioned approach allows better understanding of Net Interest Income evolution as it reflects substance of the derivatives transactions which are related to the liquidity management of the assets and liabilities in foreign currencies.
- According to current understanding of IFRS9 standard, small part of credit portfolio is fair valued through P&L. As fair value adjustment of this portfolio has similar economic effect to impairment adjustment, in this presentation it was excluded from Total Operating Income and added to cost of risk line.

This presentation should not be treated as a recommendation to purchase securities, an offer, invitation or a solicitation of an offer to purchase, invest or conclude any transaction on securities, in particular with respect to securities of Bank Millennium.

AGENDA

A background image showing four business professionals in a modern office with large windows. A woman in a light blue shirt is seated on the left, looking towards the center. Two men in dark suits are seated in the middle and right, looking at a laptop. A woman with long dark hair is standing on the far right, looking down at a document. The office has large windows overlooking a city skyline.

Financial
performance

01

Business
development

02

Appendices

03



PRESENTATION OF 1Q21 RESULTS

Financial performance

2021 - A TRANSITION YEAR BEFORE NEW STRATEGY ROLL-OUT



**Quick
recovery of
business
results**



**Focus on
operational
efficiency**



**Full
digitalisation**



- ↙ Improvement of business results through better pricing and sales increase in core products
- Double-digit growth of cash loan sales
- Mortgage sales above PLN7bn
- Corporate loan book growth >PLN1.1bn



- ↙ New operational efficiency program: Processes Re-engineering, automatisisation, standardisation and simplification
- # radical productivity
- Fine-tuning of branch network after 21% reduction in 2020
- C/I of c.a. 47%



- ↙ Extending digital customer base beyond current age segments
- Exceeding 80% digital clients by the end of YE21
- 80% end-to-end sales processes coverage on digital platforms
- Keeping top-notch customer digital experience

KEY PROFIT & LOSS ITEMS

PLNm	1Q21	1Q20	Change Y/Y	4Q20	Change Q/Q
Net interest income	622.3	689.6	-9.8%	624.6	-0.4%
Net commission income	204.8	194.5	5.3%	192.7	6.3%
Total operating income	867.0	920.7	-5.8%	909.5	-4.7%
Total costs	-427.3	-517.9	-17.5%	-417.7	2.3%
<i>Costs without EB integration and BFG</i>	<i>-374.2</i>	<i>-403.0</i>	<i>-7.1%</i>	<i>-377.2</i>	<i>-0.8%</i>
Loan loss provisions (incl. Covid-19)	-76.2	-257.0	-70.3%	-165.4	-53.9%
FX mortg. legal risk provisions	-533.4	-55.3	864.1%	-415.9	28.2%
Banking tax on assets	-75.0	-72.7	3.2%	-70.1	7.0%
Net profit	-311.3	18.1	-	-109.1	-
<i>Net profit without extraordinary items*</i>	<i>209.3</i>	<i>141.5</i>	<i>47.8%</i>	<i>203.5</i>	<i>2.8%</i>
NIM	2.56%	2.81%	-0.25 pp	2.54%	0.02 pp
Cost/Income reported	49.3%	56.2%	-7.0 pp	45.9%	3.4 pp
Cost/Income adjusted (*)	46.2%	48.2%	-2.0 pp	45.7%	0.4 pp
Cost of risk	39	108	-69 bp	55	-16 bp
ROE	-13.8%	0.8%	-	-4.8%	-
ROE adjusted (*)	9.3%	6.3%	3.0 pp	8.9%	0.4 pp

(*) Extraordinary items: In 2021 FX-mortgage provisions and even distribution of BFG resolution fund fee, in 2020 also EB restructuring costs and capital gains

KEY BALANCE SHEET AND BUSINESS ITEMS

PLNmn	Mar. 21	Mar. 20	Change Y/Y	Dec. 20	Change Q/Q
Active customers (ths)	2 611*	2 606	23**	2 607*	4
incl. on-line and mobile	2 113	1 926	187	2 053	60
Customer funds	97 418	90 700	7.4%	90 264	7.9%
Deposits	88 255	83 584	5.6%	81 511	8.3%
Deposits of individuals	64 264	63 328	1.5%	61 875	3.9%
Loans	75 311	72 046	4.5%	74 088	1.6%
FX mortgage loans excl. EB	12 652	14 501	-12.8%	13 140	-3.7%
Loans without FX mortgage	61 700	56 494	9.2%	59 960	2.9%
L/D	85.3%	86.2%	-0.9 pp	90.9%	-5.6 pp
Impaired loan ratio (**)	4.9%	4.8%	0.1 pp	5.0%	-0.1 pp
Coverage ratio	64.3%	61.6%	2.7 pp	65.7%	-1.4 pp
CET1 = T1	16.3%	16.5%	-0.2 pp	16.5%	-0.2 pp
TCR	19.4%	19.5%	-0.1 pp	19.5%	-0.1 pp



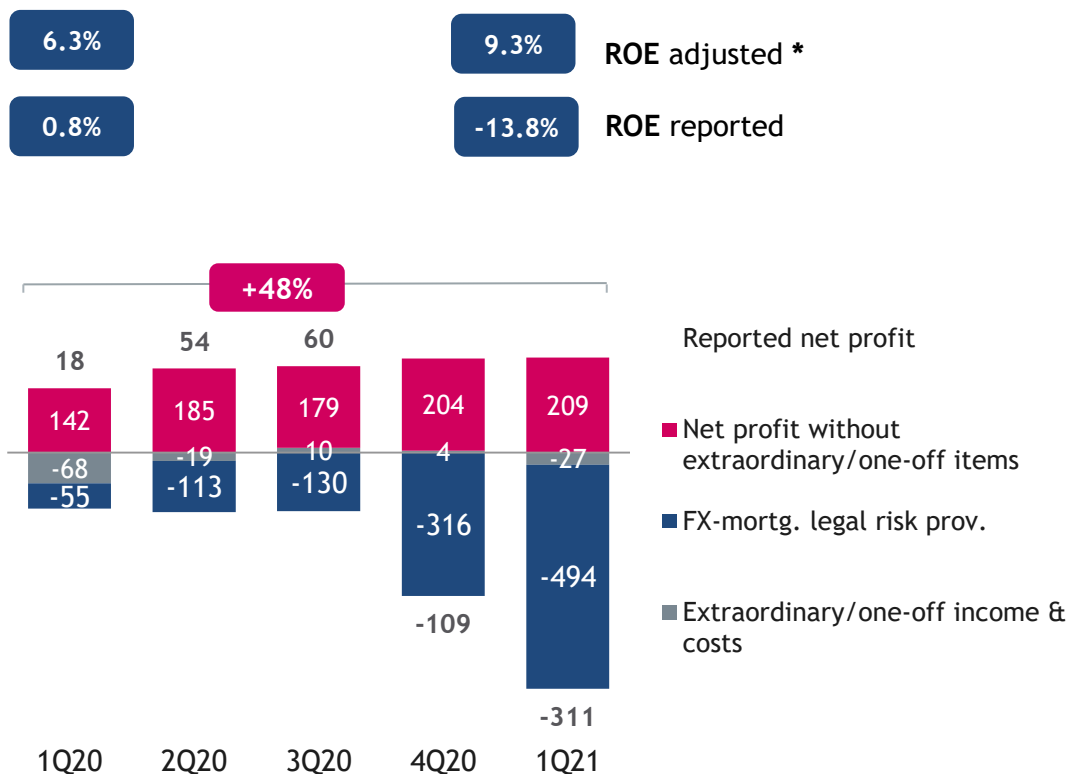
(*) Changes in methodology since Dec-20; (**) annual change excl. the change in methodology
 (***) stage 3 and POCI loans share in gross total loans

FINANCIAL HIGHLIGHTS OF 1Q21

Without FX mortgage provisions and extraordinary items, 1Q21 ROE at 9.3%; adjusted net income up 48% y/y

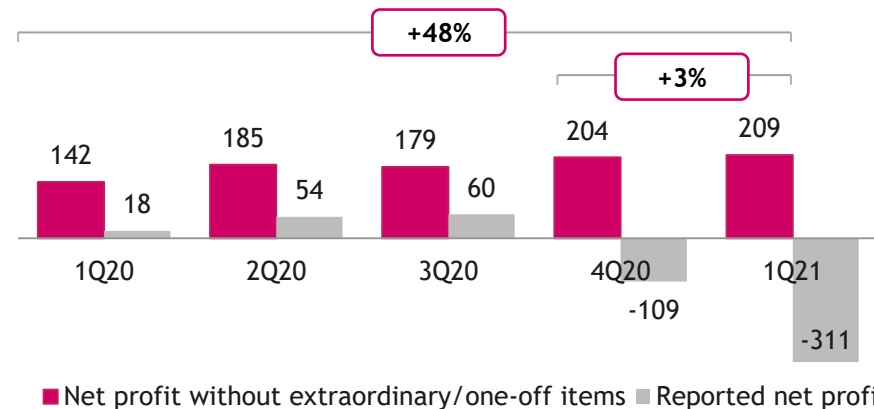
Net profit

(PLNmn)



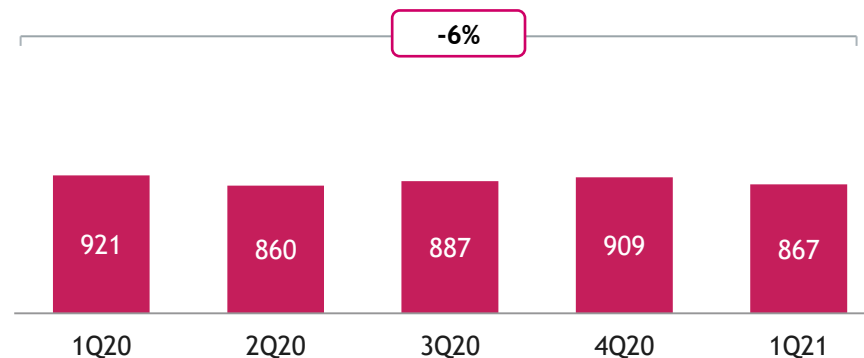
Net profit w/o extraordinary* items

(PLNmn)



Operating income

(PLNmn)



FINANCIAL HIGHLIGHTS OF 1Q21

Most of last year's pandemic impact neutralised

Adjusted net profit*

+48% y/y

NII stable, NIM up

+3bp q/q

Fees up

+6% q/q

Adjusted ROE

9.3%

Costs reduction

-17% y/y

Provision coverage up

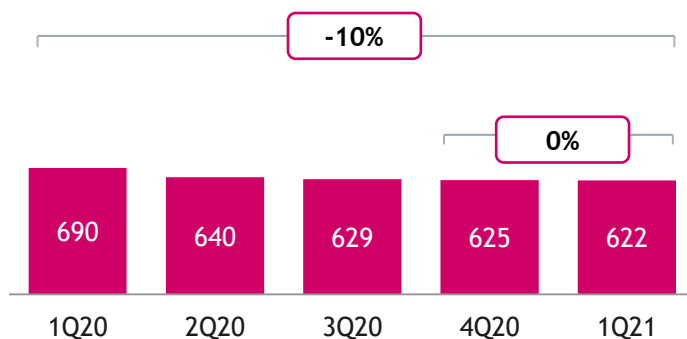
DPD90+ 120%

INTEREST AND COMMISSION INCOME

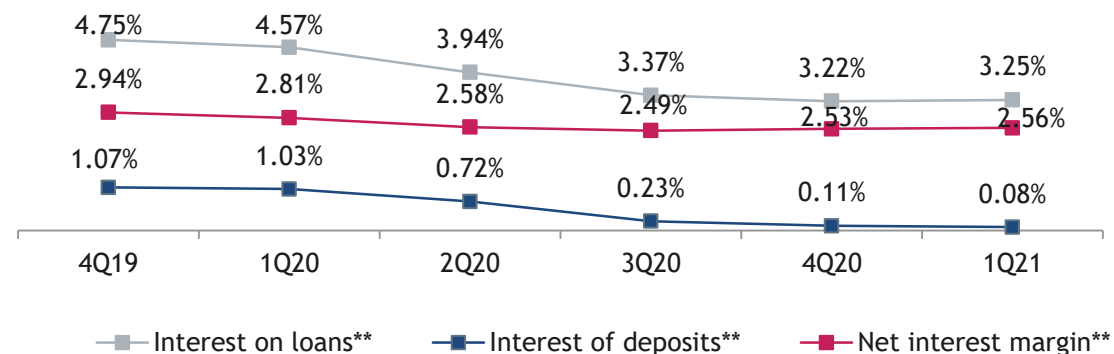
NII stabilised in 1Q21 with slight growth of quarterly NIM; net fees up 6% q/q

Net interest income *

(PLNmn)

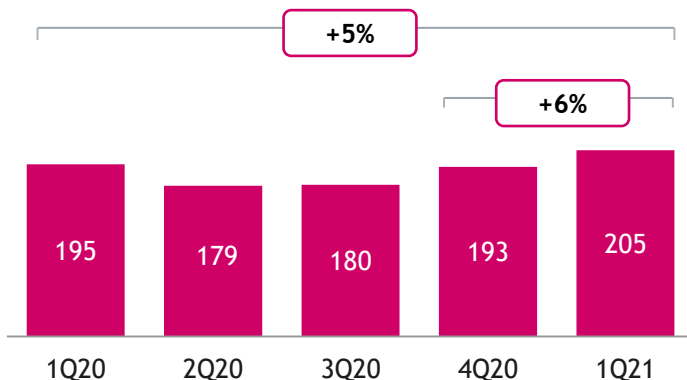


Interest on loans and deposit (quarterly average)

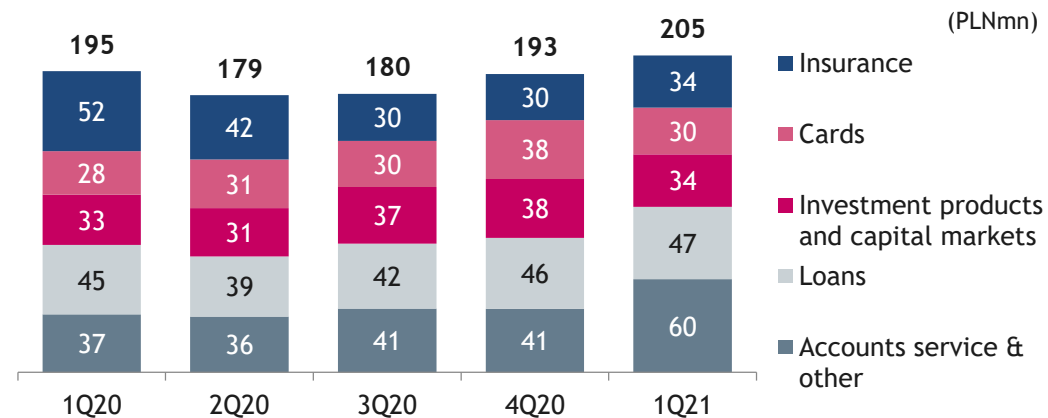


Net fees

(PLNmn)



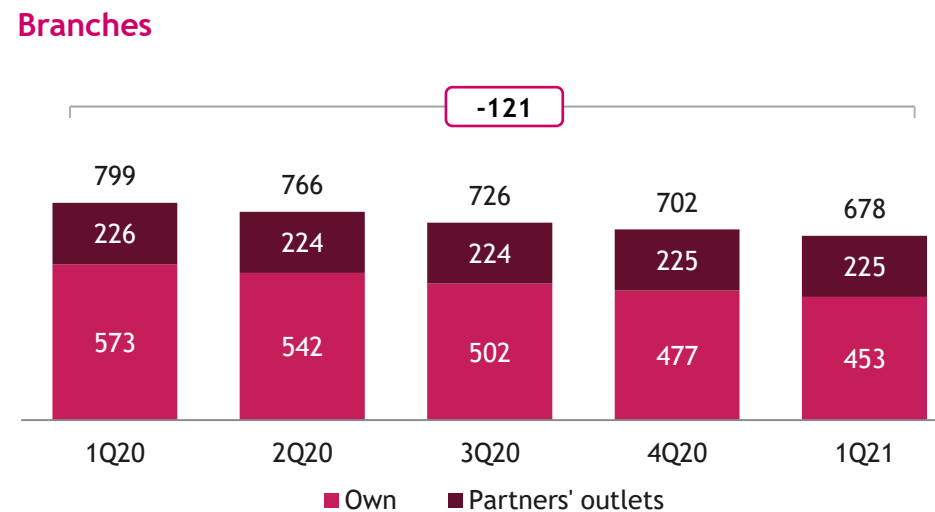
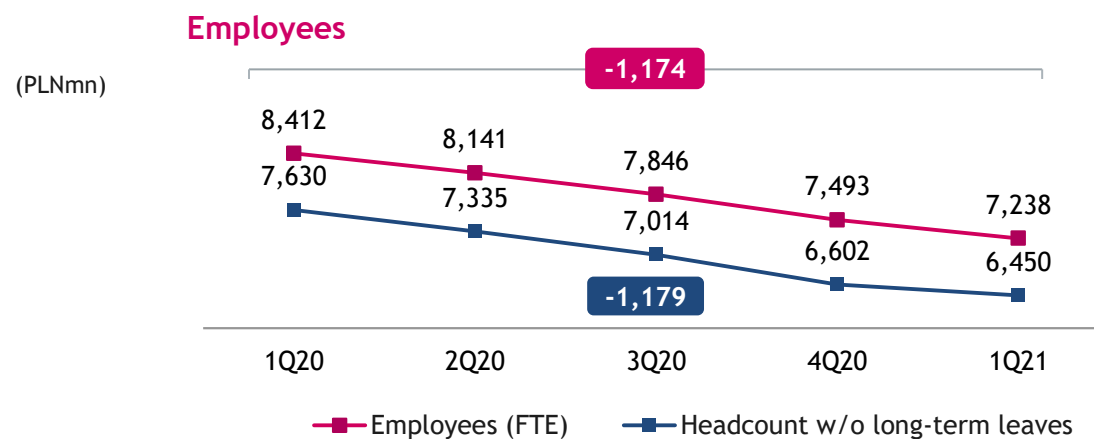
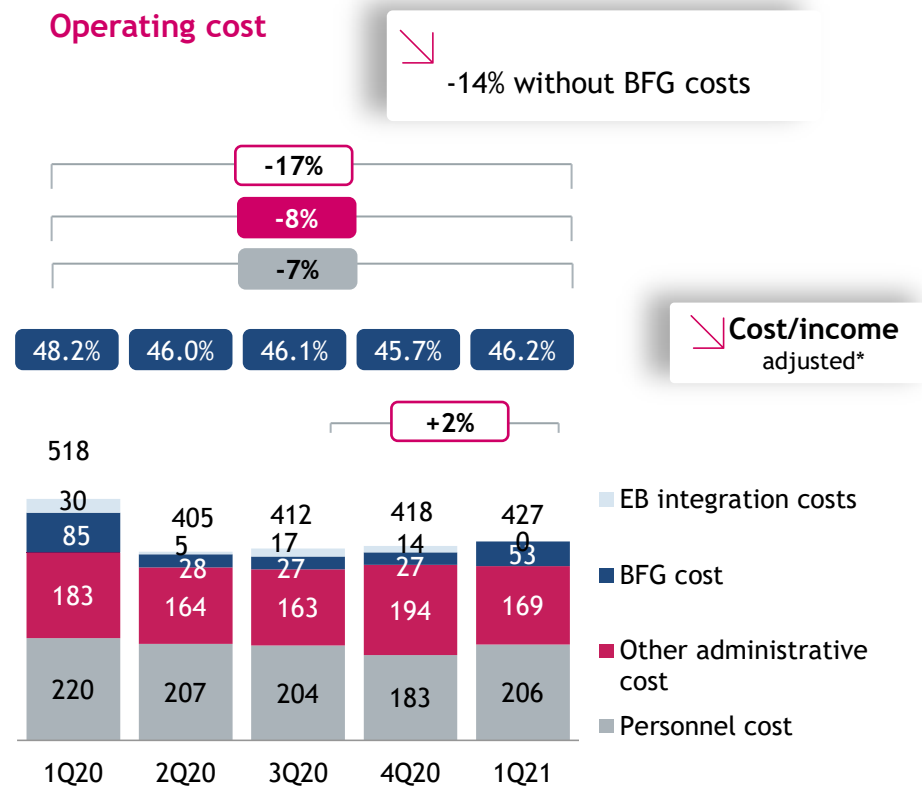
Fee income structure



(*) Pro-forma data: margin from all derivatives hedging FX loans is presented in NII, whereas in accounting terms part of this margin (PLN2.8mn in 1Q21 and PLN13.9mn in 1Q20) is presented in results on financial assets and liabilities held for trading (**) including Euro Bank since 1st June 2019, NIM and loans yield include interest from swaps

COST EFFICIENCY

Operating costs decreased -17% y/y supported by lower BFG fees and completed integration of EB (-14% w/o BFG)

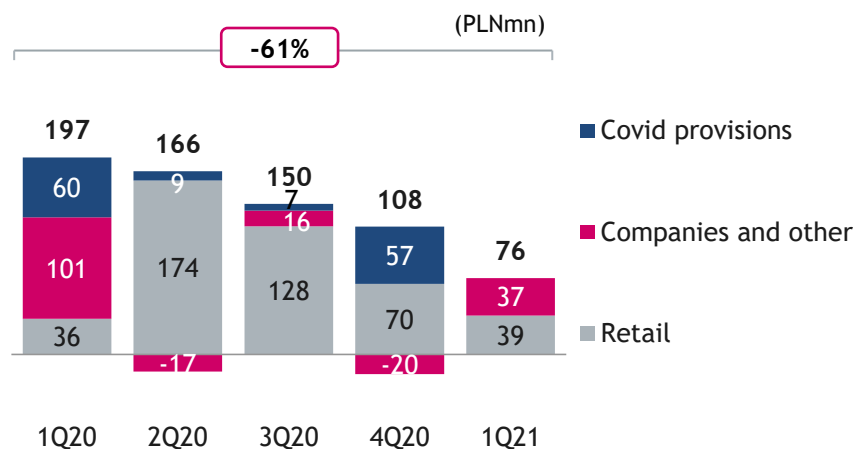


ASSET QUALITY

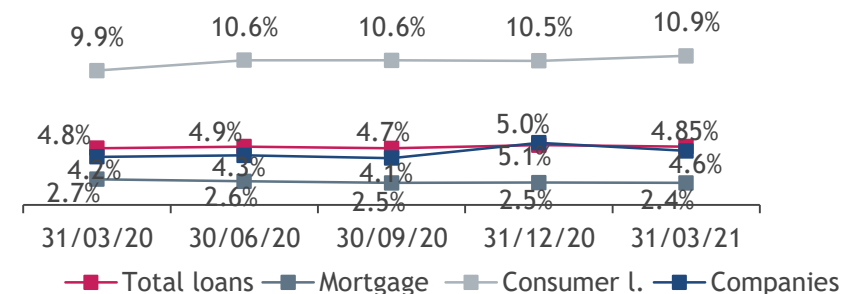
Good credit quality without material signs of deterioration; increased stage 2 in corporate due to more conservative approach to PD parameter.

Cost of risk (bp)

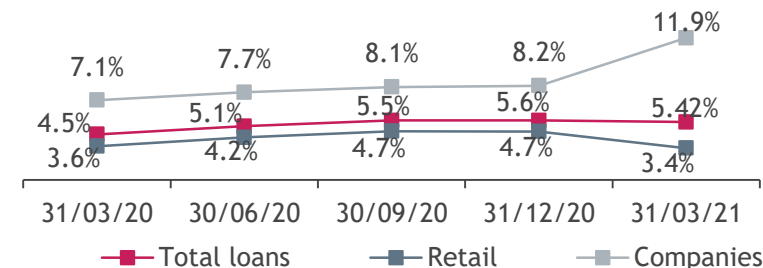
108*	89	80	55	39	Total loans
65	133	91	62	27	Retail
103	86	47	29	77	Companies



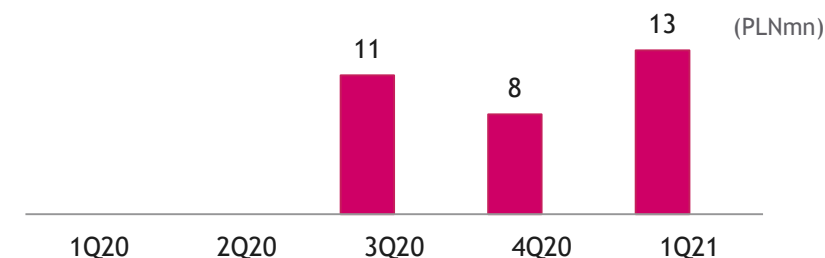
Impaired loans (IFRS9 stage 3 & POCI)



Share of stage2 loans



Result from sale of NPLs (pre-tax)



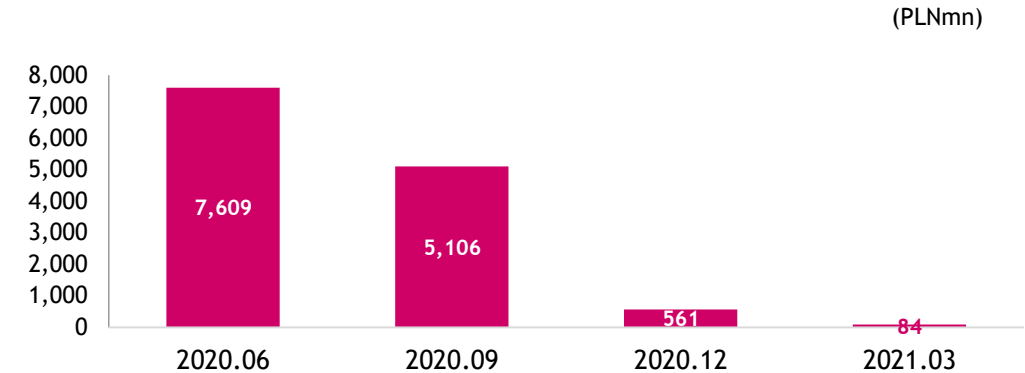
LOAN MORATORIA MOSTLY EXPIRED, GOOD QUALITY OF LOANS BACK TO SERVICE

Temporary credit holidays

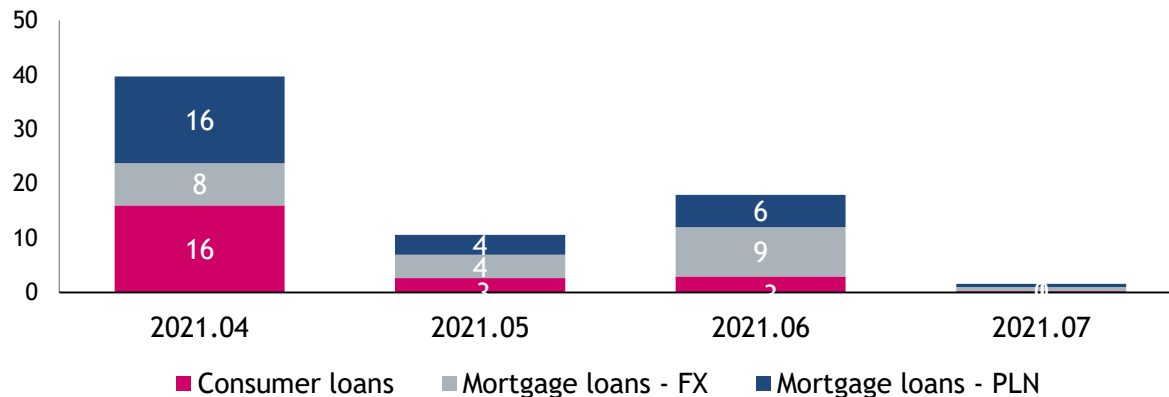
Loans exposure with active credit holidays as on March 31, 2021

Category	Exposure [PLNmn]	% of outstanding
Retail o/w:	70	0,12%
Mortgage loans - foreign currency	22	0,16%
Mortgage loans - PLN	26	0,09%
Consumer loans	22	0,13%
Corporate	7	0,06%
Millennium Leasing	7	0,11%
Total	84	0,11%
Of which public moratoria	45	0,06%

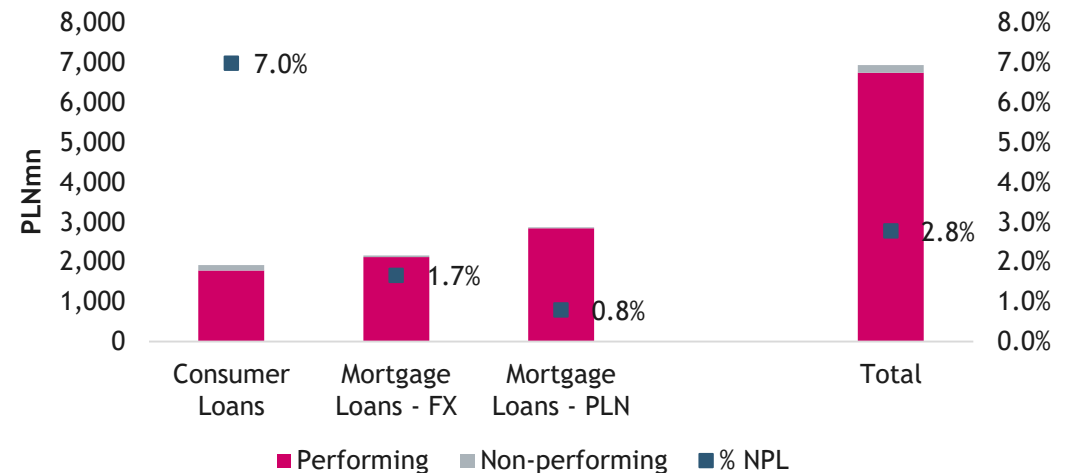
Portfolio with active credit holidays



Retail portfolio with active credit holidays by expiry date



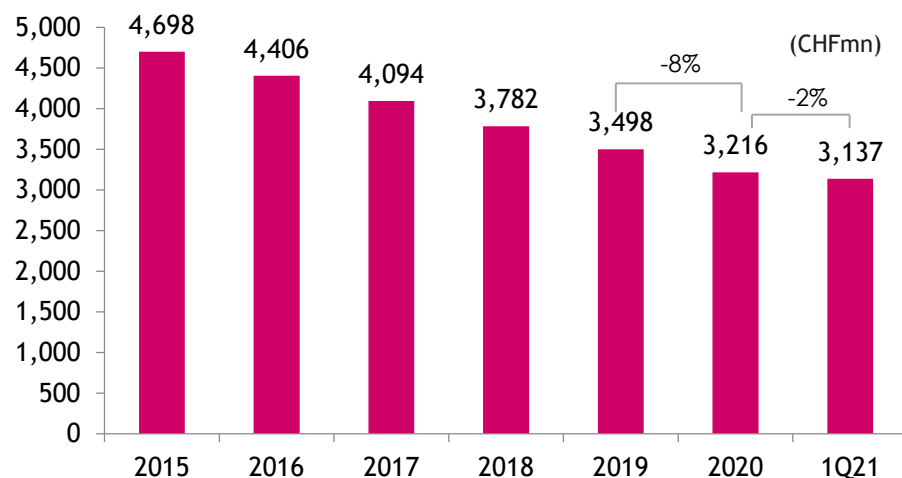
Quality of expired credit holidays



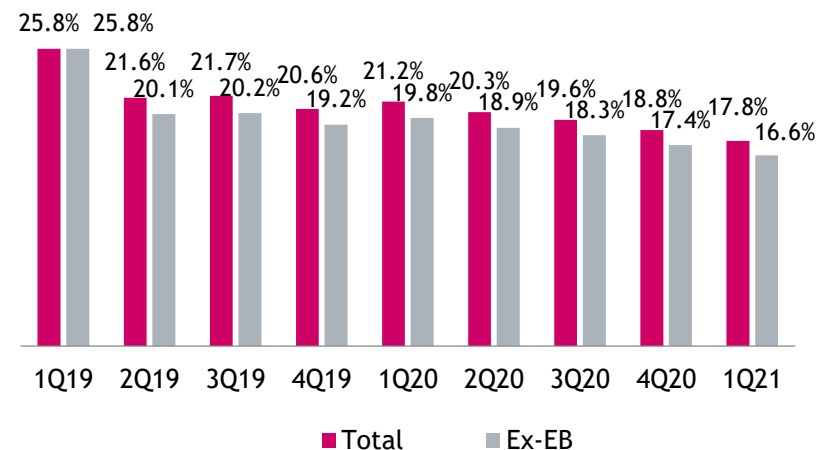
FX-MORTGAGE PORTFOLIO

FX-mortgage portfolio continued to decline steadily in CHF terms

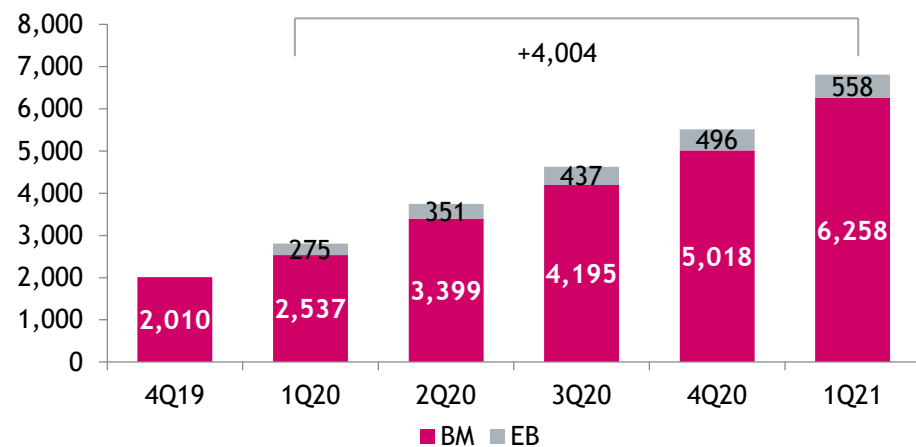
FX-mortgages*



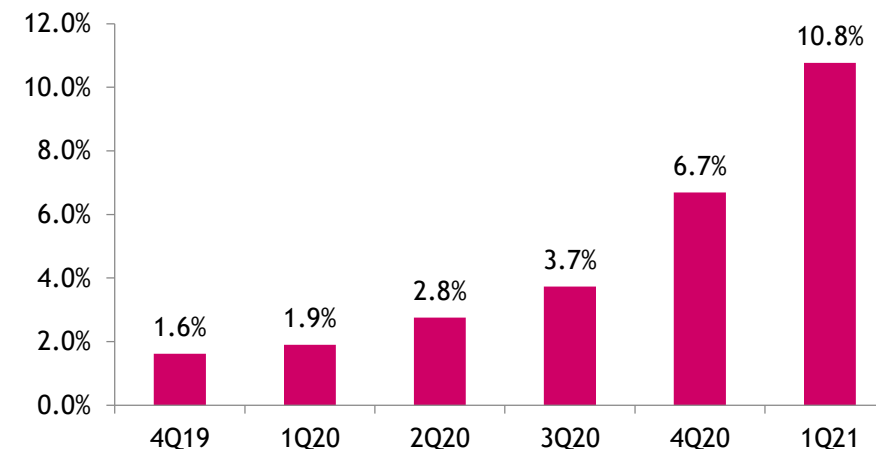
FX-mortgages as % of total book



Individual indexation lawsuit cases



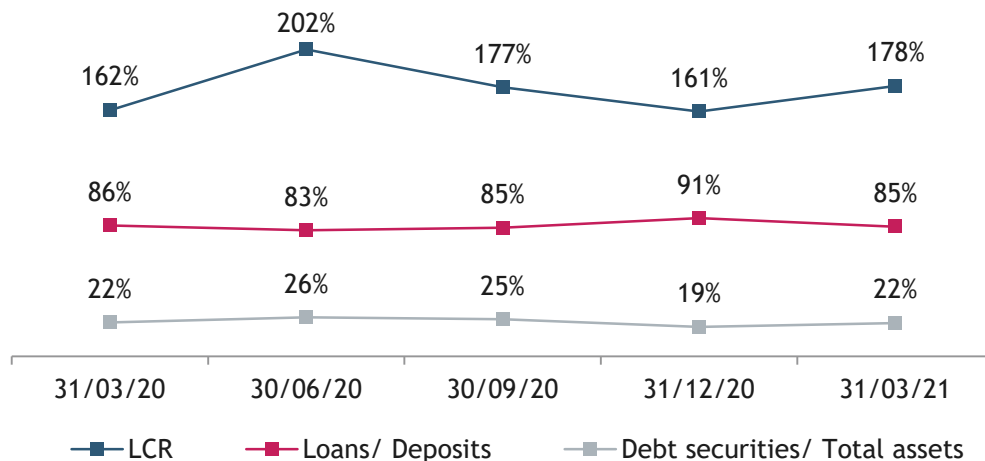
Provisions against legal risk as % of FX-mortgage book*



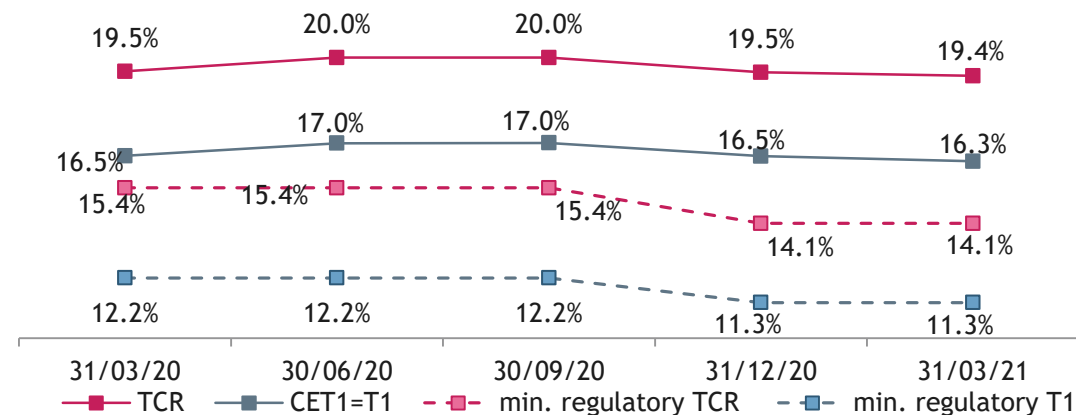
LIQUIDITY AND CAPITAL

Robust liquidity and strong capital adequacy with surplus of more than 5 ppt

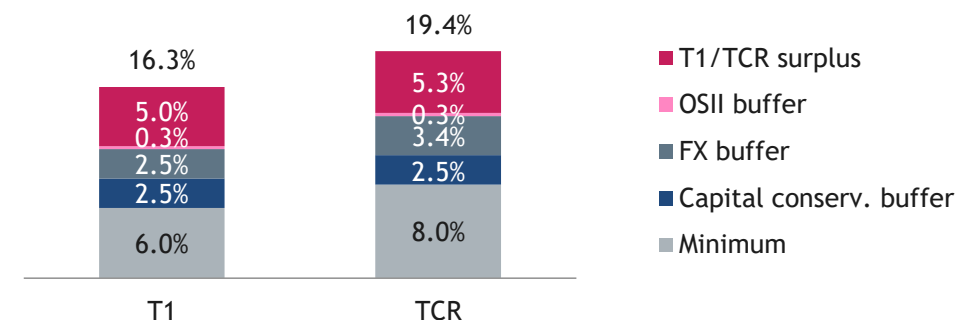
Liquidity indicators



Group capital ratios *



Capital requirement vs. actual ratios as at 31 Mar. 21 (Group)



High level of risk absorption capacity:

- **5.1%-5.3%** of T1/TCR surplus
- **2.5%-3.4%** of T1/TCR FX-buffer



PRESENTATION OF 1Q21 RESULTS

Business development

BUSINESS HIGHLIGHTS OF 1Q21

Retail business growing fast above pre-Covid levels, corporate showing signs of gradual improvement

Loans

+5% y/y

Mortgage sales record in 1Q

PLN2.2bn

Cash loans sales

+24% q/q

Investment products

+29% y/y

Active digital customers

>2.1mn

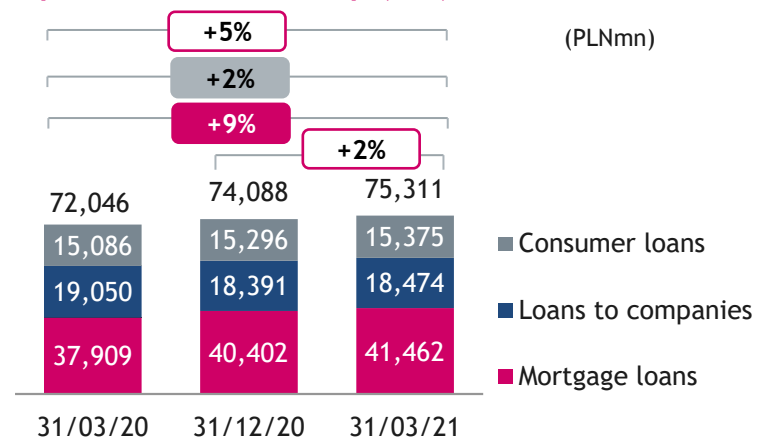
Customer deposits

+6% y/y

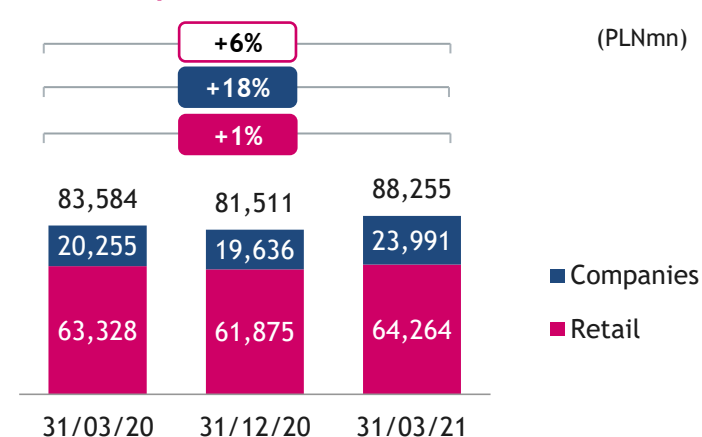
LOANS AND CUSTOMER FUNDS

Robust dynamics in retail loans mostly driven by mortgages; slight growth of loans to companies in 1Q21

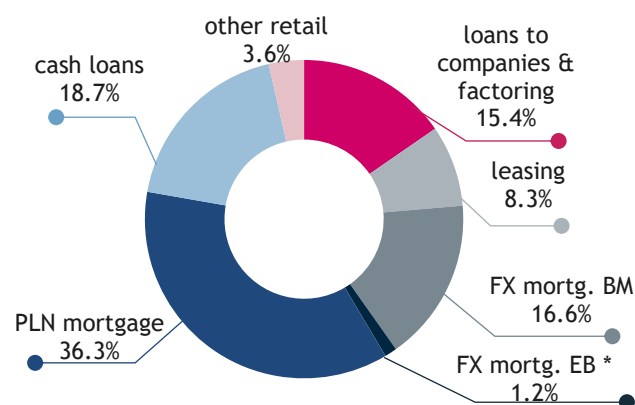
Loan portfolio of the Group (net)



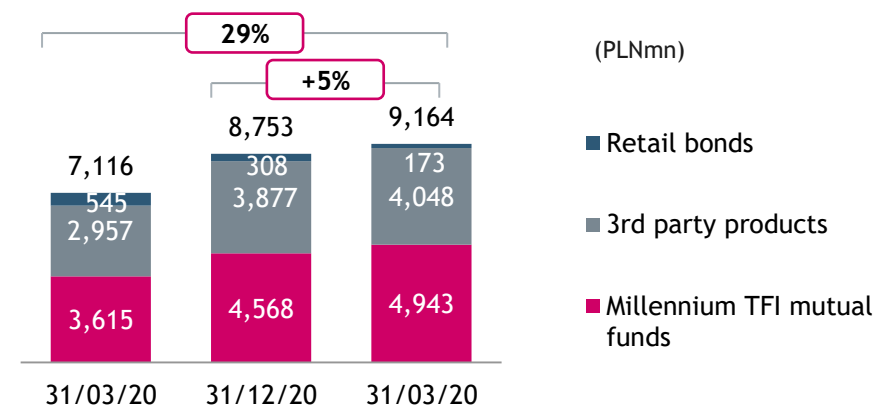
Customer deposits



Structure of loan portfolio (gross)



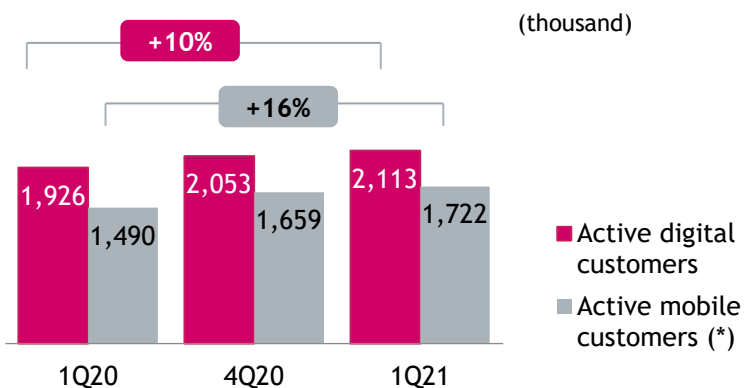
Investment products




RETAIL BANKING - DIGITAL CUSTOMERS AND SALES

Continued growth in the number of digital users and logins; high share of electronic channels in the sale of products

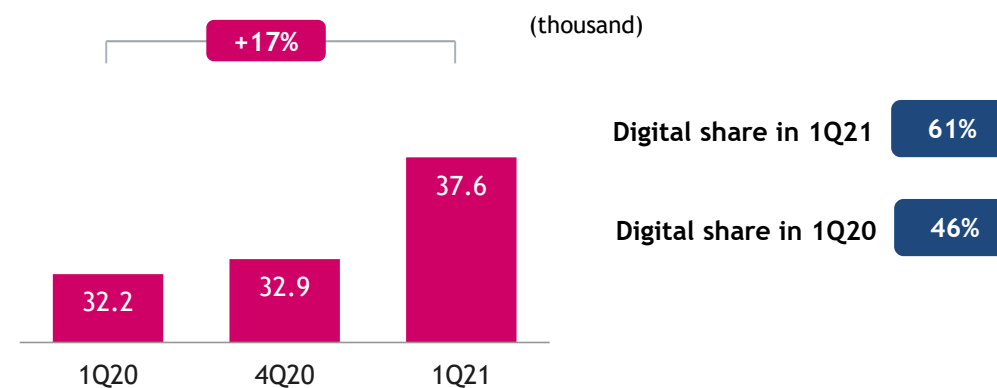
Active digital and mobile clients



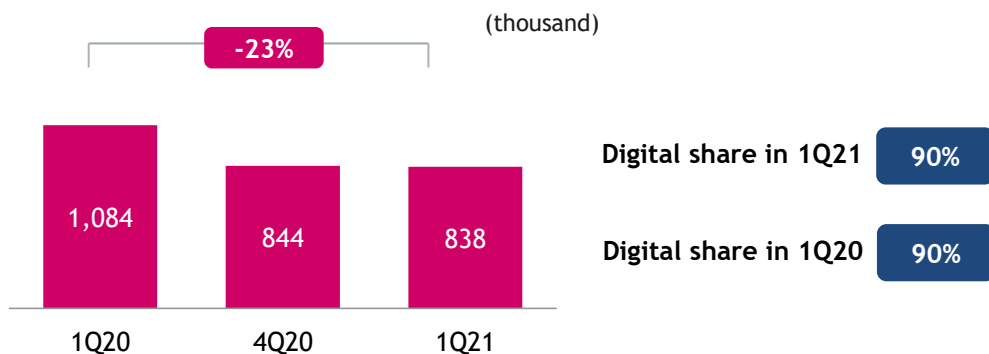
 **36 mln**
logins to
Millenet (**)

 **132 mln**
logins to the
mobile app

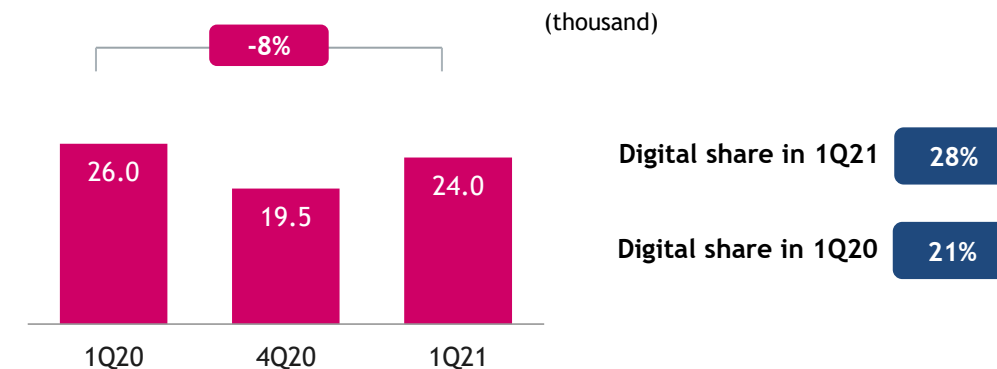
Cash loans disbursed in digital channels



Digital channels - time deposits



Current accounts opened online



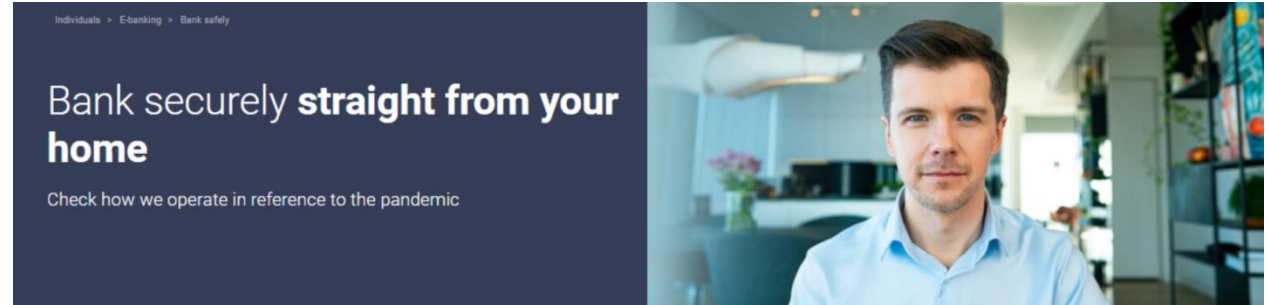
(*) retail clients actively using mobile app and mobile Millenet
(**) Millenet and ipayment

BANKING IN COVID-19 PANDEMIC AND ADJUSTMENT TO 'NEW NORMAL'

We supported our clients and employees during the pandemic

Support for customers:

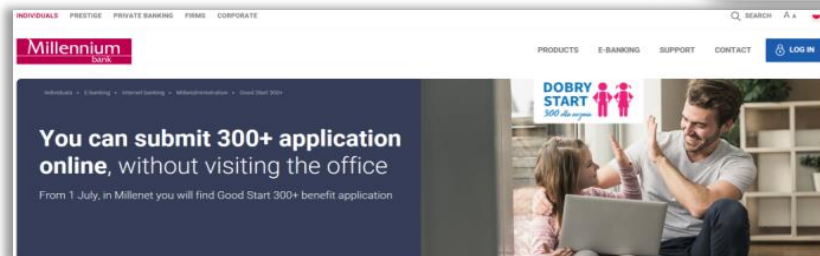
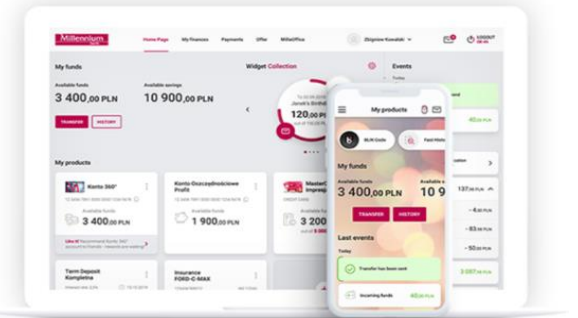
- Contactless card transactions up to PLN100 without PIN
- Most transactions can be done safely and **remotely from home**
- Fully online current account opening with the use of selfie
- Implementation of **new application for Good Start benefit programme**
- **Dedicated website** and banner communication on the portal
- **Personalized campaigns**; SMS message, PUSH, Inbox in Millenet and mobile app, context messages in the system and on the website
- **Credit holidays** and online cash loans sales
- **Online tracking** of mortgage application
- **Access to PUE ZUS platform** allowing access of tourist vouchers
- **Increasing share of electronic signage** in processes in corporate banking



You can do so much **without leaving your home**

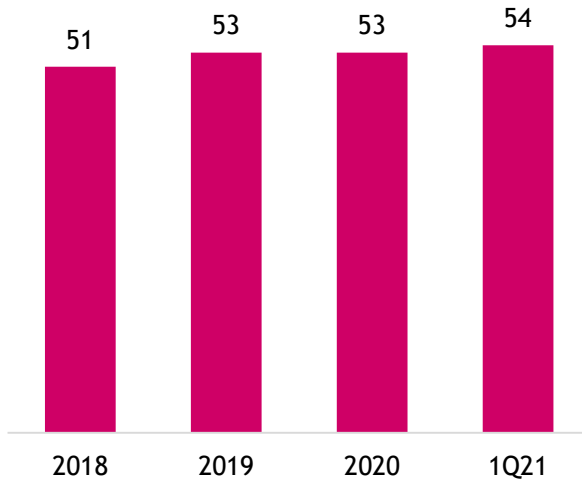
Remember that in Millenet and mobile app you will make most transactions safely and remotely

- ✓ Bank Millennium mobile app and Millenet online banking system are available 24/7
- ✓ you can sort out many administrative matters through Millenet online banking system in MilleAdministration tab
- ✓ pay for online shopping and in a stationary store make contactless payments by phone or card



CUSTOMERS' SATISFACTION, LOYALTY AND SERVICE QUALITY REMAIN STABLE

Retail NPS (*)



Market rankings

1Q21

Best quality (branch) (2)	1st league
Best quality (remote) (2)	1st league
Best quality (mortgage) (2)	1st league
Best internet banking (2)	1st league
Best mobile banking (2)	1st league
Best remote current account opening process (2)	1st league

Recommendation and satisfaction scores remain. COVID-19 has no impact on Customers' bank evaluation. The biggest recommendation drivers are human services in branch and contact center, digital channels and 360 current account.

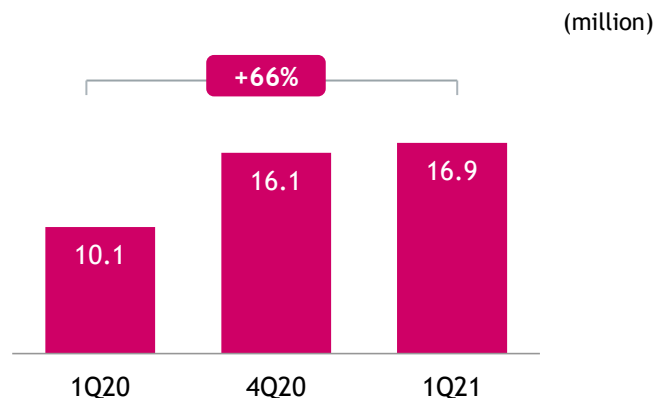
Source: (*) Internal Customer Satisfaction and Loyalty Monitor, 8/02-2/03/2021; (2) Instytucja Roku 2021 - ranking MojeBankowanie.pl, Mar-Dec 2020;



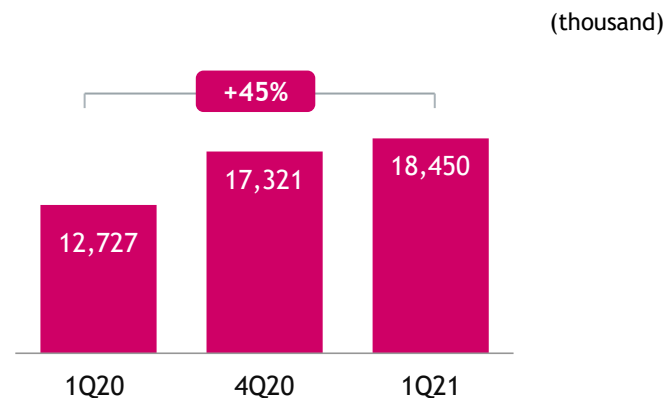
RETAIL BANKING - ONLINE PRODUCTS AND SERVICES

Still very high transaction rate in online and mobile payments; record-breaking increase in BLIK transactions.

Internet payment transactions*



Contactless mobile payments (HCE)



New records in BLIK payments:

E-commerce transactions

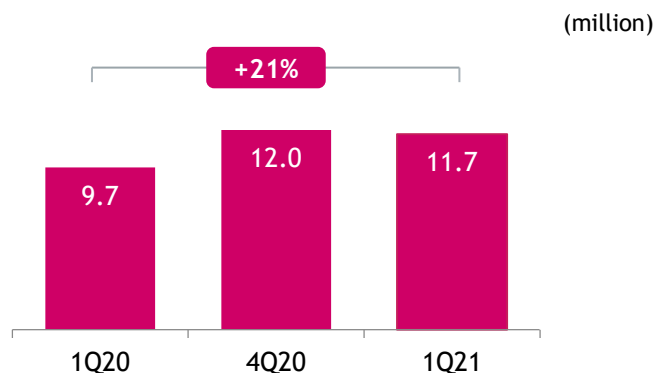
+98% y/y

P2P transfers

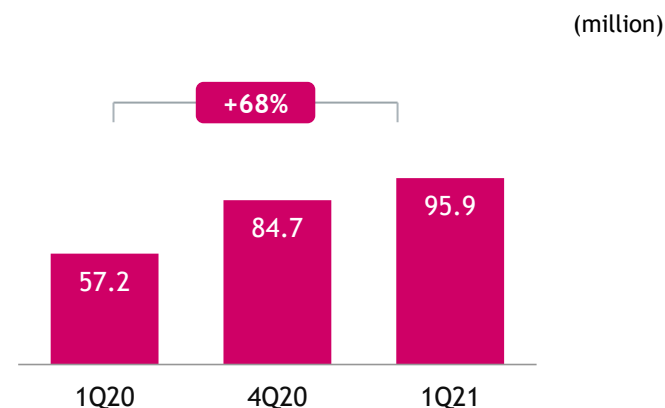
+125% y/y



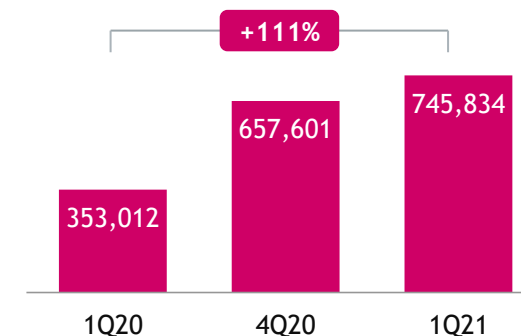
E-commerce card transactions



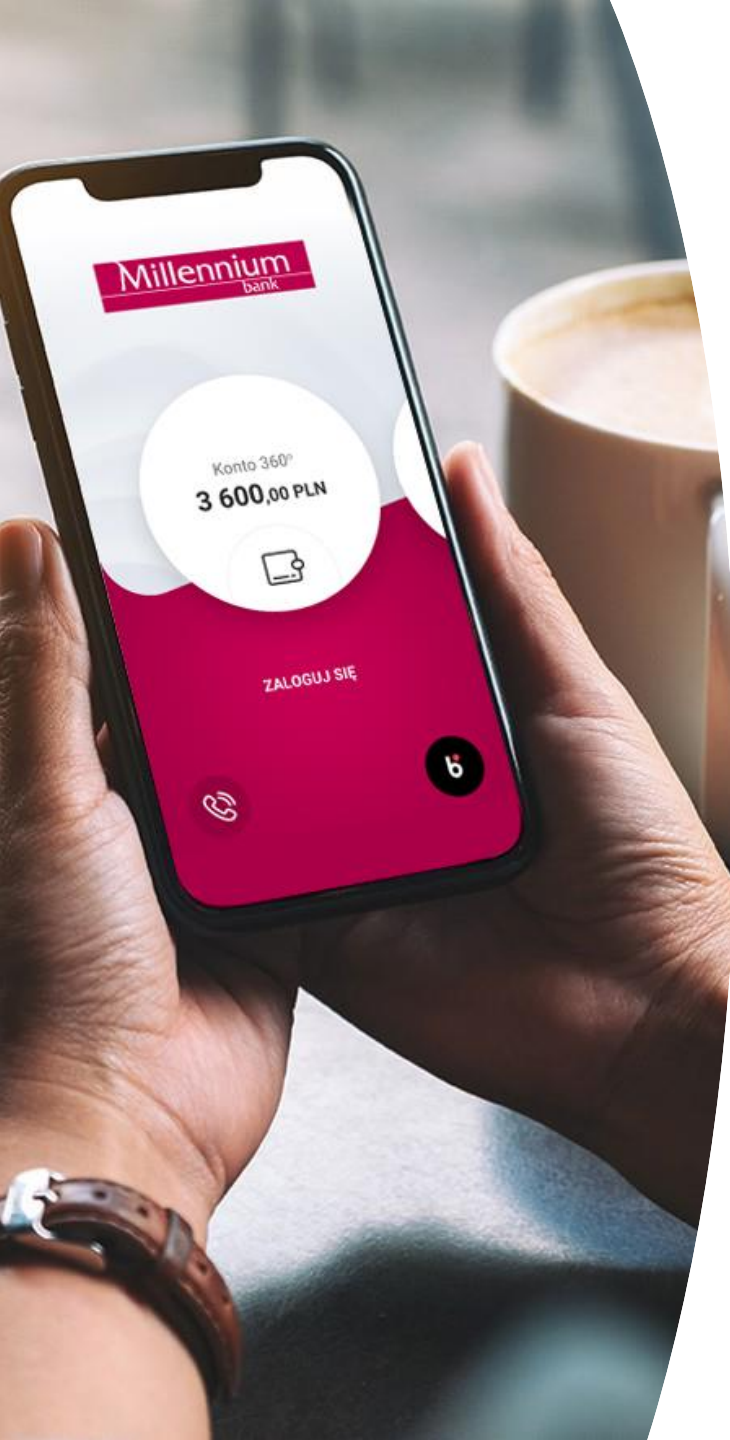
moBiLET Parking



Clients with Trusted Profile



moBiLET tickets and parking in total: **+26% y/y**



RECENT SOLUTIONS AND INNOVATIONS



Further digitalization of processes, cooperation with public agendas and creating the best customer experience in using banking channels in line with omnichannel approach.

Digital sales and products management



- ✓ Cash loan lead application for microentrepreneurs in Millenet and mobile app
- ✓ Further development of cash loan digital sales process for retail clients
- ✓ New digital options for mortgage loan management
- ✓ Further development of investment products sales processes in digital (PIM bundle, structured deposits)

E-administration



- ✓ PFR Financial Shield 2.0 - applications for small and medium firms in Millenet and Millenet for Companies
- ✓ 500+ applications - improved process for the new period of the benefit payment

Mobile banking



- ✓ Mobile app integrated with HMS (Huawei Mobile Services)
- ✓ Mobile Authorization in branches - new orders available
- ✓ Konto 360° Junior account opening in the mobile app

Customer service in digital



- ✓ Live-chat on sales processes in the mobile app
- ✓ Milla chatbot - improved speech recognition module as well as intentions module

RECENT SOLUTIONS AND INNOVATIONS



2.34mn
downloads since 2018



PLN 536mn
Generated cashback turnover



PLN 14.9mn
Amount cashback



PLN 4.5mn
Cashback transaction number

1Q21: 143,000
app downloads



PLN 136mn
Generated cashback turnover and over 1 mn cashback transactions



3.2mn
Amount cashback



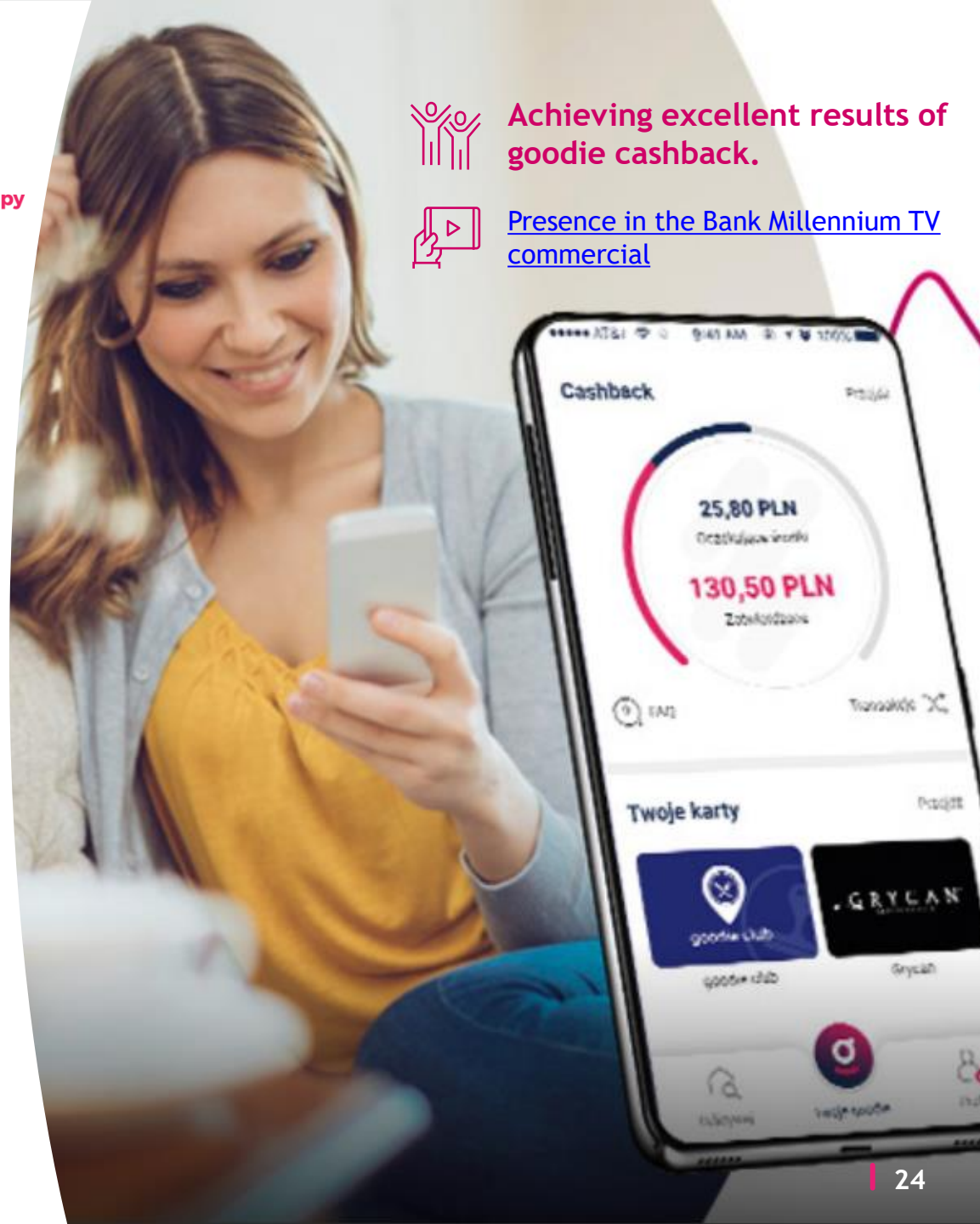
Online receipt program implementation. Extension of the cashback program of Alfa / Impresja credit cards with cashback goodie.



Achieving excellent results of goodie cashback.



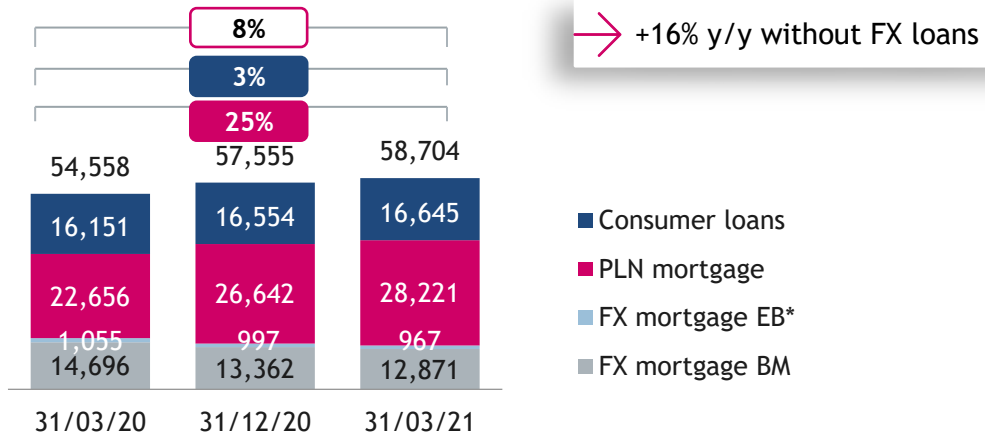
[Presence in the Bank Millennium TV commercial](#)



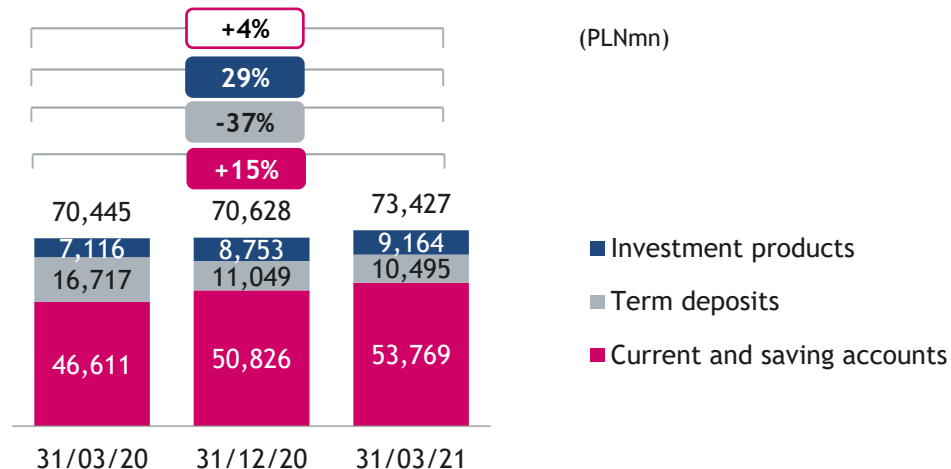
RETAIL BUSINESS - LOANS AND CUSTOMER FUNDS

Solid growth of retail loans driven by mortgage; high dynamics of current accounts volumes; investment products and cash loans rebounded

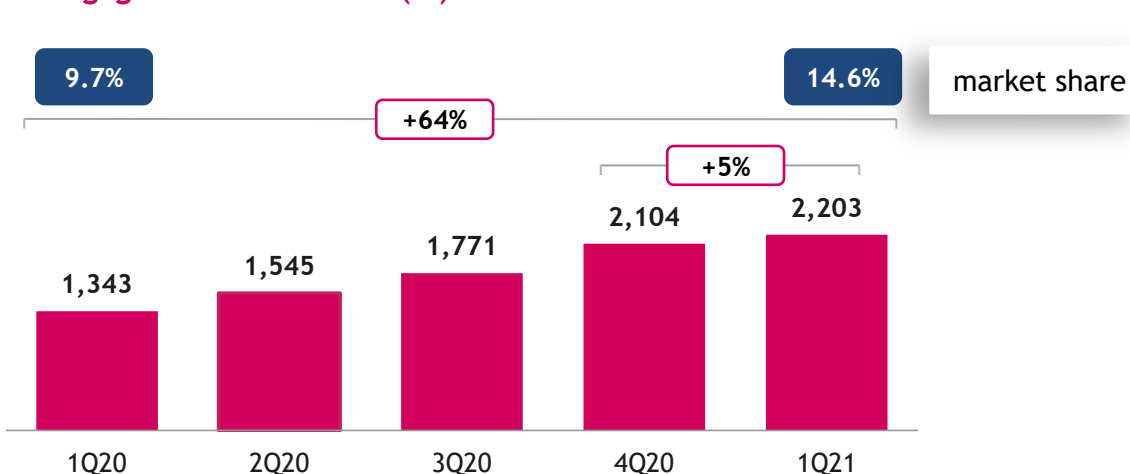
Retail loans (gross) (PLNmn)



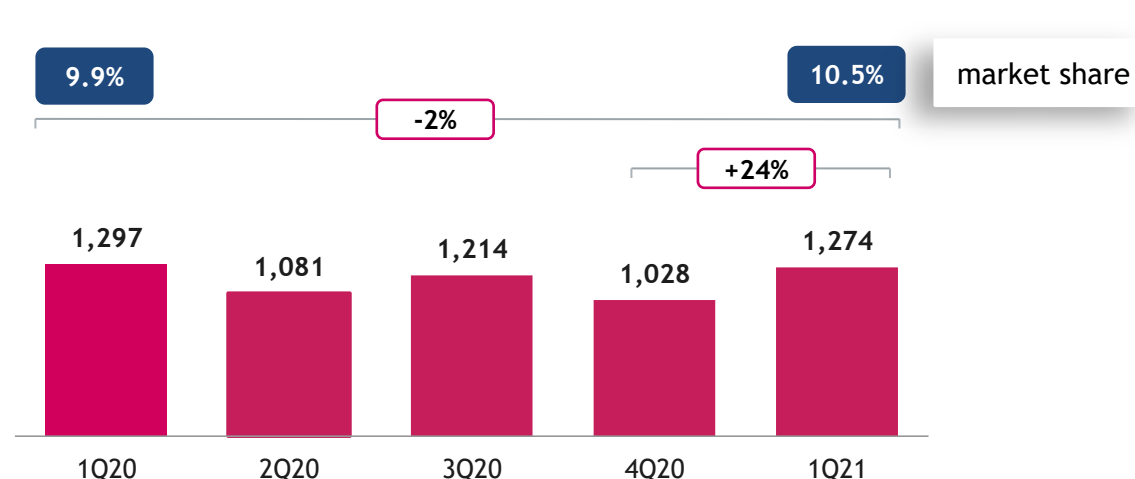
Retail customer funds (PLNmn)



Mortgage loans new sales (**) (PLNmn)



Cash loans new sales (PLNmn)



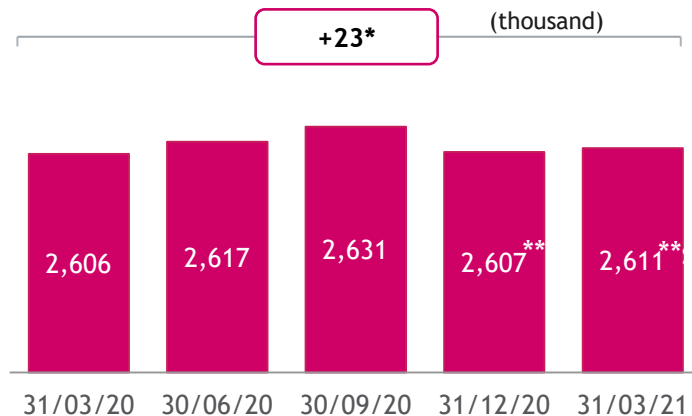
(*) Loans originated by f. Euro Bank - covered by 100% indemnity and 80% guarantee agreement of SocGen

(**) Disbursements; market share as % in value of new agreements

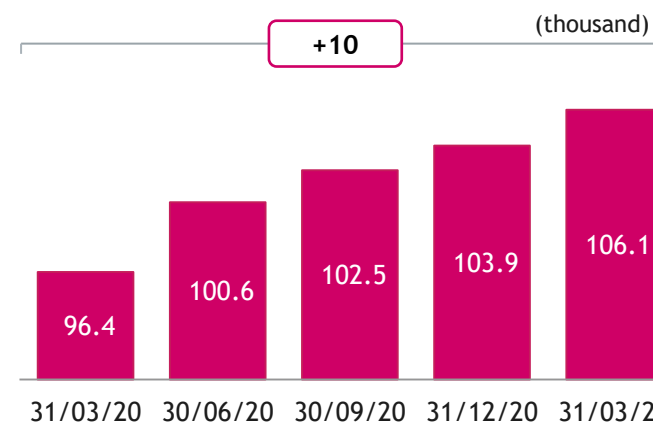
RETAIL BANKING - NUMBER OF CUSTOMERS AND ACCOUNTS

Steady growth of customers and cards after completed merger with Euro Bank

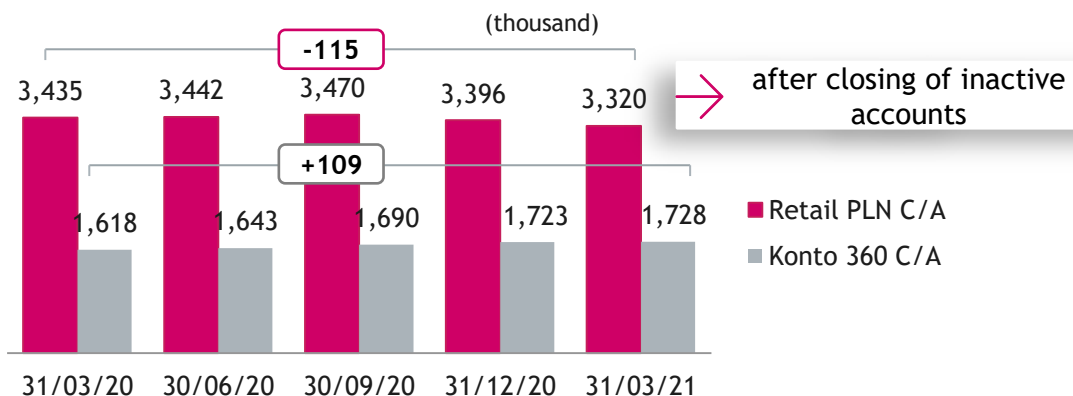
Active retail clients



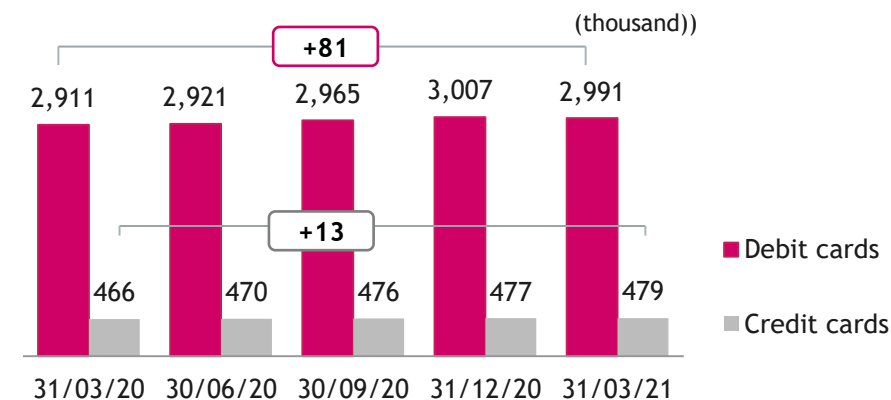
Active micro-business clients



Number of current accounts



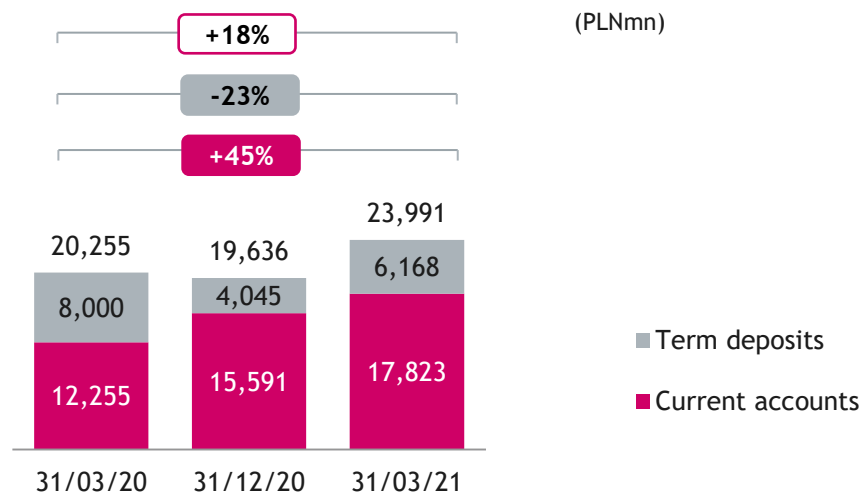
Number of debit and credit cards



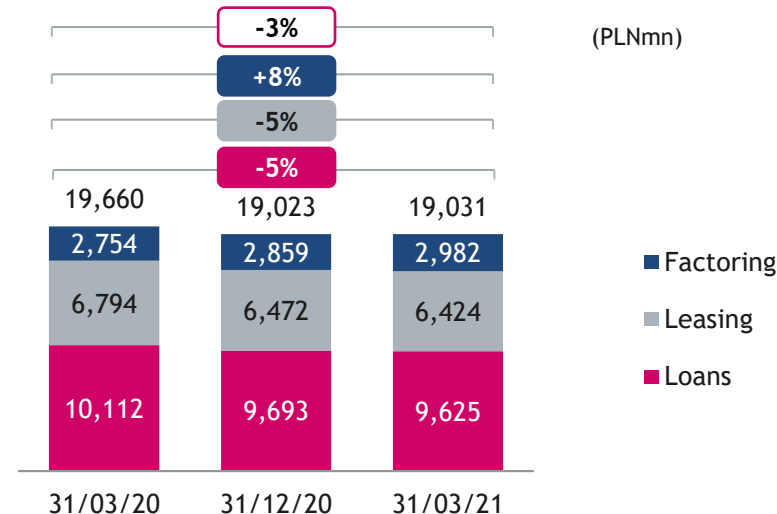
COMPANIES BUSINESS - DEPOSITS AND LOANS

C/A balances up 45% y/y driving total deposits up +18%; loans decreased slightly y/y and stable quarterly

Companies deposits



Loans to companies (gross)

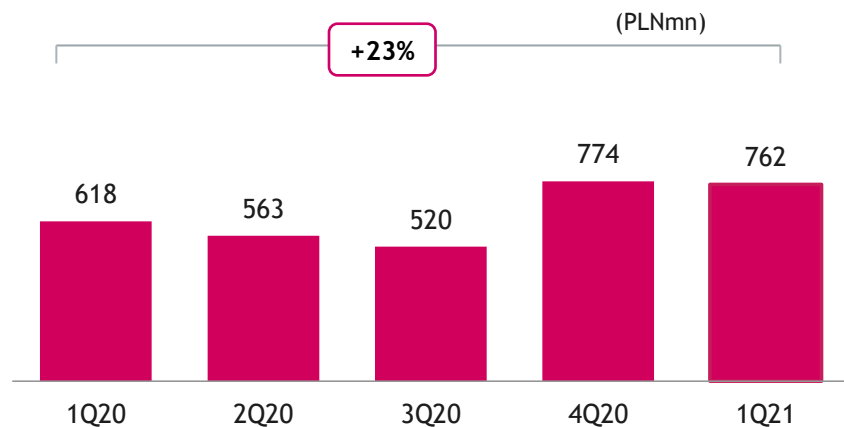


- Strong pace of growth of companies' **current accounts (+ 45% y/y)**
- Good dynamics of **factoring** business while leasing and corporate lending flat q/q
- **Decrease of the loan portfolio smaller** than the market average
- **Strong pickup in transaction activity**
- **Digitalisation of client service progressing** and entering new areas (e.g. signing agreements, webinars)

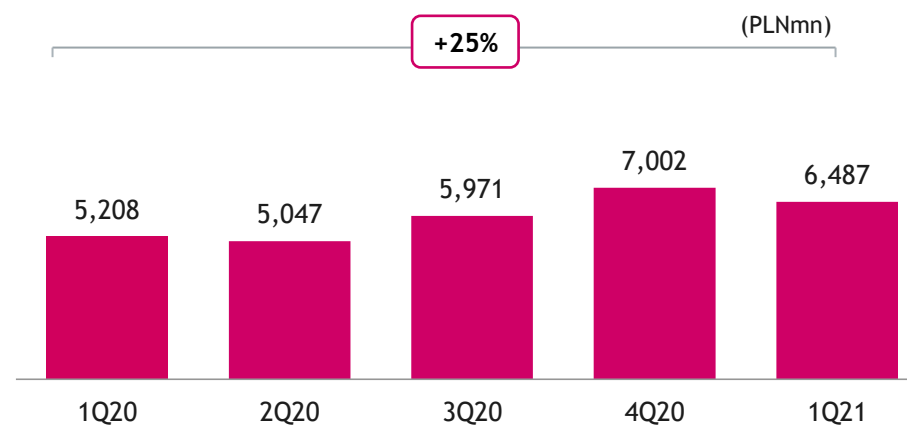
COMPANIES BUSINESS - LOANS AND TRANSACTIONS

Leasing sale rebounded and keeps higher levels in 1Q21; factoring grew strongly +25% y/y

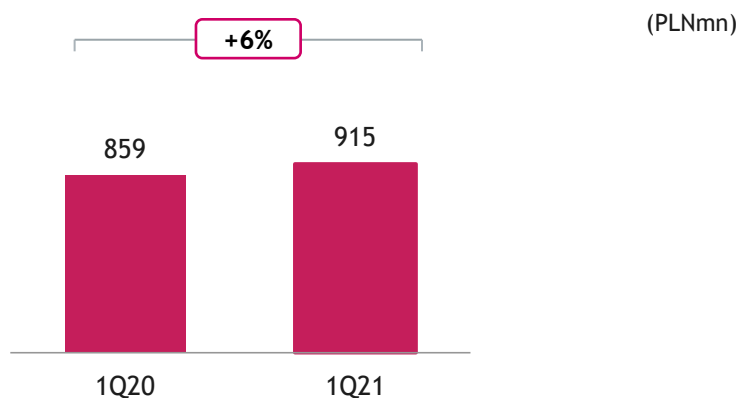
Leasing - new sales



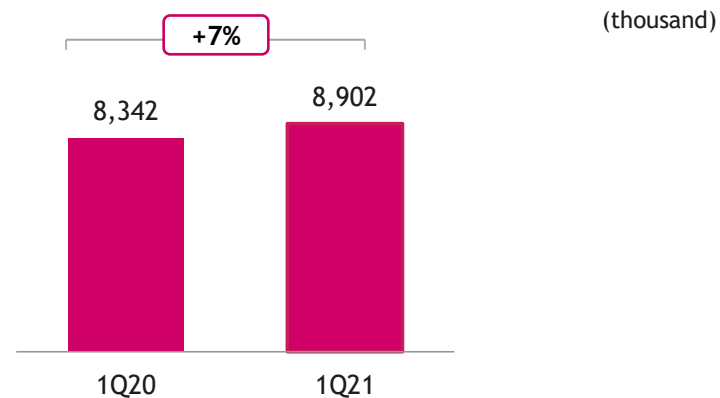
Factoring - turnover



Volumes of guaranties and LC



No. of domestic transfers





03

PRESENTATION OF 1Q21 RESULTS

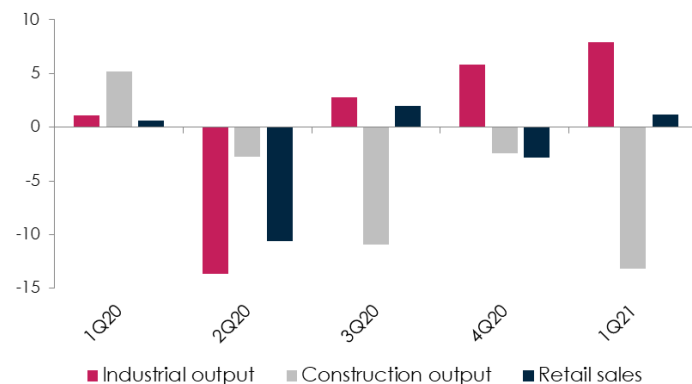
Appendices

MACROECONOMIC OVERVIEW

Economy

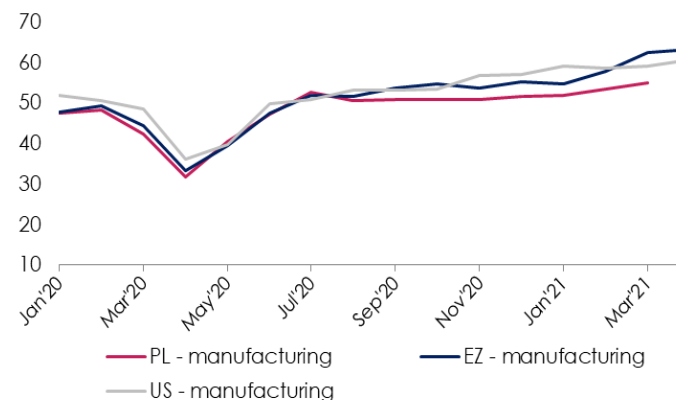
Data from real economy

(% y/y)



PMI indicators

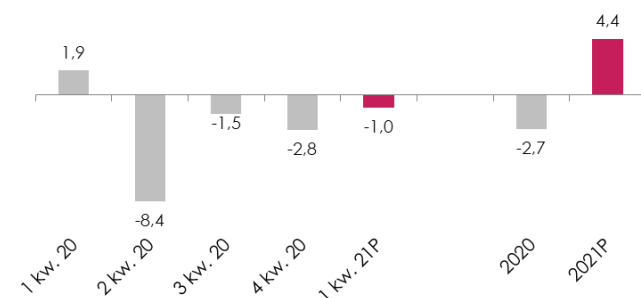
(pts)



Polish economy seems to be more resilient to pandemic and economic situation did not suffer much despite of prolonged restrictions. Industrial sector is expanding while trade is recovering gradually, supported by improved income situation of households' sector. Outlook for 2021 remains favourable assuming vaccination roll-out will accelerate and economies of Poland's trade partners start to recover.

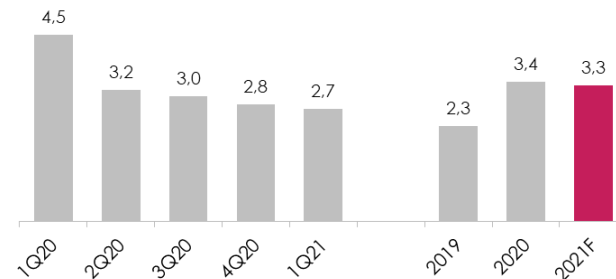
GDP growth rate

(% y/y)



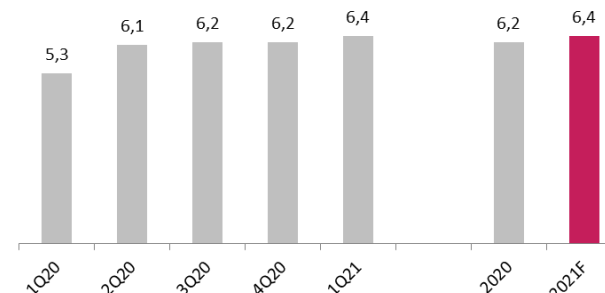
CPI inflation

(% y/y)



Registered unemployment rate

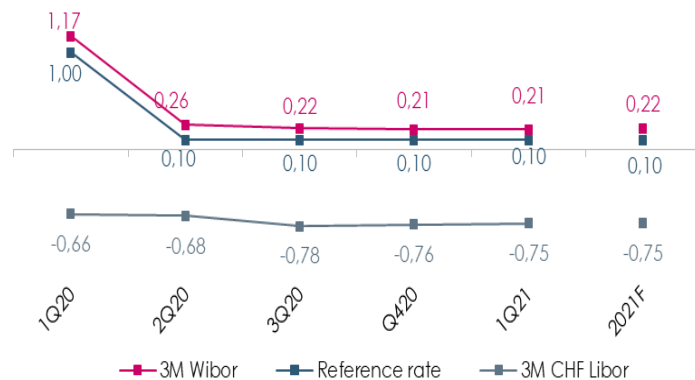
(%)



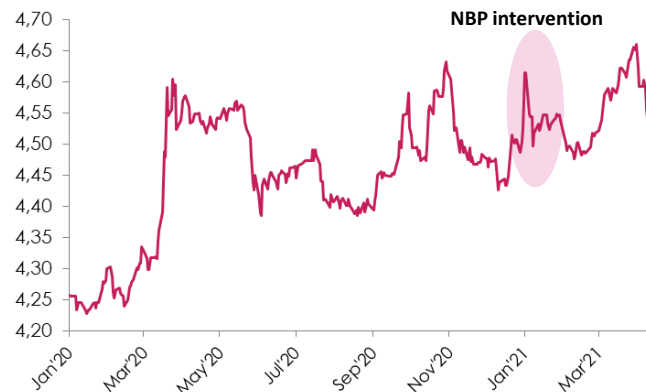
MACROECONOMIC OVERVIEW

Financial markets

Interest rates



EUR/PLN exchange rate

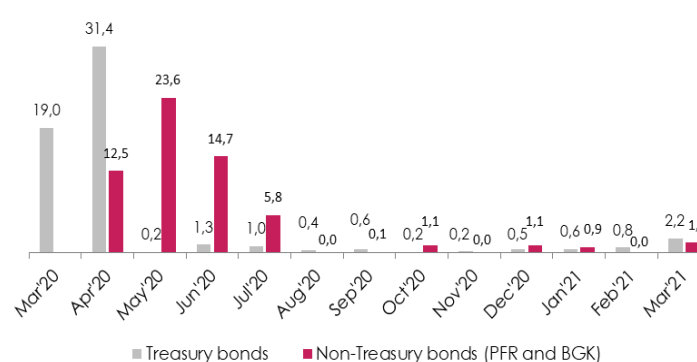


Monetary Policy Council kept rates at record low levels in 1Q21 and continued asset purchase program, although its scale remained small. Yields of Polish bonds stayed at low levels, though were higher vs. the start of the year. PLN was under negative pressure coming from global sentiment and dovish stance of the NBP.

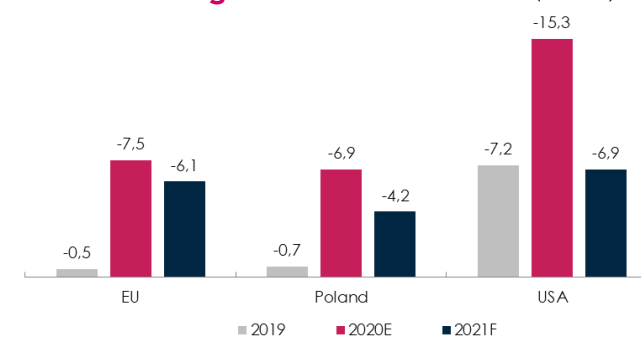
Yields of T-bonds (% y/y)



NBP buybacks of bonds (PLN bln)



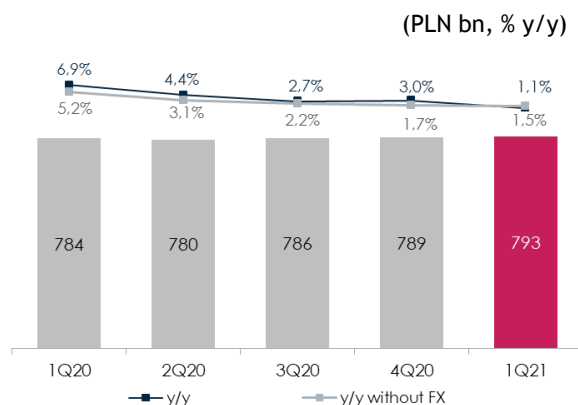
General government deficit (% GDP)



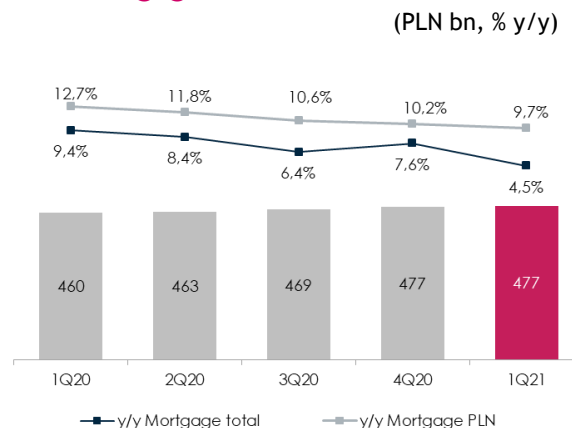
MACROECONOMIC OVERVIEW

Monetary aggregates

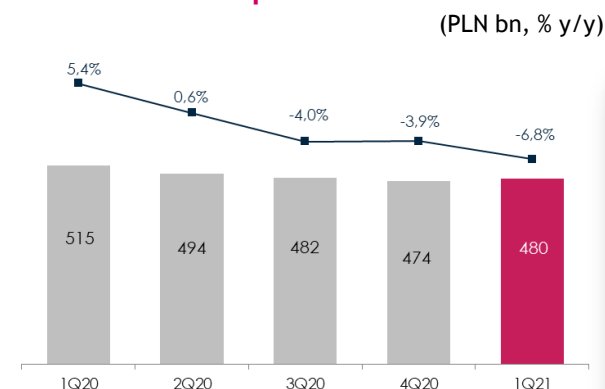
Loans to households



Mortgage loans

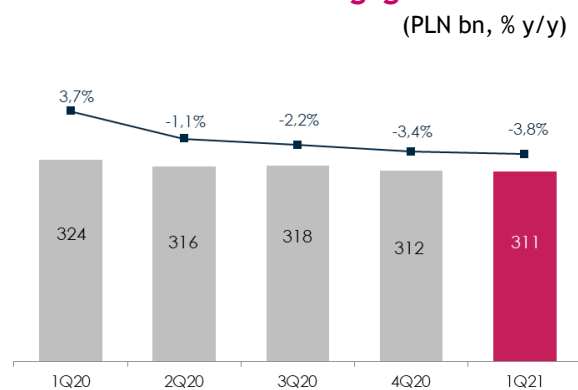


Loans to companies

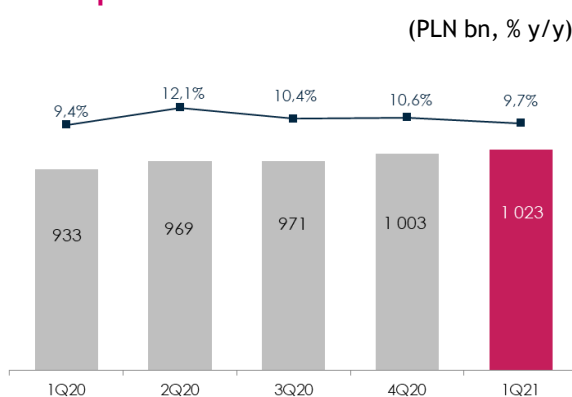


Beginning of 2021 brought a continuation of trends from previous quarters. Mortgage loans continued strong growth, while loans to companies and non-mortgage loans to households remained in a downtrend.

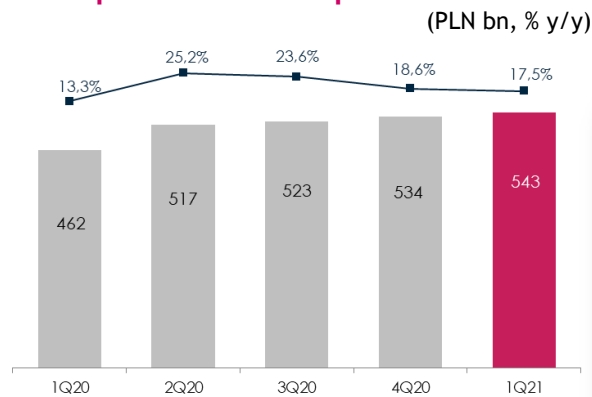
Households: non-mortgage loans



Deposits from households



Deposits from companies

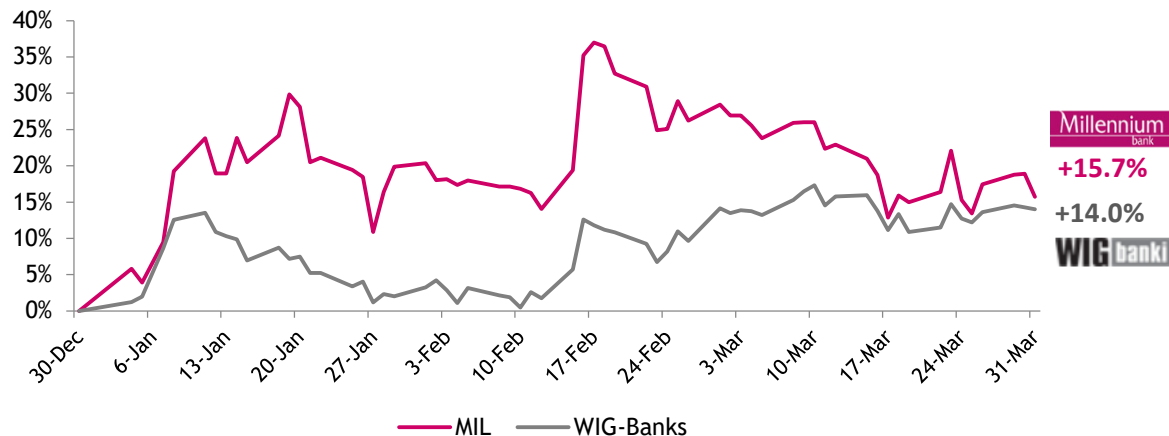


Deposits, both households' and corporate sector, continued to grow at solid pace, but slightly slower compared to 4Q20. This reflects high liquidity in the economy.

RATINGS AND MARKET RATIOS

In 1Q21 investors' sentiment to bank stocks improved markedly

Bank Millennium share performance vs. WIG Bank index



Banku Millennium shares



No of shares: 1 213 116 777 (listed 1 213 008 137)

Listed: on Warsaw Stock Exchange since August 1992

Index: WIG, WIG 30, mWIG40, WIG Banks, WIG-ESG

Tickers: ISIN PLBIG0000016, Bloomberg MIL PW, Reuters MILP.WA

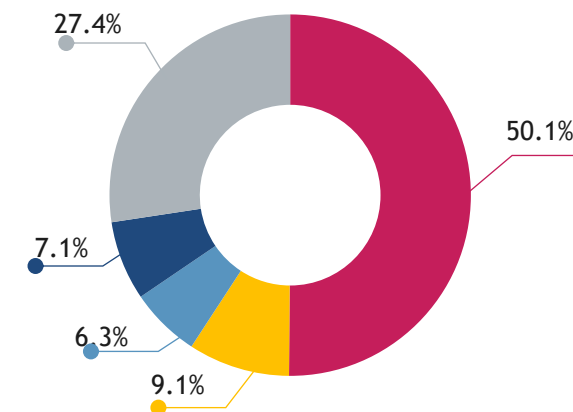
Ratings of Bank Millennium

Moody's Baa1 / P2/ baa3 / stable outlook

Fitch BBB- / F3/ bbb- / Rating Watch Negative

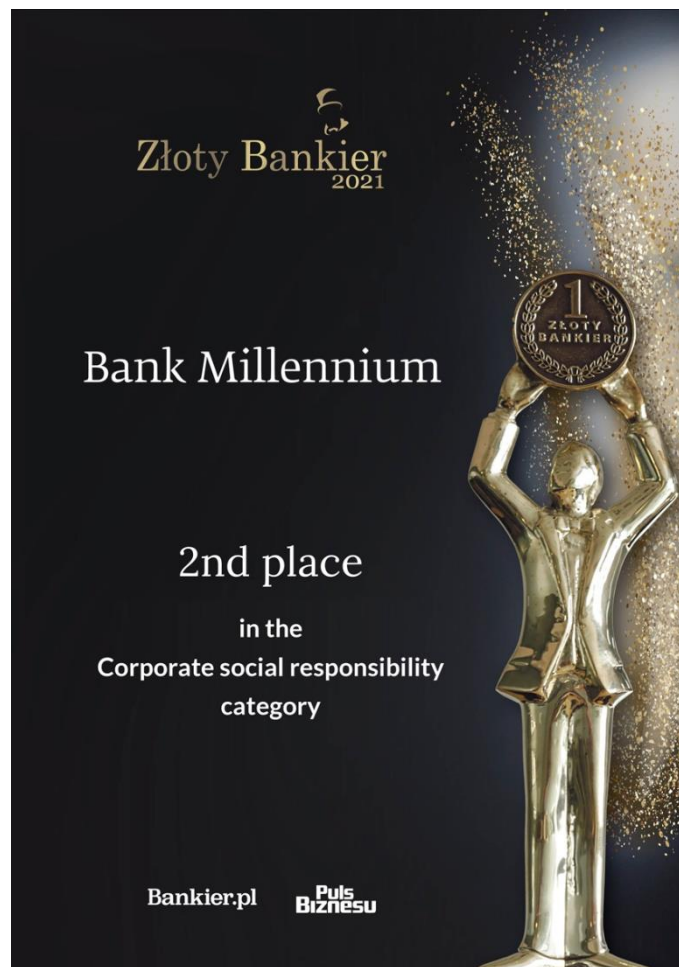
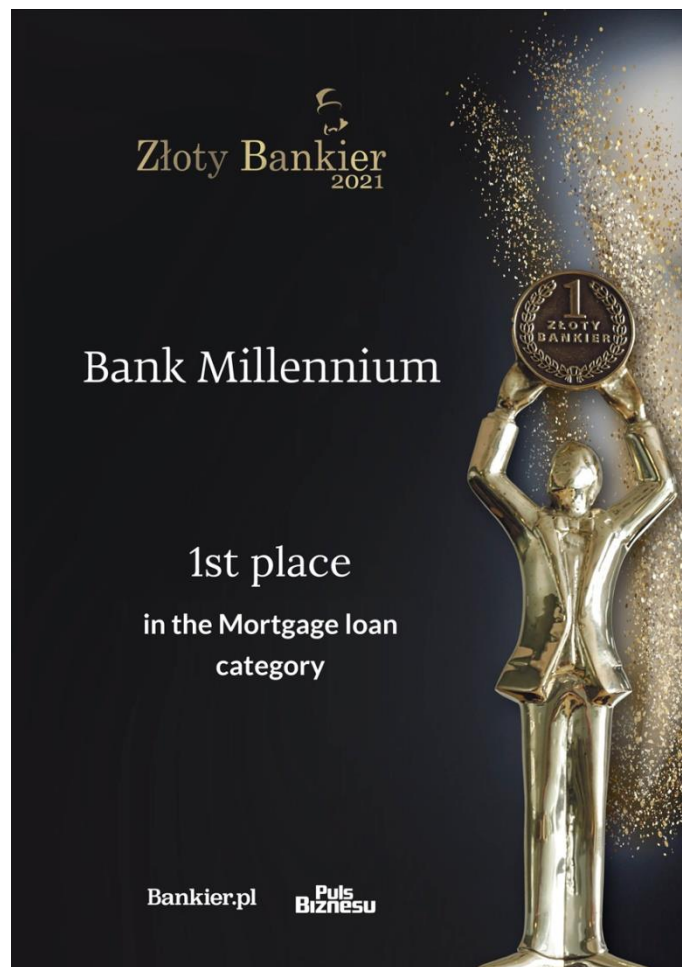
Bank Millennium shareholders' structure (31.12.2020)

- BCP
- Nationale-Nederlanden Pension Fund
- Aviva Pension Fund
- PZU „Złota Jesień” Pension Fund
- Remaining free float



Złoty Bankier 2021 (Golden Banker) - Millennium with the best mortgage loan and on the podium in multi-channel quality of service

The bank was also awarded for supporting the project as part of corporate social responsibility.



MILLENNIUM IN THE TOP10 OF THE MOST DIGITALLY ADVANCED BANKS IN EUROPE (*)

The best service and technological advancement confirmed by independent rankings and competitions

Mobile app and open banking services has been noticed and awarded in Polish as well as international rankings



Celent Model Bank in Open Banking
Main award for open banking services launched in 2020 and broad approach to PSDII possibilities)



Mobile Trends Awards
Nomination for Bank Millennium mobile app development)

The Best Bank in Poland for 2021



Bank Millennium was hailed The Best Bank in Poland for 2021 in the annual Best Bank Awards competition organised by the renowned Global Finance Magazine. All selections were made by the editors of Global Finance after extensive consultations with corporate financial executives, bankers and banking consultants, and analysts throughout the world.

Bank Millennium is second in the ranking of the best banking and financial services employers 2021 in the Forbes and Statista ranking

Forbes

Poland's Best Employers 2021 is a list of 300 companies operating in Poland, whose achievements in the field of HR have been honored with the title of the best employer. In the category of banks and financial services, Millennium came second. Ranking, prepared and published by Forbes magazine. The content partner of the project is Statista - a co-creator of the most famous "Best Employers" rankings in the world.

SYNTHETIC P&L ACCOUNT

Pro-forma PLNmn	1Q20	1Q21	Change Y/Y	4Q20	Change Q/Q
Net interest income*	690	622	-10%	625	0%
Net commission income	195	205	5%	193	6%
Other non-interest income **	37	40	9%	92	-57%
Operating Income	921	867	-6%	909	-5%
General and administrative costs	-465	-376	-19%	-366	3%
Depreciation	-53	-51	-4%	-51	0%
Total operating costs	-518	-427	-17%	-418	2%
Net cost of risk ***	-197	-76	-61%	-108	-30%
- of which COVID19 risk provision	-60	0	-100%	-57	-100%
FX legal risk provision	-55	-533	864%	-416	28%
Operating profit	151	-170	-213%	-32	-
Banking tax	-73	-75	3%	-70	7%
Pre-tax profit	78	-245	-	-102	-
Income tax	-60	-66	11%	-7	891%
Net profit	18	-311	-	-109	-

Accounting PLNmn	1Q20	1Q21	Change Y/Y	4Q20	Change Q/Q
NII (reported under IFRS)	676	620	-8%	621	0%

(*) Pro-forma data. Margin from all derivatives, including those hedging FX denominated loan portfolio, is presented in Net Interest Income, whereas in accounting terms part of this margin (PLN2.8mn in 1Q21 and PLN13.9mn in 1Q20)) is presented in result on valuation and operations in financial instruments.

(**) includes FX results, results on financial operations (pro-forma) and net other operating income and costs (***) cost of risk includes impairment provisions (on all stages), FV adjustment on loans and result on modification.

BALANCE SHEET

PLNmn	31/03/2020	31/12/2020	31/03/2021	Change Y/Y
ASSETS				
Cash and balances with the Central Bank	2 478	1 460	2 361	-5%
Loans and advances to banks	2 019	625	605	-70%
Loans and advances to customers	72 046	74 088	75 311	5%
Amounts due from reverse repo trans.	112	66	24	-78%
Debt securities	22 852	18 972	22 980	1%
Derivatives (for hedging and trading)	212	176	259	22%
Shares and other financial instruments	96	231	234	143%
Tangible and intangible fixed assets	973	957	929	-4%
Other assets	1 143	1 197	1 339	17%
TOTAL ASSETS	101 931	97 772	104 041	2%
LIABILITIES AND EQUITY				
Deposits and loans from banks	1 517	1 058	826	-46%
Deposits from customers	83 584	81 511	88 255	6%
Liabilities from repo transactions	1 056	249	10	-99%
Financial liabilities at fair value through P&L and hedging derivatives	1 591	907	569	-64%
Liabilities from securities issued	1 101	559	424	-62%
Provisions	272	608	1 148	322%
Subordinated liabilities	1 545	1 540	1 539	0%
Other liabilities	2 250	2 250	2 583	15%
TOTAL LIABILITIES	92 915	88 681	95 354	3%
TOTAL EQUITY	9 015	9 091	8 687	-4%
TOTAL LIABILITIES AND EQUITY	101 931	97 772	104 041	2%

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www.bankmillennium.pl



[Kanał na YouTube](#)



[@BankMillennium](#)

Next events:



26-07-2021 – 1H21 results

26-10-2021 – 3Q21 results