



Presentation

1Q22

results

26 April 2022

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 altered its presentation of margin on derivatives that is not meeting formal hedge accounting principles and from Jan 1, 2021 all margin from derivatives is included in the reported NII.
- 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

Financial
performance

01

Business
development

02

Appendices

03



PRESENTATION OF 1Q22 RESULTS

Financial performance

KEY PROFIT & LOSS ITEMS

PLNmn	1Q22	1Q21	Change Y/Y	4Q21	Change Q/Q
Net interest income	961.0	622.3	54.4%	767.1	25.3%
Net commission income	220.8	204.8	7.8%	215.0	2.7%
Total operating income	1,159.9	867.0	33.8%	923.1	25.7%
Total costs	-486.2	-427.3	13.8%	-434.1	12.0%
<i>Costs without BFG</i>	-400.4	-374.2	7.0%	-416.6	-3.9%
Loan loss provisions (incl. Covid-19)	-83.1	-76.2	9.0%	-82.0	1.3%
FX mortg. legal risk provisions	-499.2	-533.4	-6.4%	-732.0	-31.8%
Banking tax on assets	-82.0	-75.0	9.3%	-82.0	0.0%
Net profit	-122.3	-311.3	-	-508.9	-
<i>Net profit without extraordinary items*</i>	485.3	225.5	115.3%	318.8	52.2%
NIM	3.77%	2.56%	1.21 pp	2.98%	0.79 pp
Cost/income reported	41.9%	49.3%	-7.4 pp	47.0%	-5.1 pp
Cost/income <i>adjusted</i> (*)	35.5%	46.0%	-10.5 pp	39.9%	-4.4 pp
Cost of risk	40	39	1 bp	39	1 bp
ROE	-7.6%	-14.0%	-	-27.7%	-
ROE <i>adjusted</i> (*)	19.9%	10.1%	9.8 pp	17.4%	2.5 pp

KEY BALANCE SHEET AND BUSINESS ITEMS

PLNm	Mar. 22	Mar. 21	Change Y/Y	Dec. 21	Change Q/Q
Active customers (ths)	2 740	2 611	129	2 694	46
On-line and mobile customers	2 350	2 113	237	2 263	87
Customer funds	105 233	97 418	8.0%	100 425	4.8%
Deposits	97 305	88 255	10.3%	91 448	6.4%
Deposits of individuals	64 272	64 264	0.0%	66 022	-2.7%
Loans	78 703	74 636	5.4%	78 603	0.1%
FX mortgage loans excl. EB	8 512	11 977	-28.9%	9 047	-5.9%
Loans without FX mortgages	69 485	61 700	12.6%	68 806	1.0%
L/D	80.9%	84.6%	-3.7 pp	86.0%	-5.1 pp
Impaired loan ratio (*)	4.4%	4.9%	-0.5 pp	4.4%	0.0 pp
Coverage ratio	68.7%	64.3%	4.4 pp	68.6%	0.1 pp
CET1 = T1	12.9%	16.3%	-3.4 pp	14.0%	-1.1 pp
TCR	16.0%	19.4%	-3.4 pp	17.1%	-1.1 pp

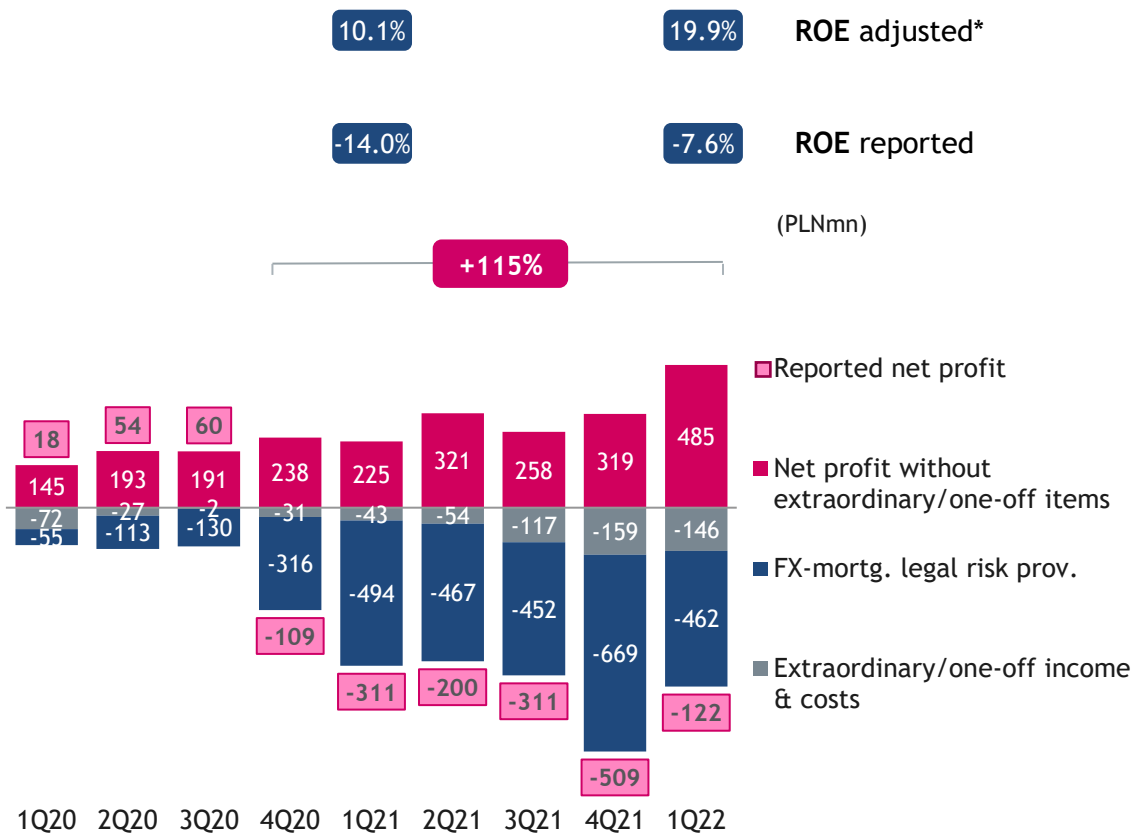


(*) stage 3 and POCI loans share in gross total loans

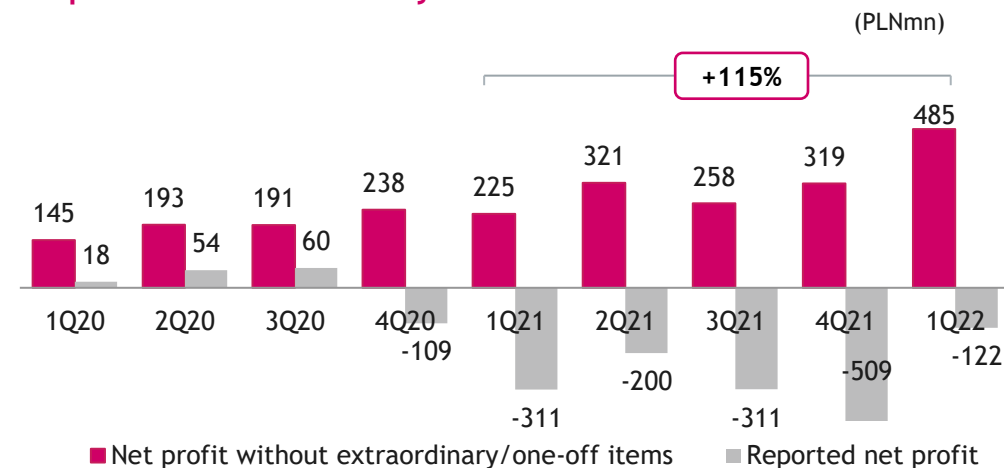
FINANCIAL HIGHLIGHTS OF 1Q22

Core profitability (ex-FX mortgage) is growing: net income up 115% y/y

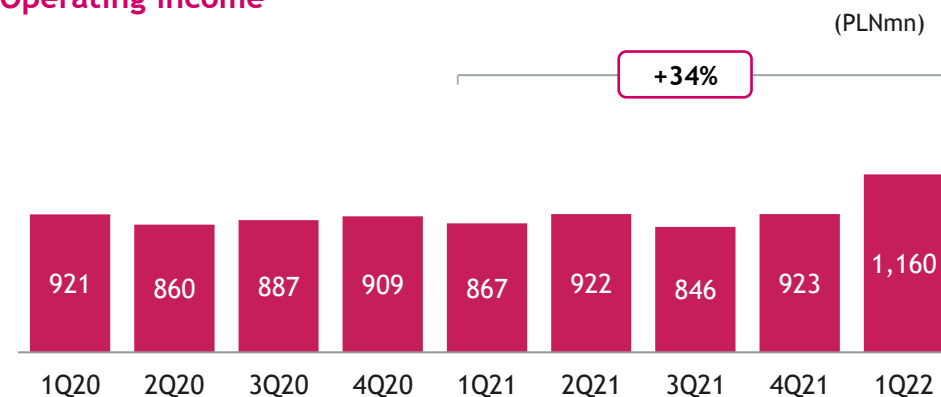
Net profit



Net profit w/o extraordinary* items



Operating income



(*) Extraordinary items: FX-mortgage legal risk provisions, costs of litigations and settlements with clients and with linear distribution of BFG resolution fund fee ; in 2021 also material revaluation of financial investments (VISA)

FINANCIAL HIGHLIGHTS OF 1Q22

Growing core profitability and efficiency, stable cost of risk

Adjusted net profit*

+115% y/y

NII and NIM strongly up

+54%; +79_{bp} y/y

Fees up

+8% y/y

Adjusted ROE

19.9%

Cost/Income

35.5%

Cost of risk

40 bp

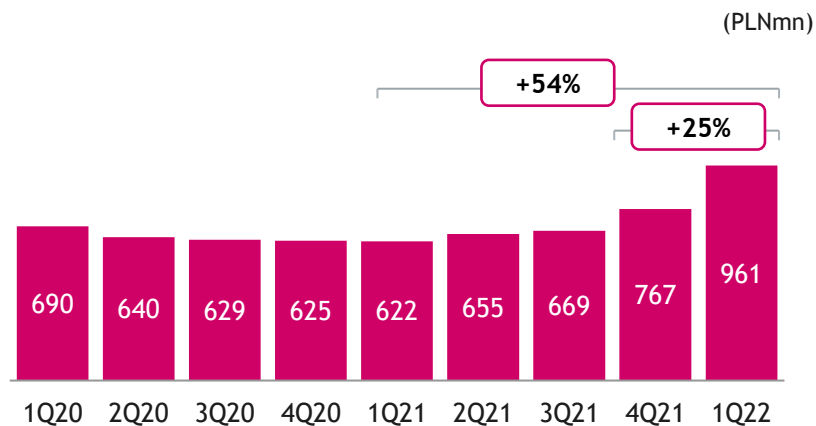


(*) Extraordinary items: FX-mortgage legal risk provisions, costs of litigations and settlements with clients and with linear distribution of BFG resolution fund fee ; in 2021 also material revaluation of financial investments (VISA)

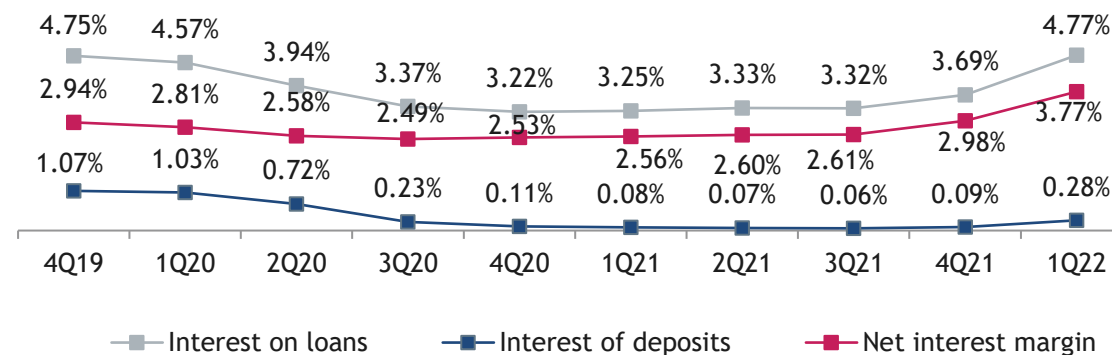
INTEREST AND COMMISSION INCOME

NII strongly up in 1Q22 with jump in quarterly NIM to 3.77%; remarkable growth in fees: +8% y/y

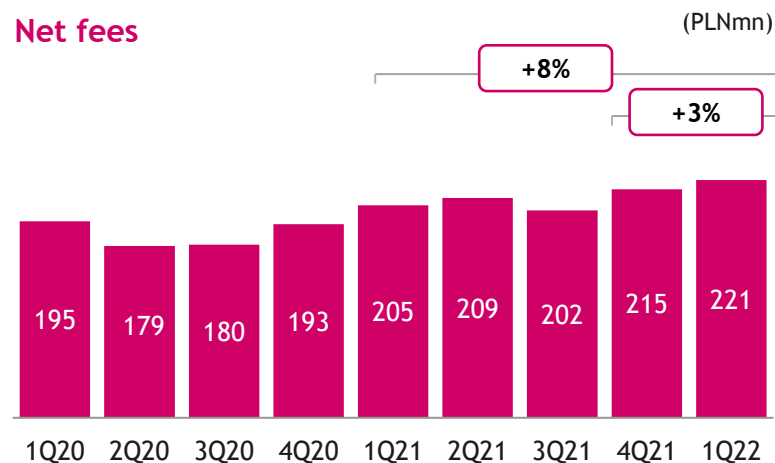
Net interest income



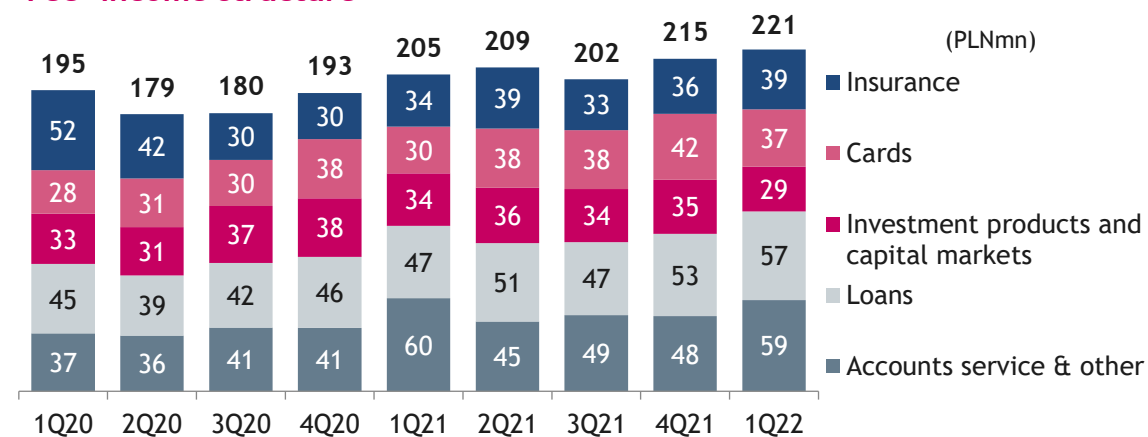
Interest on loans and deposit (quarterly average)



Net fees



Fee income structure



COST EFFICIENCY

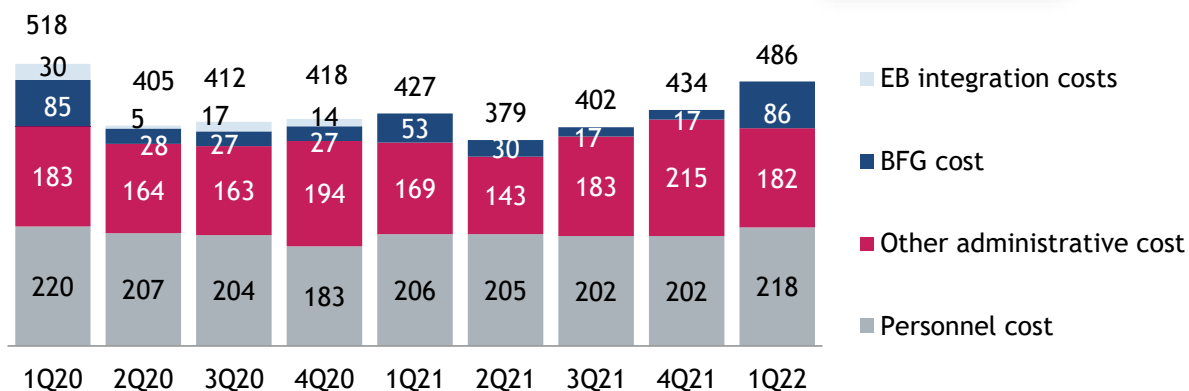
Operating costs grew 14% y/y due to higher BFG fees (7% without BFG). C/I improved owing to strong core income

Operating cost

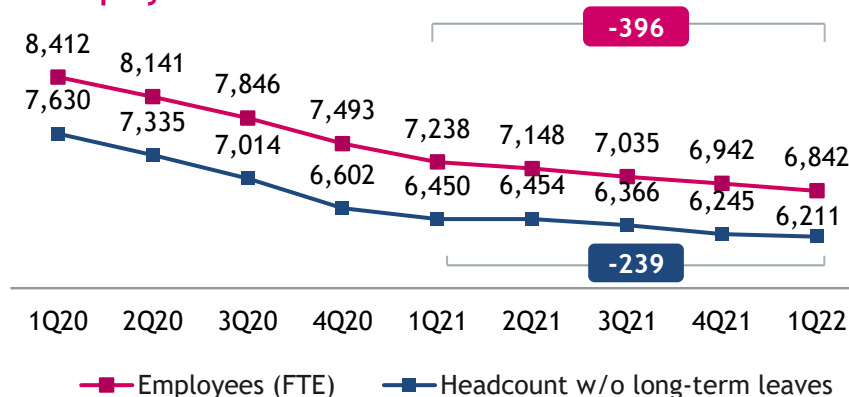
(PLNmn)



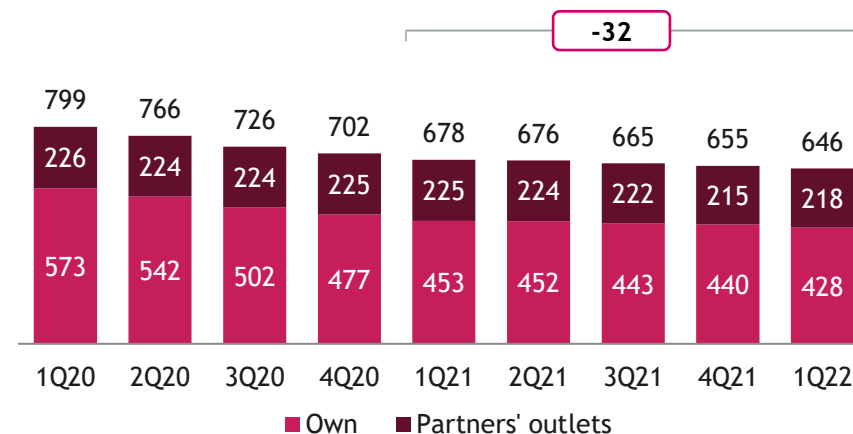
Cost/income adjusted*



Employees



Branches



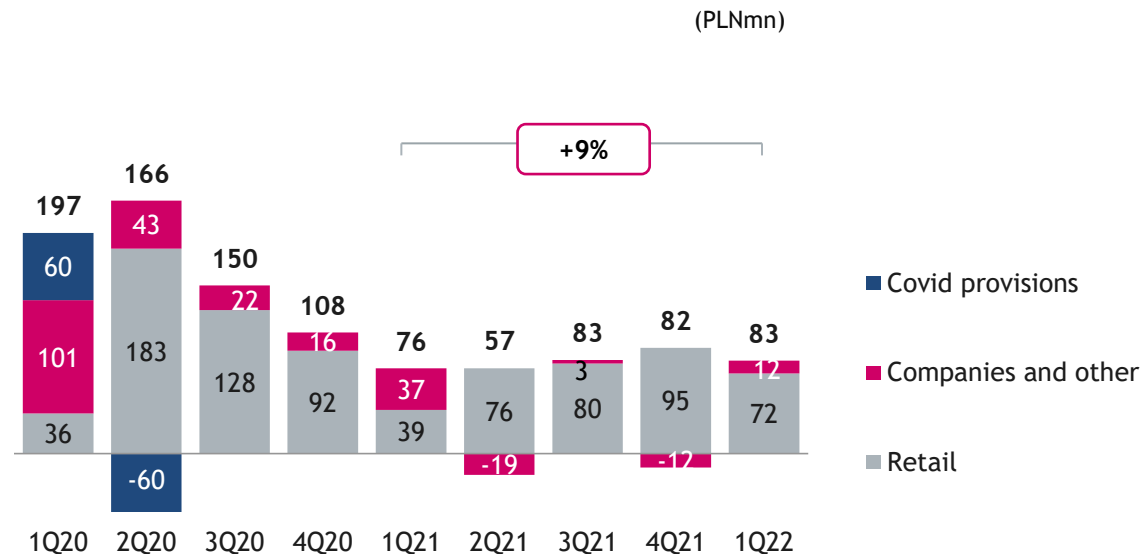
ASSET QUALITY

Strong credit quality with stable cost of risk

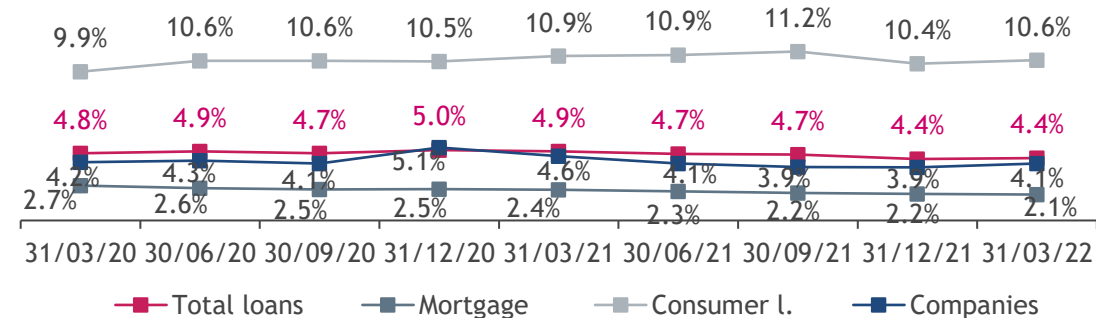
Cost of risk

(bp)

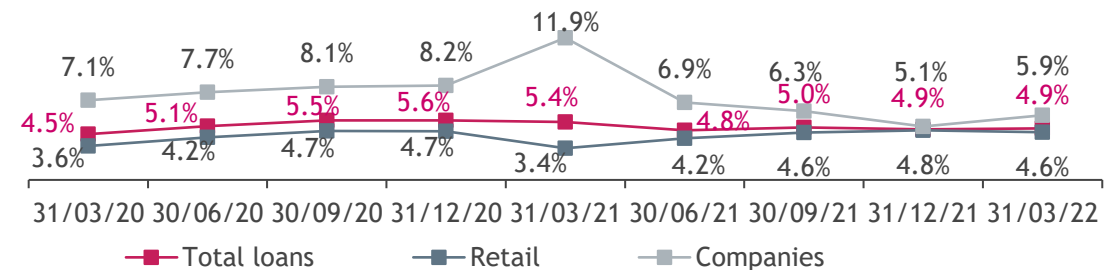
108*	89	80	55	39	28	42	39	40	Total loans
65	133	91	62	27	52	53	60	46	Retail
103	86	47	29	77	-47	5	-31	19	Companies



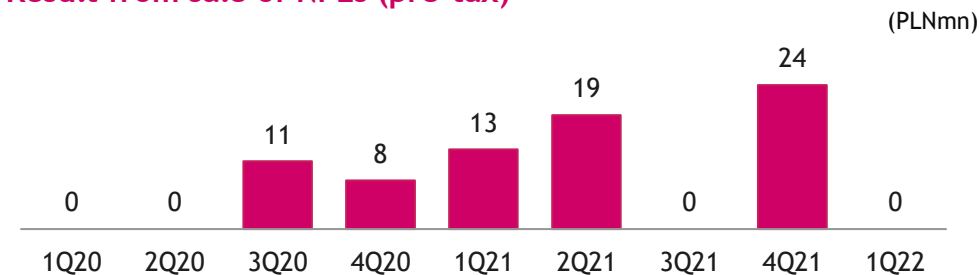
Impaired loans (IFRS9 stage 3 & POCI)



Share of stage 2 loans



Result from sale of NPLs (pre-tax)



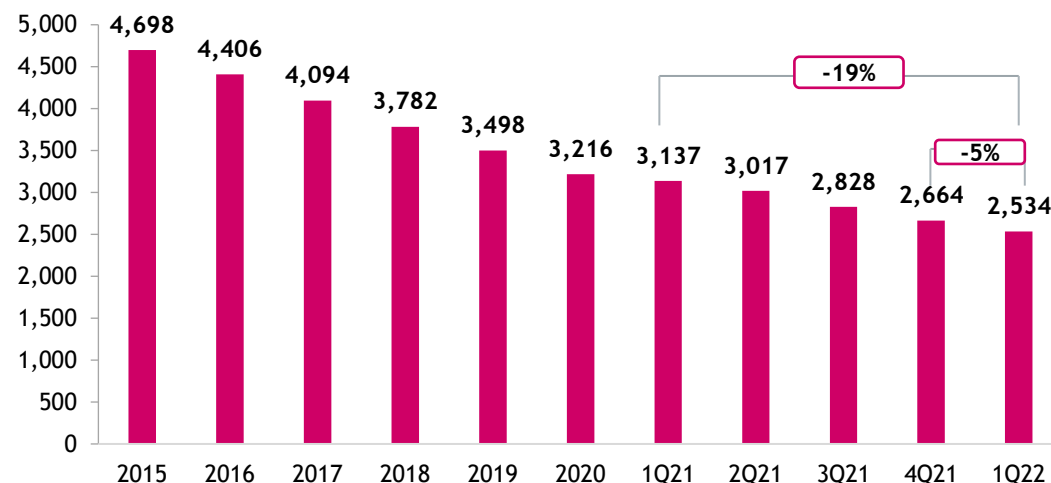
(*) Cost of risk of 108bps for 1Q20 includes Covid-19 provisions not allocated to business segments (75bps without Covid-19 provisions).

FX-MORTGAGE PORTFOLIO (1/2)

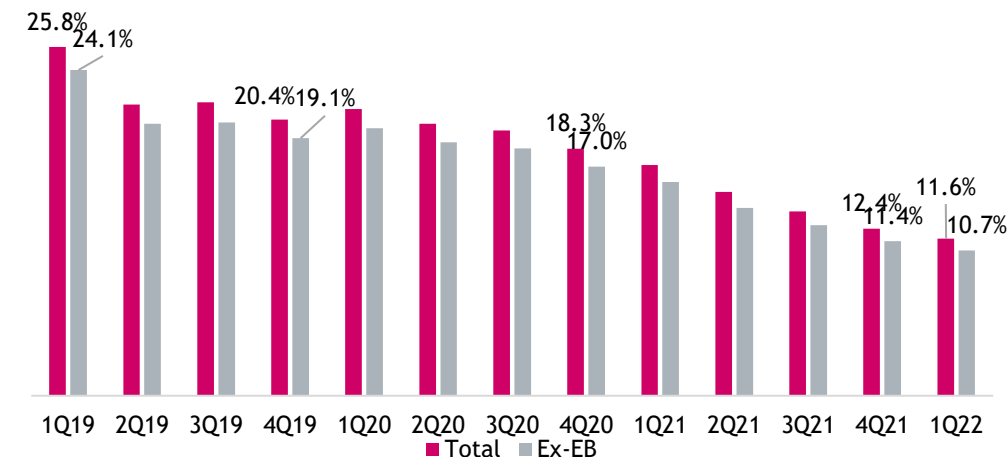
Accelerating pace of FX-mortgage portfolio's downsizing

FX-mortgages* (gross w/o legal risk provisions)

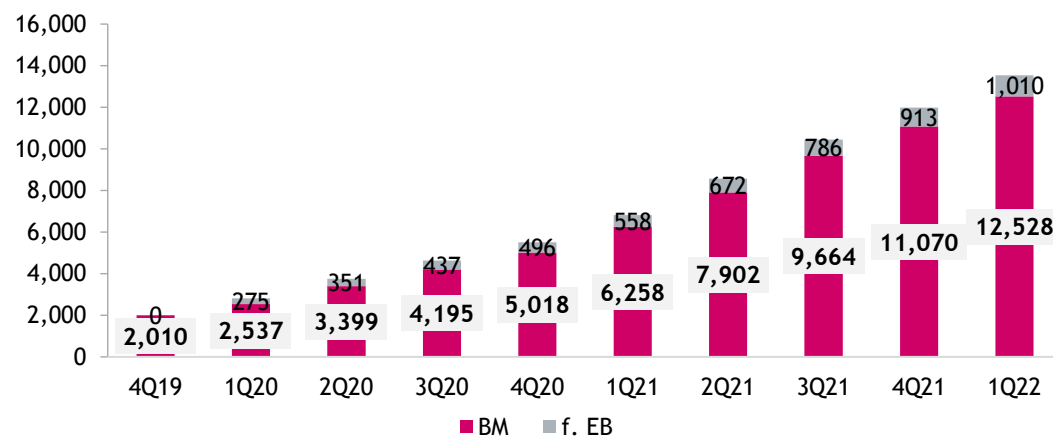
(CHFmn)



FX-mortgages as % of total gross book (gross after legal risk provisions)

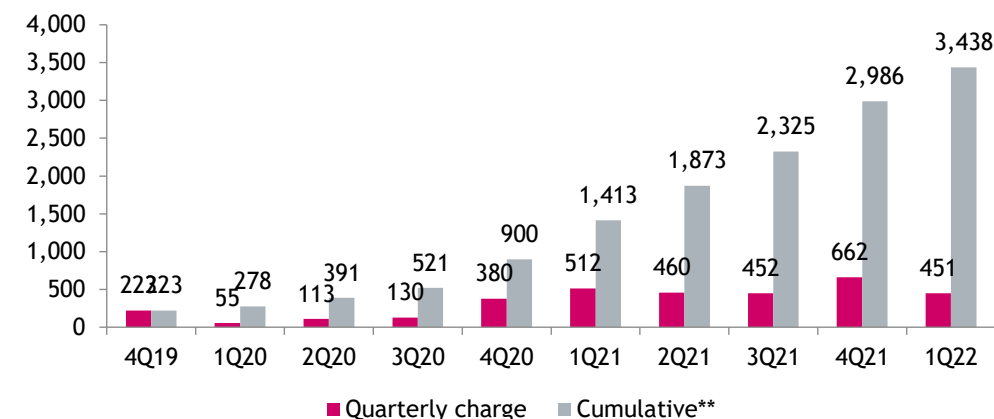


Individual indexation lawsuit cases



Provisions against legal risk*

(PLNmn)

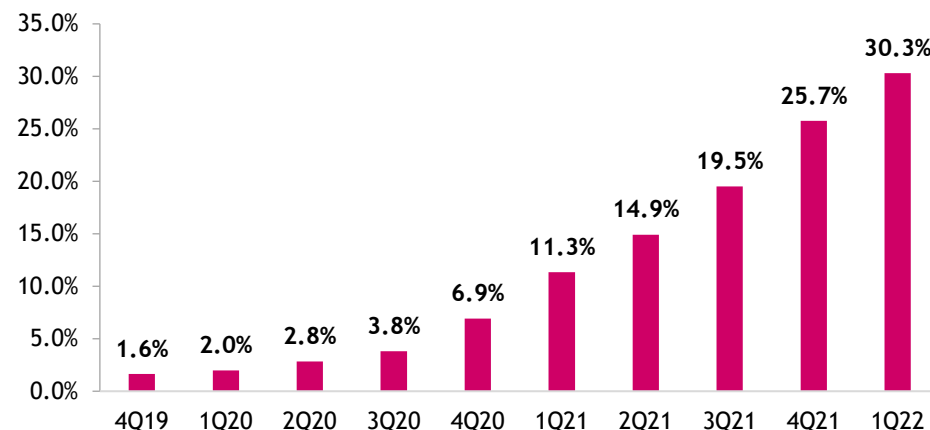


(*) Excluding f.EB, (**) the amount differs from actual outstanding B/S provisions due to FX movements among others

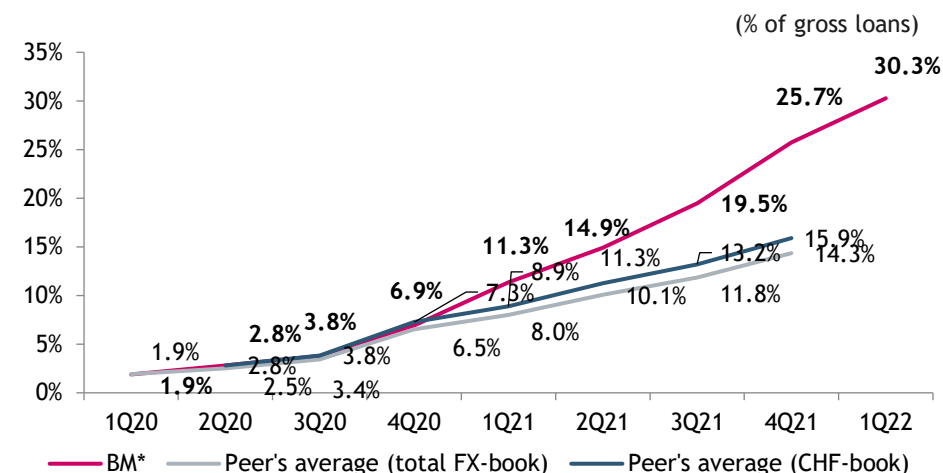
FX-MORTGAGE PORTFOLIO (2/2)

Number of amicable settlements remained well above the number of new legal cases

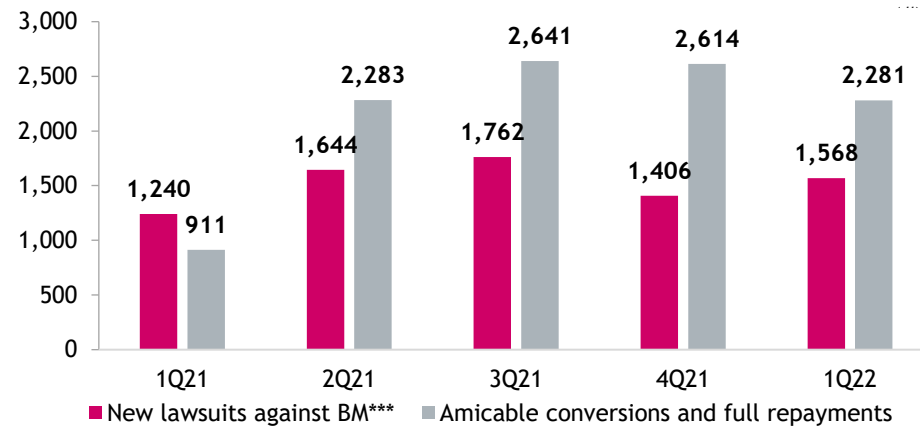
Provisions against legal risk as % of FX-mortgage book*



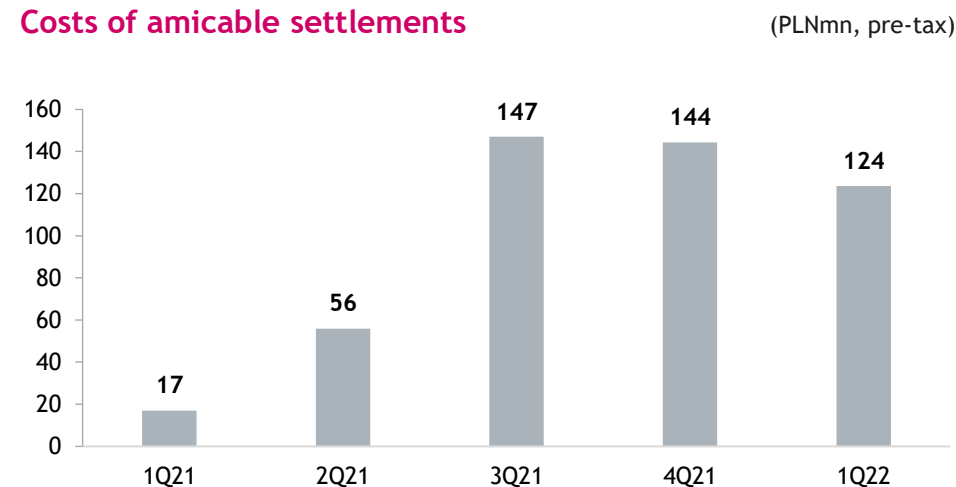
Legal risk provisions/outstanding FX-mortgage book**



New lawsuits vs. amicable settlements



Costs of amicable settlements

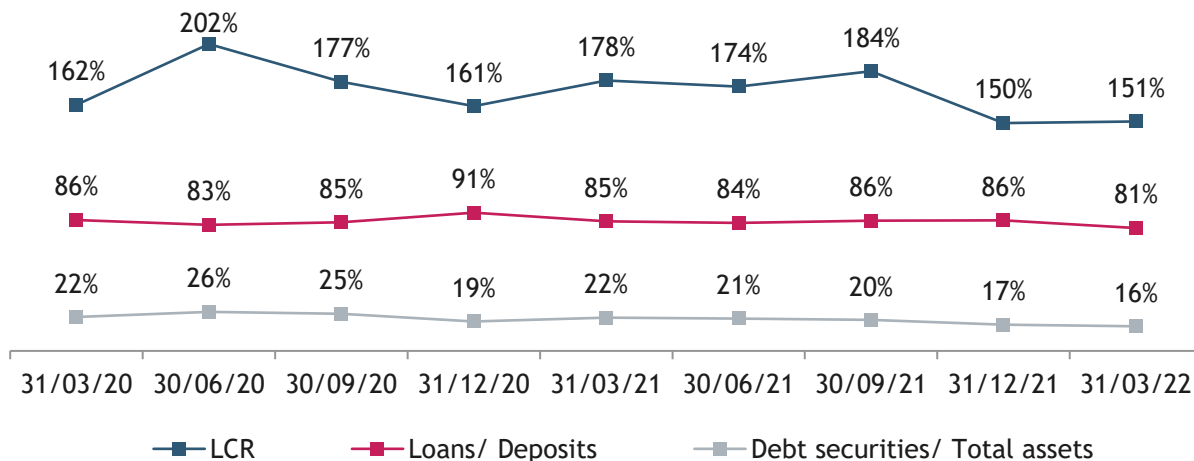


(*) Excluding f.EB, (**) peers average w/o provisions for settlements, (***) net growth of active cases against BM in 1Q22 was 1,458

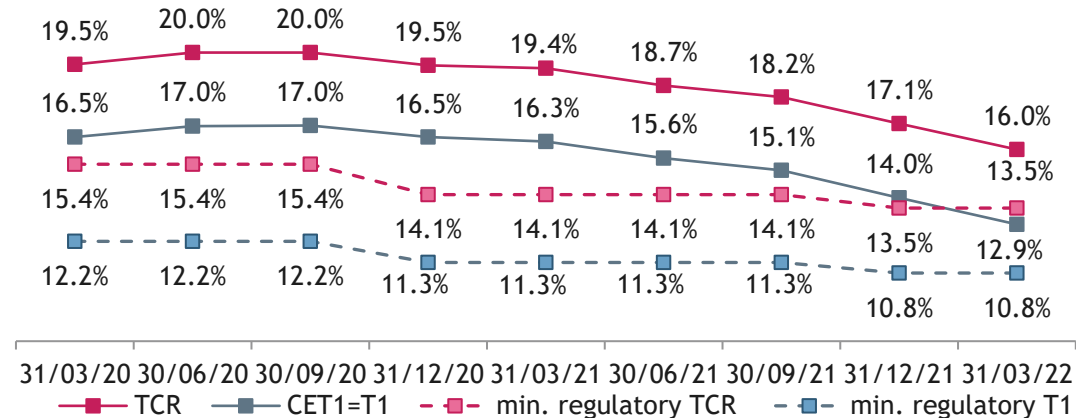
LIQUIDITY AND CAPITAL

Good liquidity and sound capital adequacy despite material provisions burden

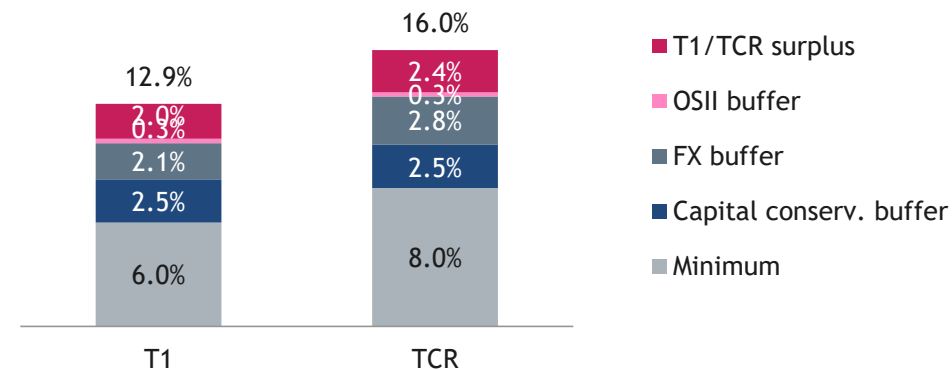
Liquidity indicators



Group capital ratios *



Capital requirement vs. actual ratios as on 31 March'22 (Group)



High level of risk absorption capacity:

- 2.0-2.4pct. points of T1/TCR surplus
- 2.1%-2.8% of T1/TCR FX-buffer

Issuance of SNPs planned to fulfil MREL requirements



PRESENTATION OF 1Q22 RESULTS

Business development

BUSINESS HIGHLIGHTS OF 1Q22

Good dynamics of retail business, corporate one showing gradual improvement

Loans

+5% y/y

PLN mortgage loans

+24% y/y

Leasing portfolio

+8% y/y

Debit cards

+163ths y/y

Active digital customers

2.4mn

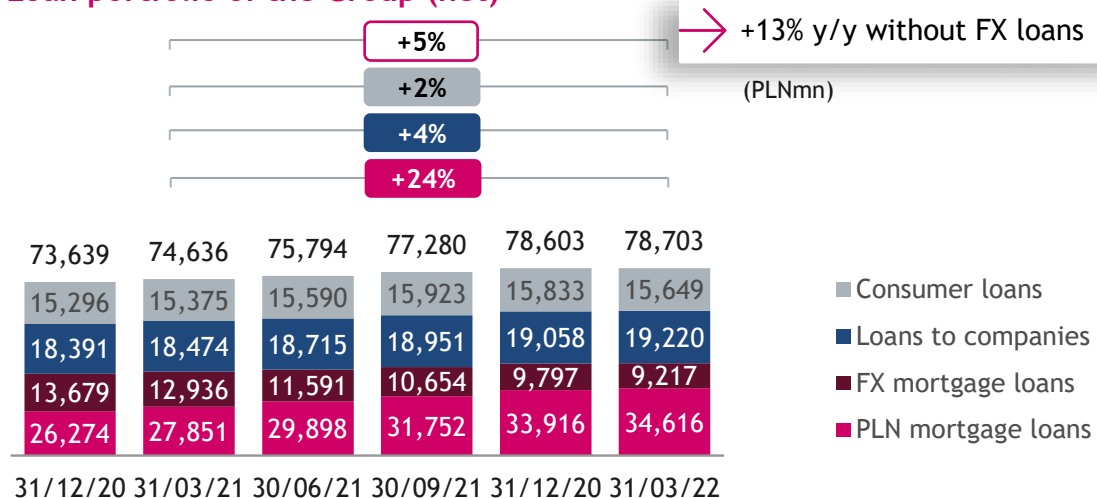
Customer deposits

+10% y/y

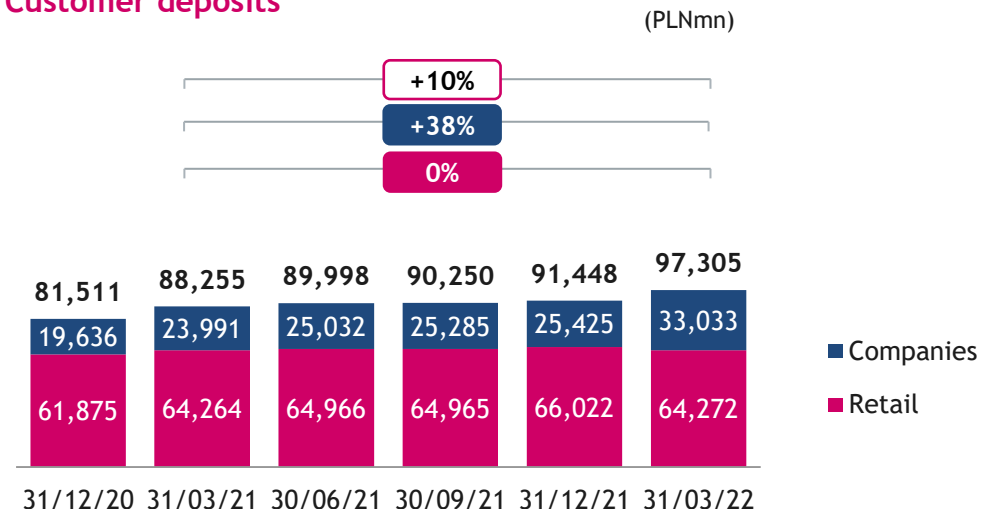
LOANS AND CUSTOMER FUNDS

Good dynamics of business volumes, especially PLN mortgage and corporate deposits

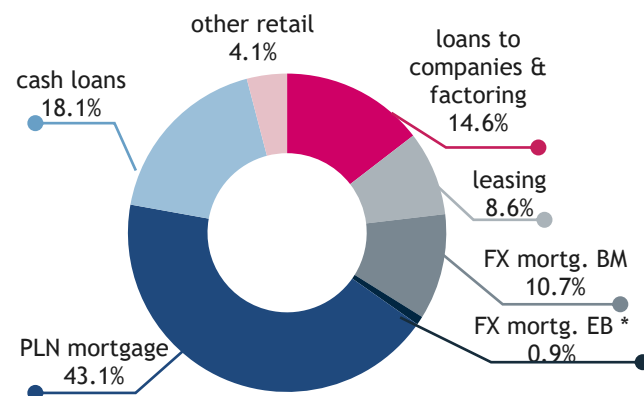
Loan portfolio of the Group (net)



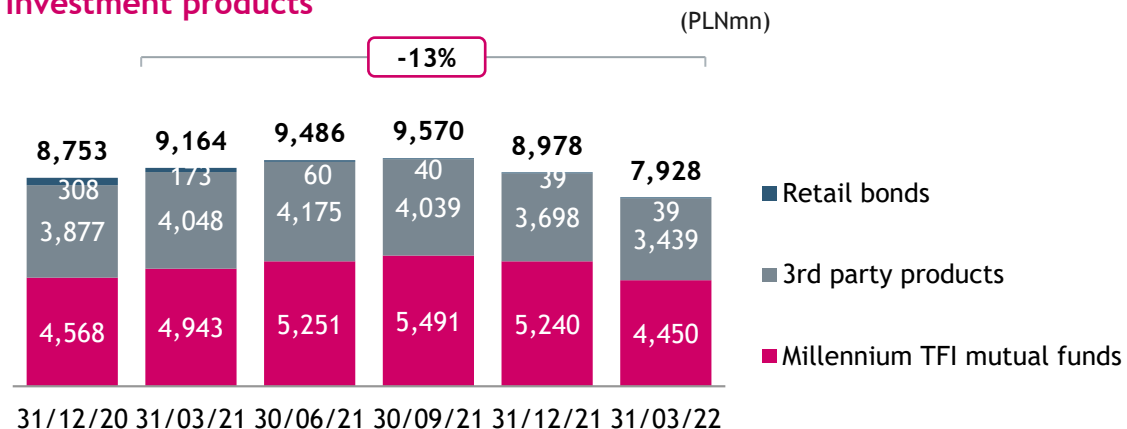
Customer deposits



Structure of loan portfolio (gross)**



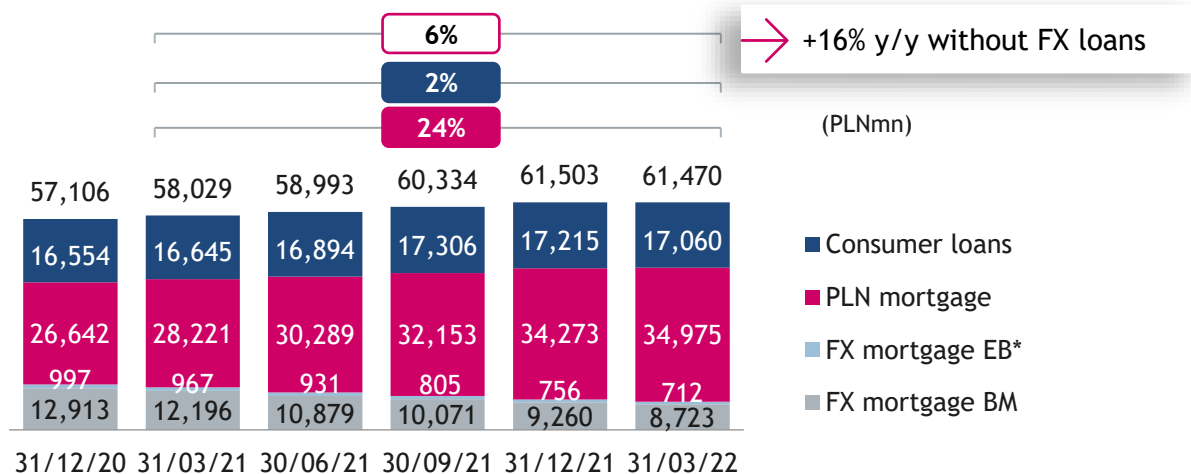
Investment products



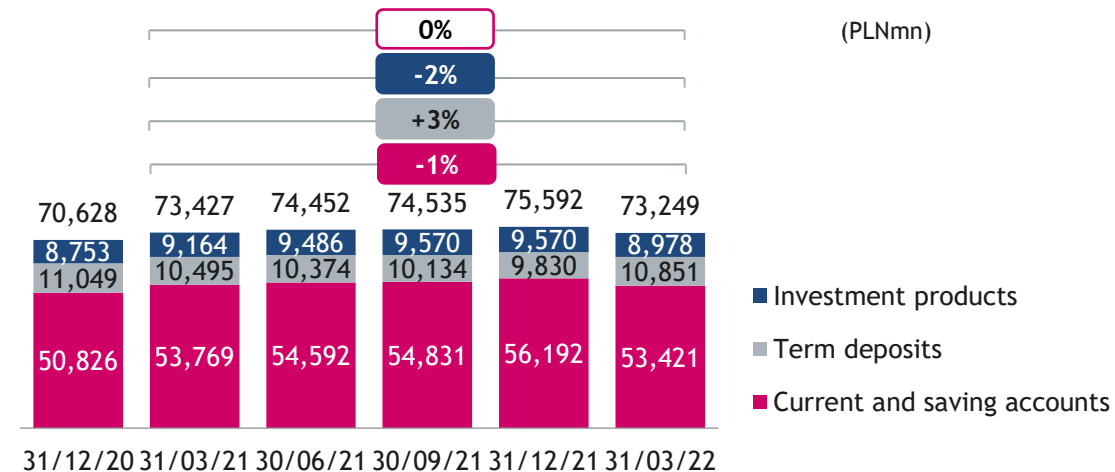
RETAIL BUSINESS - LOANS AND CUSTOMER FUNDS

Slowdown of retail loans' origination although still robust when compared to pre-pandemic levels.
PLN loans keep high momentum.

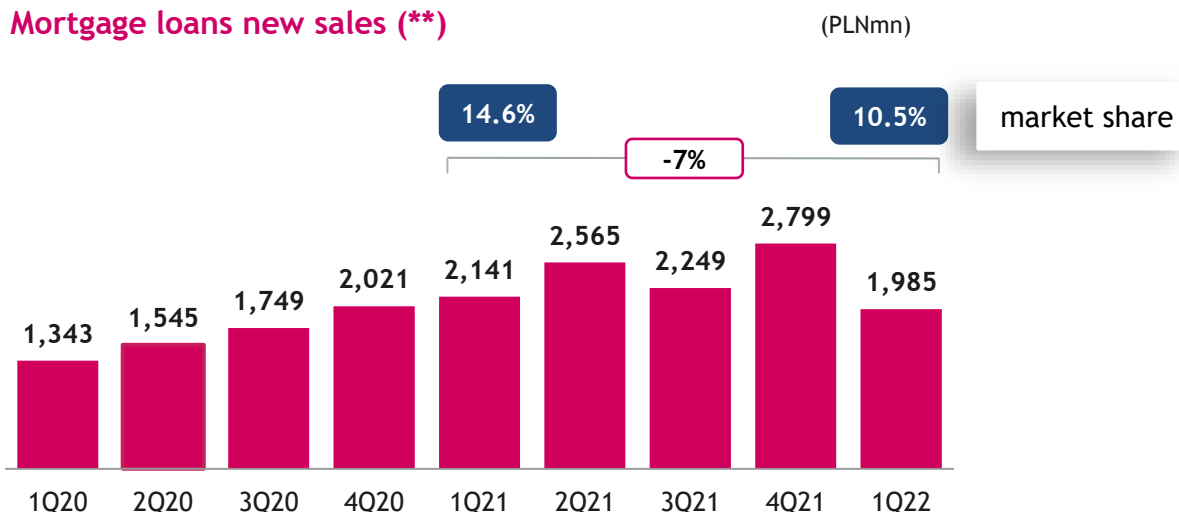
Retail loans (gross)



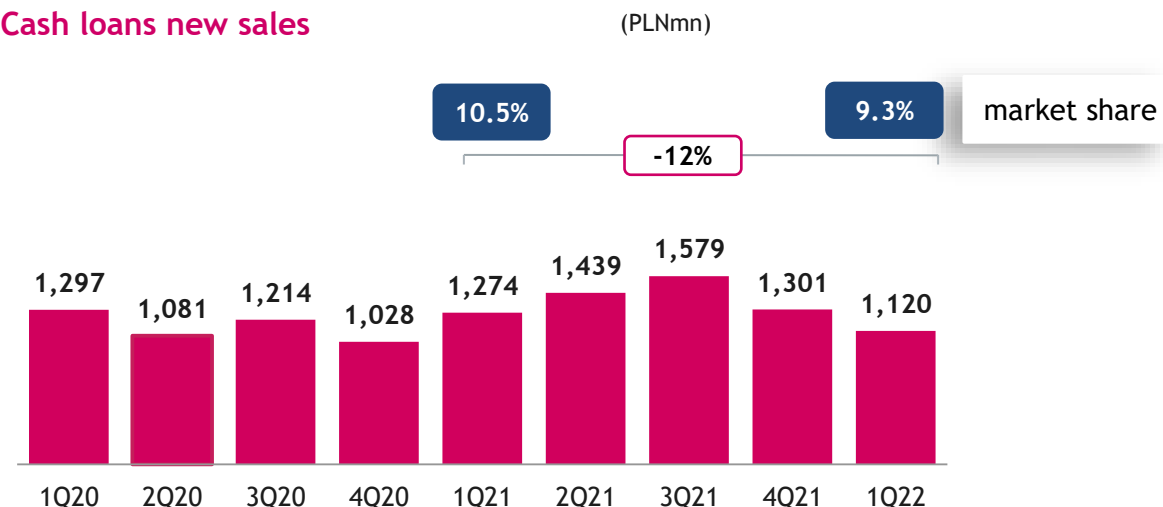
Retail customer funds



Mortgage loans new sales (**)



Cash loans new sales



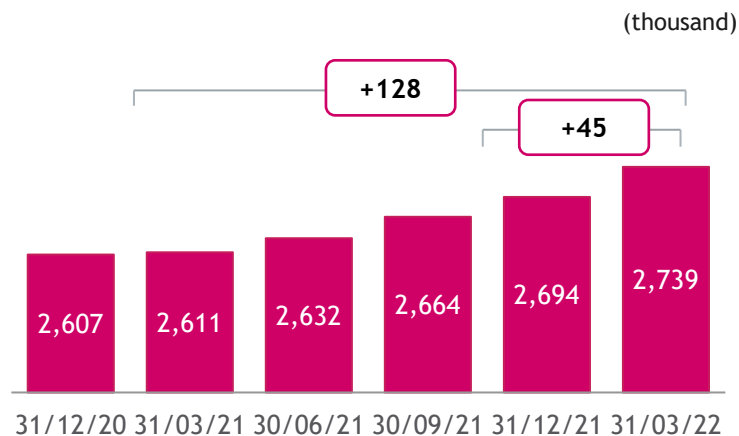
(*) Loans originated by f. Euro Bank - covered by 100% indemnity and 80% guarantee agreement of SocGen

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

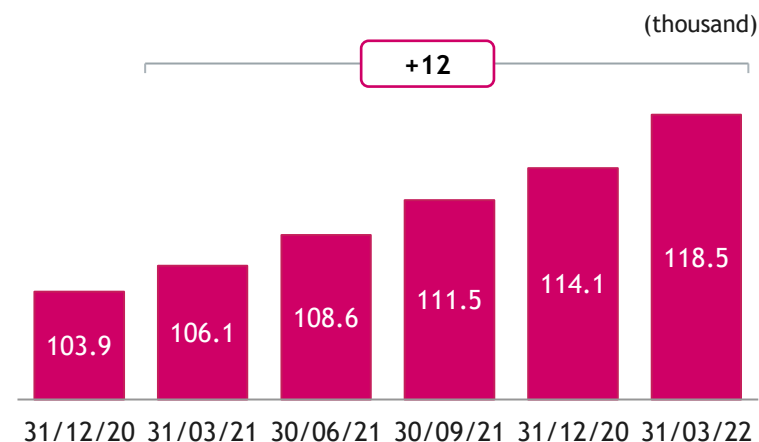
RETAIL BANKING - NUMBER OF CUSTOMERS AND ACCOUNTS

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

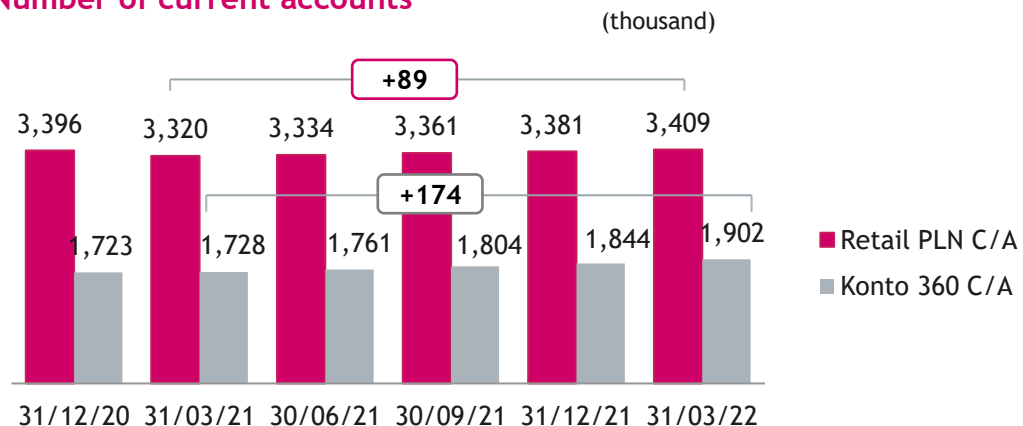
Active retail clients*



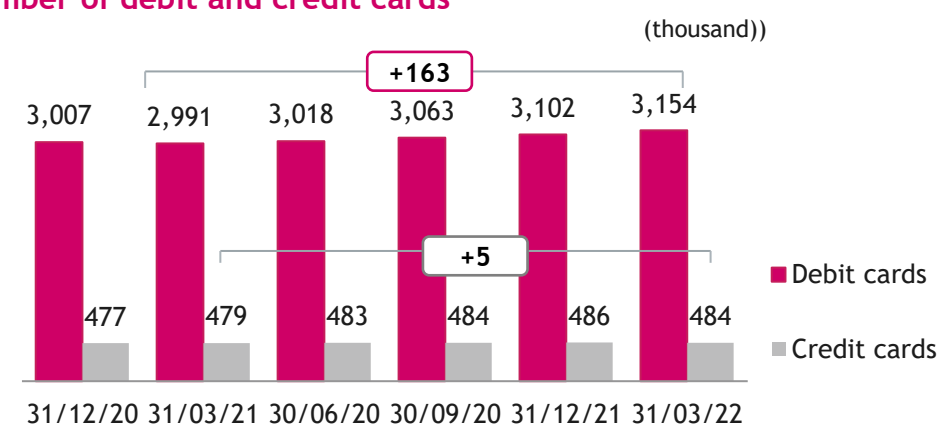
Active micro-business clients



Number of current accounts



Number of debit and credit cards



BANK IN A SMARTPHONE

The interest in mobile banking breaks new records

Record-breaking quarter



2.02mn

Active mobile users (*) (+17% y/y)



167mn

Logins to mobile app in 1Q 2022



1.22mn

BLIK users in 1Q 2022 (+32% y/y)



2.4mn

Active digital users (+11% y/y)

- At the end of March, we reached **2 million mobile banking users**. We celebrated our first milion 3 years ago.
- On 10th of January our clients logged to Millenet and mobile app as many as **3.4 million times!** We broke the last record in only one month by 700 thousand.
- Interest in BLIK contactless payments is growing. Clients have made **nearly 600 thousand transactions worth PLN22mn**.
- Omni-channel cooperation - „human” channels support digital. We improve contact options in the mobile app - chat and tap to call feature. Only in February **over 100 thousand clients** used these support options.

+107% y/y

P2P transfers

+68% y/y

All BLIK transactions

+20% y/y

Online payments

+65% y/y

Phone contactless payments

 Google Play **4.7**

 App Store **4.7**

 ODKRYWAJ W AppGallery **4.8**



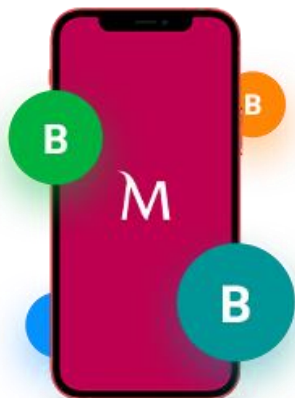
(*) Retail clients using actively the mobile app and mobile Millenet

INNOVATIONS

We support clients in managing their money, introduce e-administration projects and help Ukraine

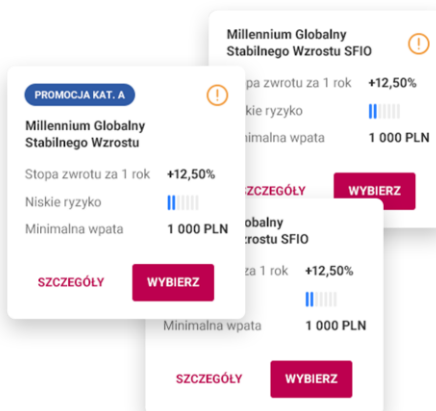
Charity support

To help people fleeing Ukraine we introduce a new defined charity transfer. A client only enters the amount and the account number of chosen charity organisation is already there.



New banks in open banking services

We added Credit Agricole and Getin Bank to the account aggregation service as well as sales processes using open banking solutions.

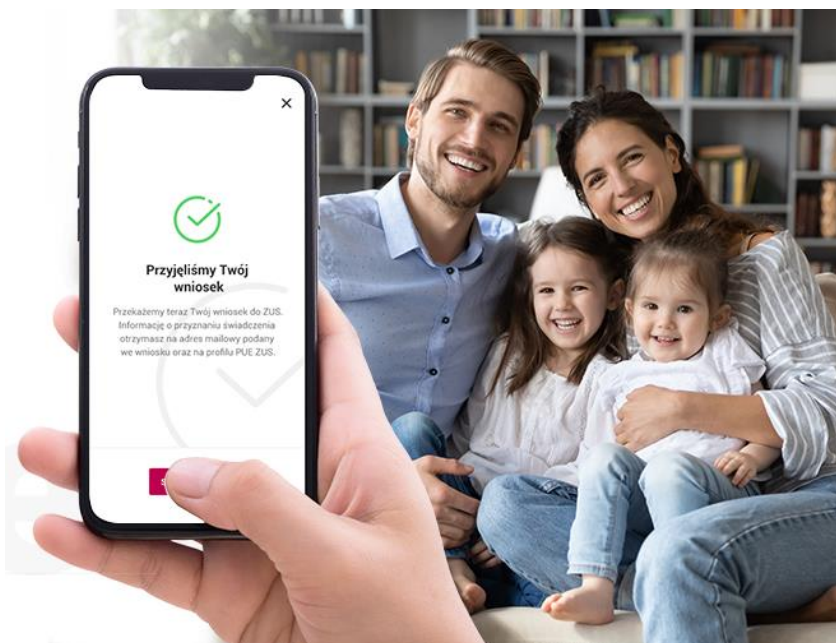


Investment advisory service

A client can use our recommendations and start investing in the app or Millenet from PLN200.

Mobile MilleAdministration

We launched Rodzina 500+ and RKO benefit applications in the mobile app.



ONLINE, MEANS ALWAYS CONVENIENT

The share of digital channels in sales and new accounts opening is growing

New current accounts

32%

Digital channels share in opening current accounts in 1Q22

+53%

In number of accounts opened online in 1Q22 compared to 1Q221

6,300

New junior accounts (0-17 years old) opened online in 1Q22

- ➔ We embraced innovation - over a half of new clients choose unique on Polish market process of opening a current account, based on open banking (AIS).
- ➔ We are introducing fully remote processes - abandoning the courier process in favor of full digitization
- ➔ We strengthen promotional campaigns and SEM/SEO activities.

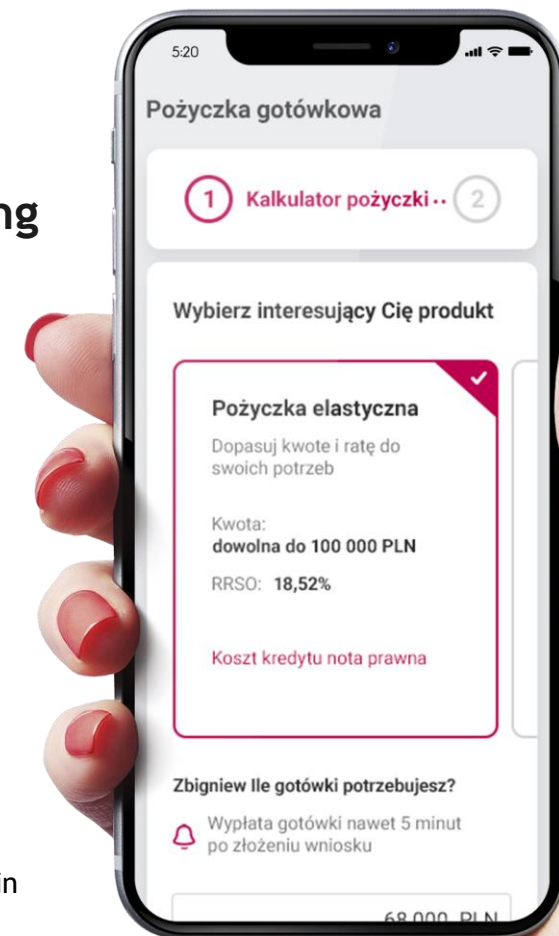
Seamless lending

78%

Digital channels share in cash loan sales in 1Q 2022. The results are getting better each quarter.

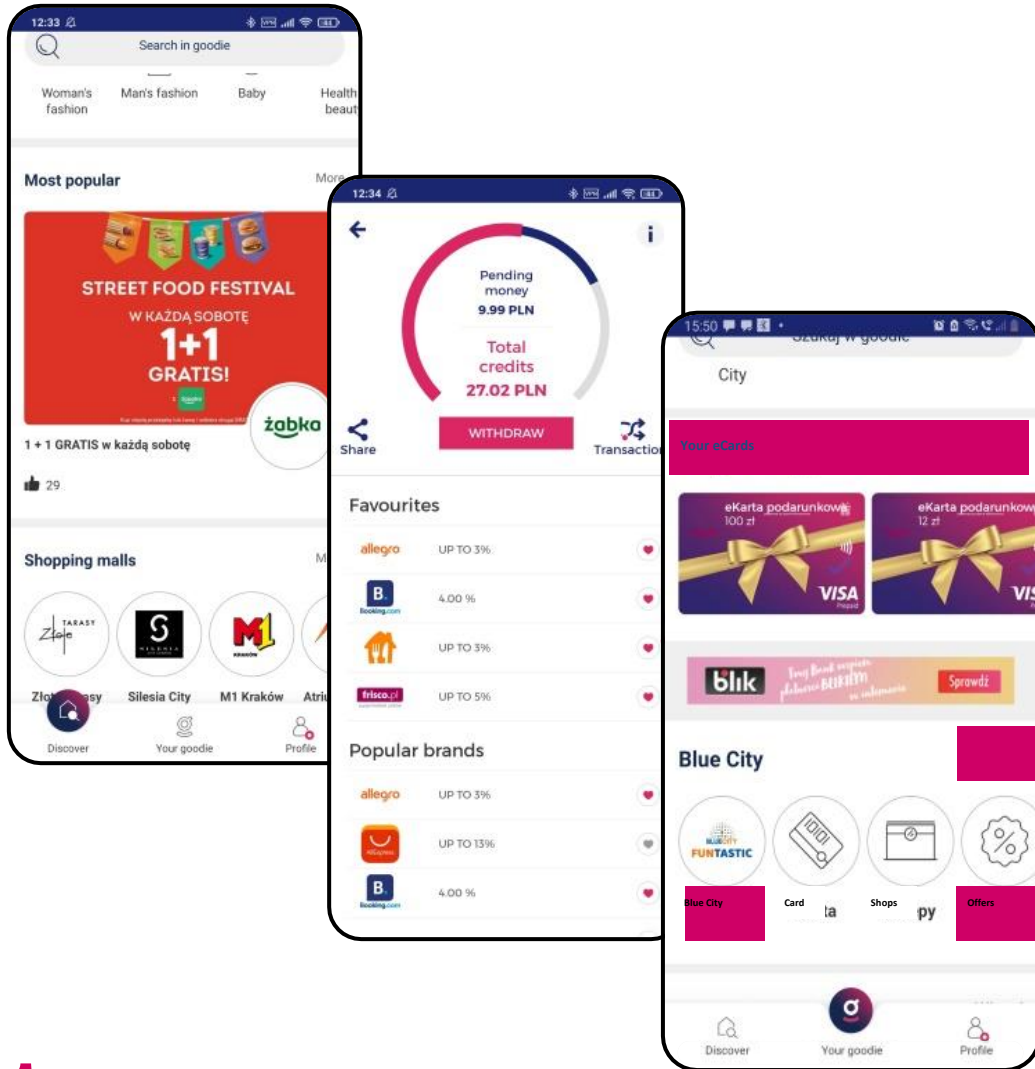
+38%

In number of cash loans taken via digital channels in 1Q2022 compared to 1Q2021



GOODIE - SMARTSHOPING PLATFORM OF BANK MILLENNIUM

Development and promotions for cashback users



Since 2018:

2.75mn
app downloads

PLN1.14bln
generated cashback turnover

PLN26.5mn
amount of cashback

9mn
cashback transaction number

1Q22:

89,000
app downloads

PLN176mn
generated cashback turnover

PLN3.3mn
amount of cashback

1.2mn
cashback transactions

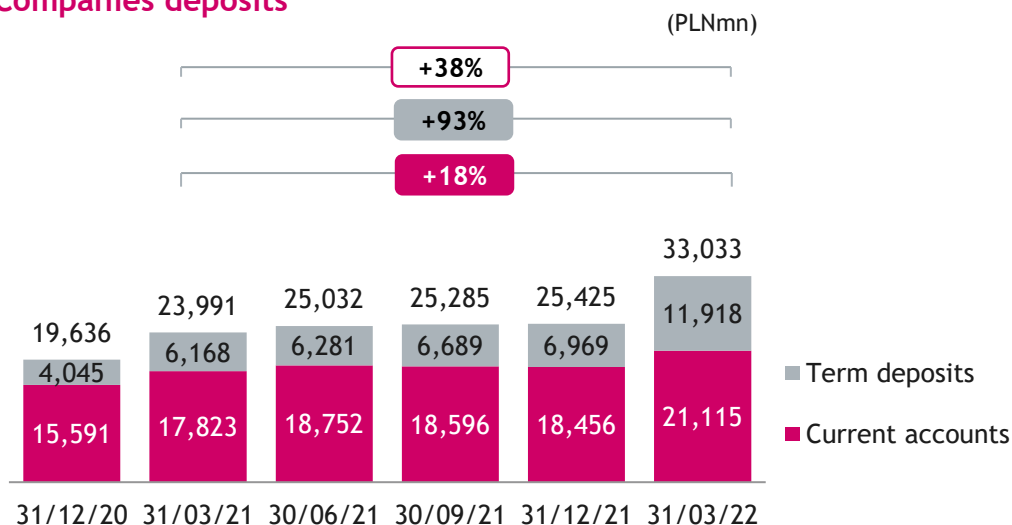
436% increase
in the number of gift cards sold y/y



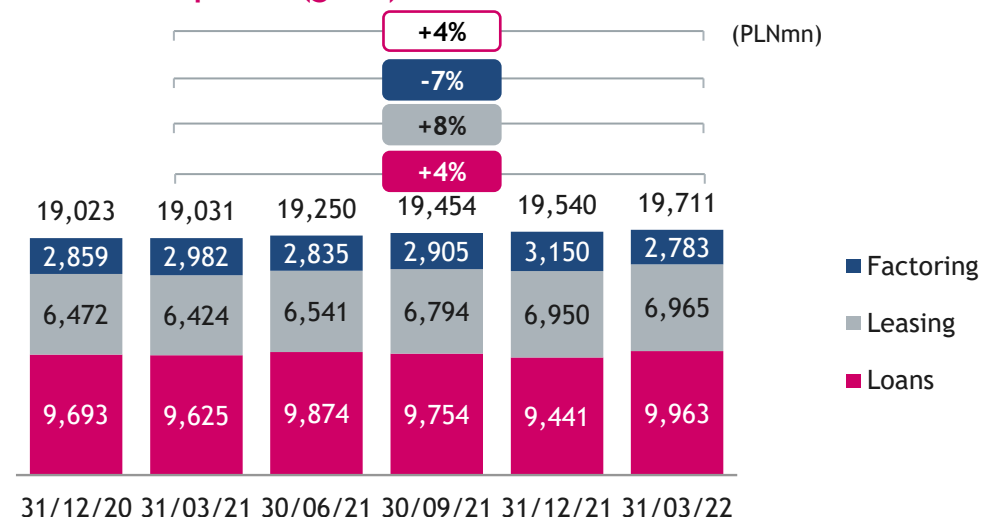
COMPANIES BUSINESS - DEPOSITS AND LOANS

Steady growth of loans: +4% y/y with rebound in leasing; strong growth of deposits: +38% y/y

Companies deposits



Loans to companies (gross)

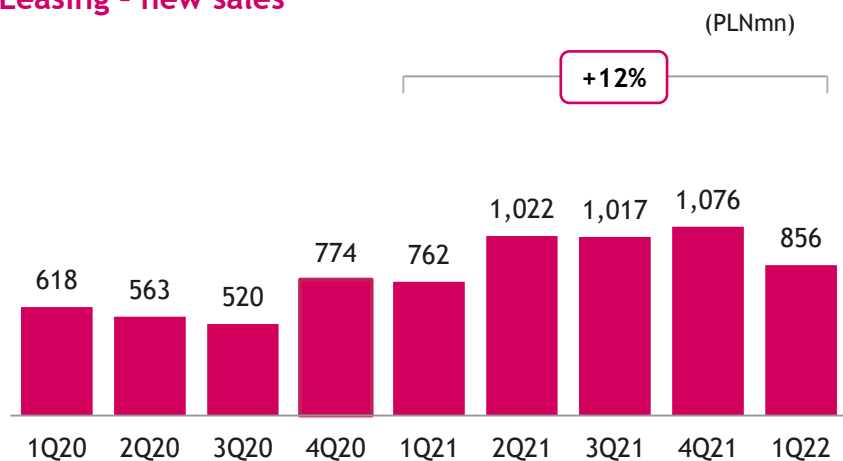


- **Loan portfolio** grows +4% y/y
- **Leasing** accelerates showing the growth of 8% y/y
- Strong pace of growth of companies' **deposits (+38% y/y)**
- **Strong pickup in transaction activity**
- **Digitalisation of client service progressing:** increase of trading after implementation of 24h FX trading on Millennium Forex Trader; 57% of customers signed agreements digitally (incl. credit/trade finance/ factoring/ treasury); Trade Finance: 95% of digital applications and 34% of guarantees issued digitally

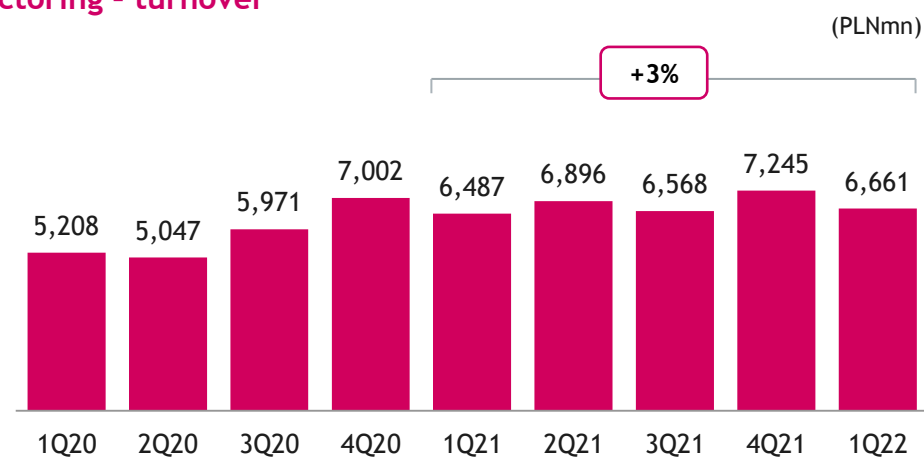
COMPANIES BUSINESS - LOANS AND TRANSACTIONS

Leasing sales grew +12% y/y; factoring grew +3% y/y

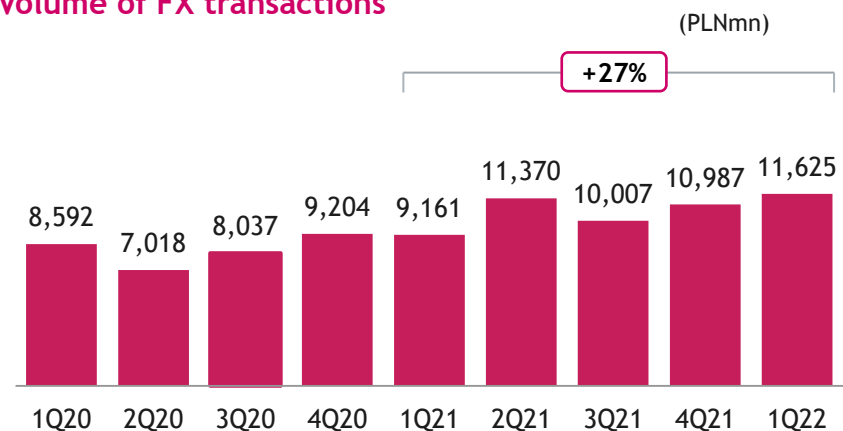
Leasing - new sales



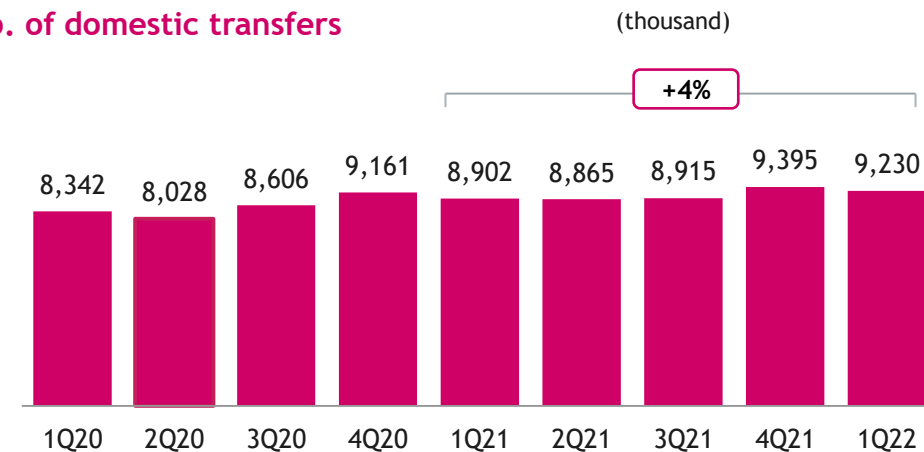
Factoring - turnover



Volume of FX transactions



No. of domestic transfers



SUPPORT FOR BUSINESS

We are building a comprehensive online offering for corporate and business clients

FIRMS

- ✓ New process for applying for a business cash loan through digital channels
- ✓ System changes and additional promotional activities in corporate account acquisition



Digital channels results in 1Q

+49%

In number of small business current accounts opened online increased from Q4 2021

34%

Digital channels share in business cash loan sales in March 2022.

CORPORATE

- ✓ Innovative process for validating and maintaining electronic signatures for enterprise customers
- ✓ New option to order prepaid cards online, in currencies: GBP, USD, EUR.
- ✓ Completion of the redemption application process in support of Tarcza PFR 2.0 programme



NOVELTIES AND IMPROVEMENTS FOR CORPORATE BANKING CLIENTS

- We continued the development of **Millenet for Companies** online banking. We have enriched the module of digital document exchange with the process of **qualified validation of electronic signatures**, which makes it possible to obtain confirmation of the validity and correctness of submitted signatures and electronic seals.
In February, we introduced the possibility of **ordering prepaid cards in foreign currencies: GBP, USD, EUR** and **managing the limits for cards** in the currency of the account associated with the card without having to convert to PLN. Thus, our customers can apply for all cards available in the offer - debit, charge, prepaid - through the Millenet system in an easy, convenient and environmentally friendly way.
- In January, we enabled clients to **place conditional orders** via the **Millennium Forex Trader** currency exchange platform.
- We have introduced **changes when granting investment loans**, shortening the waiting time for a credit decision and limiting the number of required documents. In addition, we have **introduced a new product intended for financing investment projects with support from public funds**.





03

PRESENTATION OF 1Q22 RESULTS

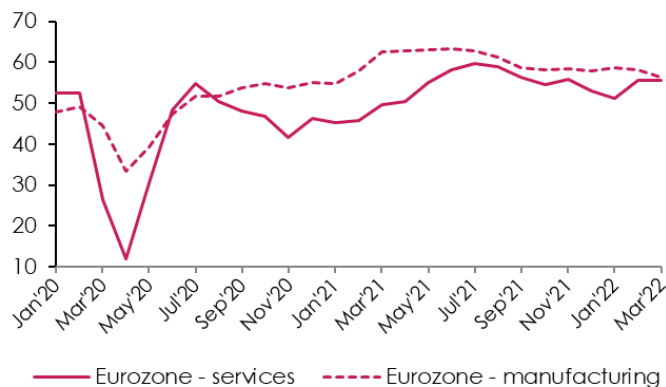
Appendices

MACROECONOMIC OVERVIEW

Economy

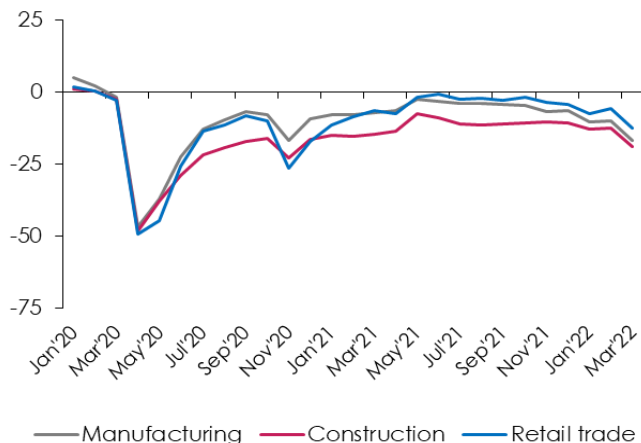
PMI indicators in the Eurozone

(pts)



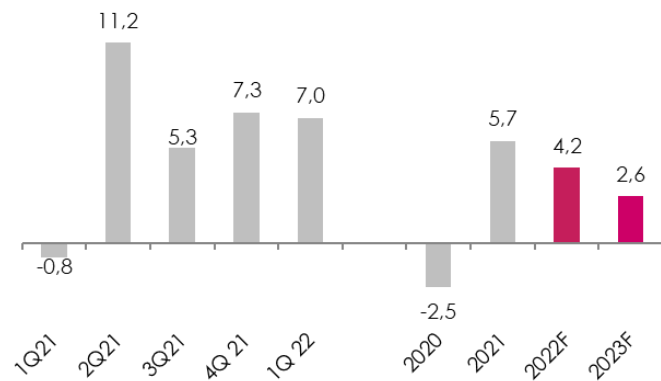
Business sentiment indicators in Poland

(pts)



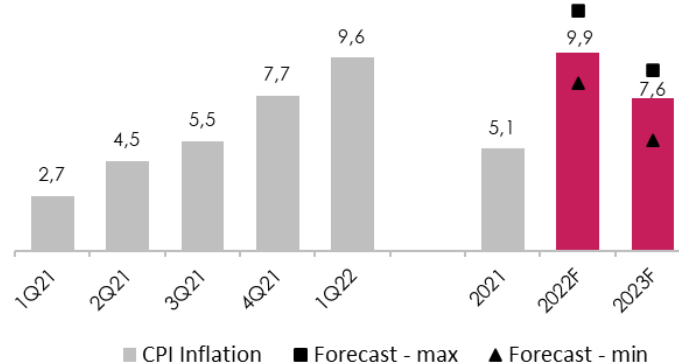
GDP growth rate

(% y/y)



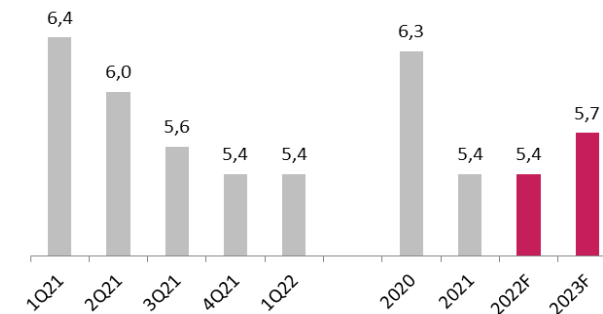
CPI inflation

(% y/y)



Registered unemployment rate

(%)

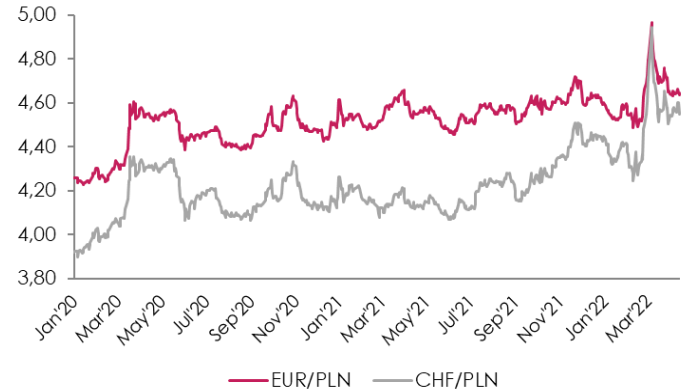


↘ The outlook for the growth and inflation deteriorated after the outbreak of the war in Ukraine but the drop of business sentiment indicators in March was milder than in 2020 after the outbreak of COVID-19 pandemic. Due to the statistical base effects and inflow of refugees from Ukraine, economic growth in Poland in this year should remain solid and reach 4.2%. However, outlook for 2023 is less optimistic as substantially higher inflation and higher interest rates will likely curb private consumption. Inflation will stay much above NBP target in coming two years driven by higher energy and food prices as well as elevated demand pressures.

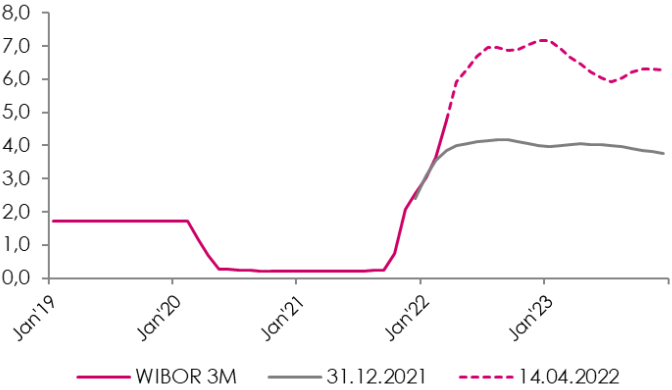
MACROECONOMIC OVERVIEW

Financial markets

EUR/PLN and CHF/PLN exchange rates

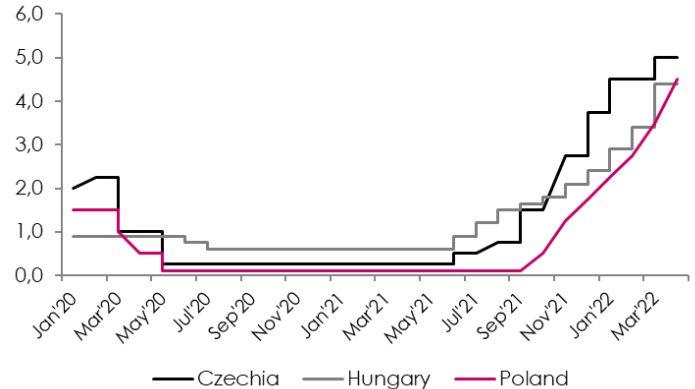


WIBOR 3M and market expectations (%)



Due to mounting inflation risks the Monetary Policy Council decided to accelerate the pace of monetary policy tightening in 1Q22 and hiked interest rates by 225 bps. Expected continuation of the tightening cycle in coming months exerts negative pressure on bonds market. Yields of Polish T-bonds quickly jumped to decade highs chasing also the similar trends in core-bonds market. Polish Zloty depreciated substantially just after the outbreak of the war and reversed from its multi-year high in March. Because of geopolitical risks, market volatility remains high.

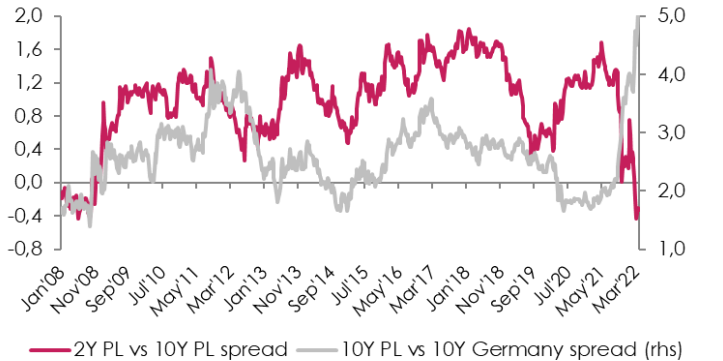
Official interest rates in CEE countries (%)



Polish T-bonds yields (%)



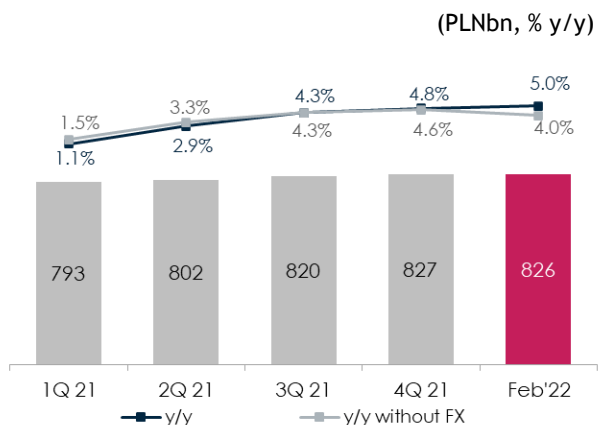
Polish T-bond curve slope and spread to Bund (%)



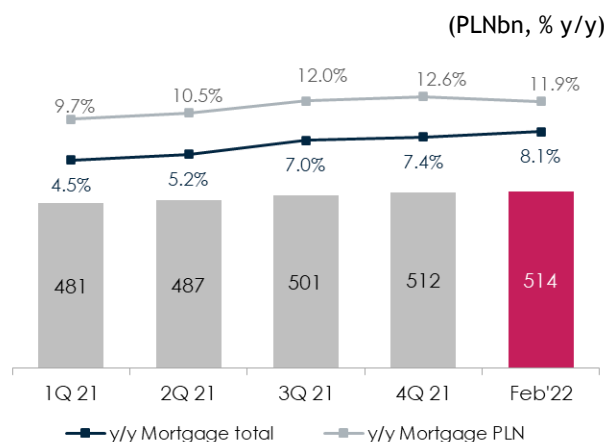
MACROECONOMIC OVERVIEW

Monetary aggregates

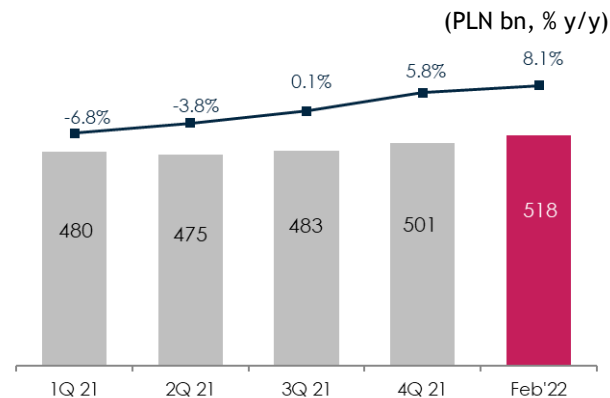
Loans to households



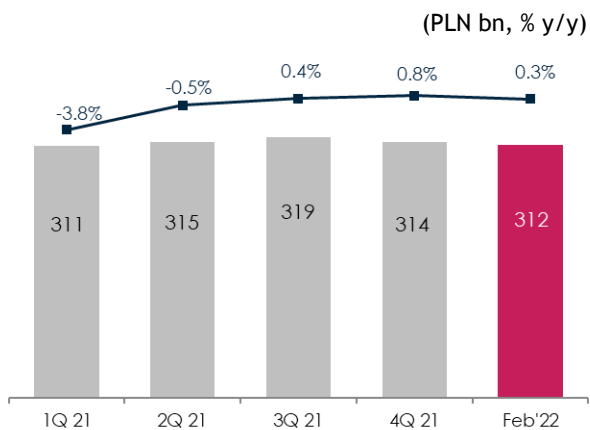
Mortgage loans



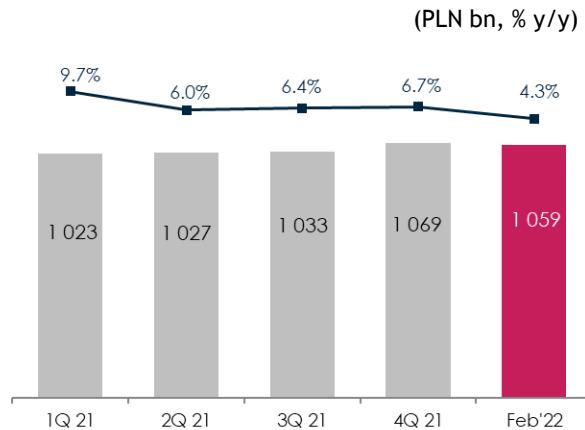
Loans to companies



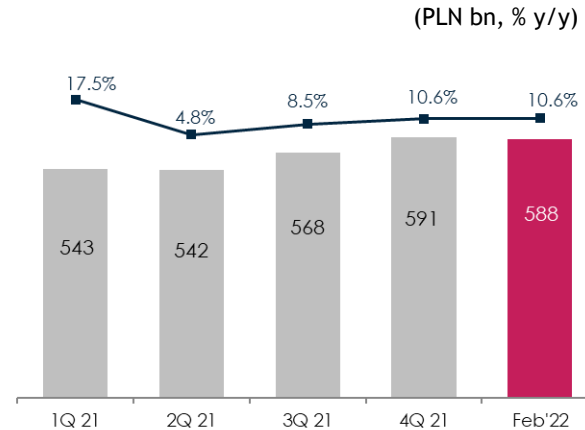
Households: non-mortgage loans



Deposits from households



Deposits from companies



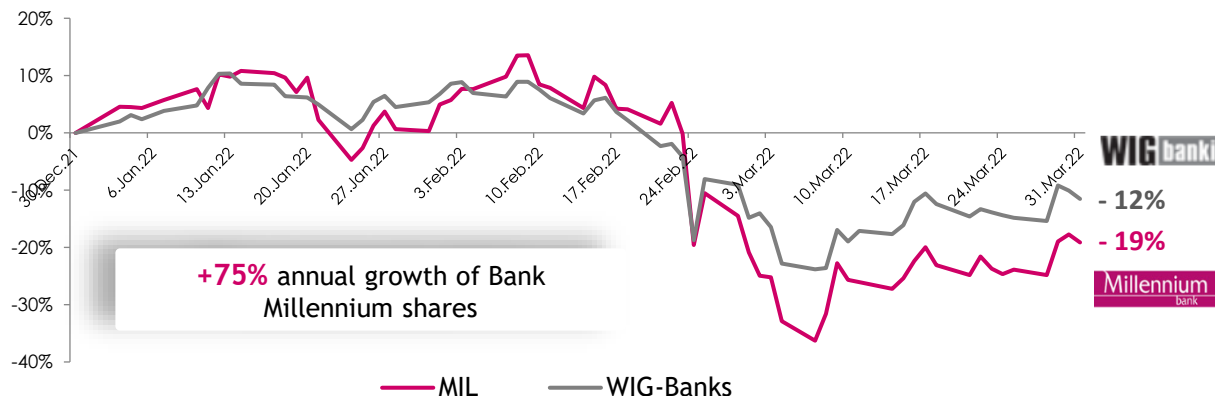
At the end of Feb'22 the value of loans to households was only slightly lower than in Dec'21 as a decrease in consumer loans was counterbalanced by a further increase in mortgage loans. Production of new loans to consumers is slowing due to of higher interest rates. Corporate loans rebuilt in 1Q22, largely due to higher overdrafts.

Value of deposits in the banking sector was in Feb'22 lower than in Dec'21, due to cash withdrawals as a consequence of outbreak of war in Ukraine.

RATINGS AND MARKET RATIOS

In 1Q22, the outbreak of the war in Ukraine was the main factor influencing investors' moods. Since the beginning of the year the share price of Bank Millennium shares decreased 19% but in annual basis grew by 75%.

Bank Millennium share performance vs. WIG Bank index



Bank 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

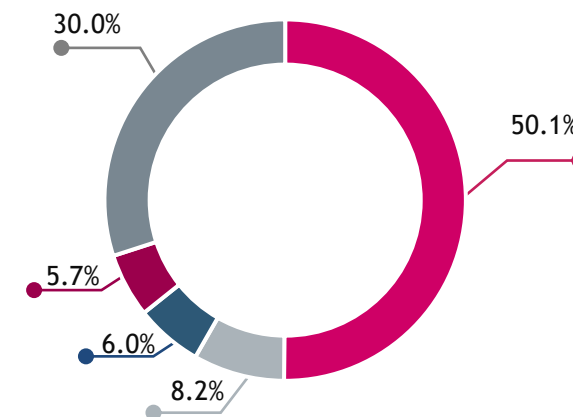
On January 27, 2022, Moody's affirmed Bank Millennium's rating with stable outlook.

Moody's Baa1 / P2/ baa3 / stable outlook

Fitch BBB- / F3/ bbb- / negative outlook

Bank Millennium shareholders' structure (31.12.2021)

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



ESG ACTIVITIES

ESG (Environmental, Social, Governance) issues have been an integral part of the Bank Millennium Group's business strategy for years now. As a responsible and friendly bank, we want to exert a positive influence on our social, economic and natural environment, ensure full availability of our services, and thanks to numerous innovative solutions, make our clients' everyday life easier and actively support the development of enterprises. The ESG area is also included in the 2022-2024 Bank Millennium Group's Strategy announced in December 2021.

Publication of the ESG Report of Bank Millennium and Bank Millennium Group for 2021

Consolidated 2021 Bank Millennium Group Annual Report was published on 21 February 2022. The report in its online version, published on 7 April 2022, is available here:

<https://raportroczny.bankmillennium.pl/2021/en/>

The ESG Report for 2021 presents in detail the Bank and Group's involvement in sustainable ESG development with respect to the main groups of stakeholders.

Work on the operationalization of the ESG strategy

Bank Millennium Group is currently working on the sustainability initiatives outlined in the 2022-24 Business Strategy, addressing i.a. financing of sustainable projects and reduction of greenhouse gas emissions. The work is coordinated by the Sustainability Office supervised directly by the Chairman of the Bank's Management Board. At the Bank there is also a Sustainability Committee, which includes all Members of the Bank's Management Board and representatives of the units that perform tasks related to sustainable development in the Bank and the Group.

Comprehensive aid to Ukraine

In response to the tragic events in Ukraine and in a gesture of solidarity with its citizens, Bank Millennium provided support in the total amount of PLN 400,000 to four non-governmental organisations that help refugees from Ukraine in Poland in the long term.

Contributing to the aid activities for the refugees arriving from Ukraine is the entire community of the Group and the Bank Millennium Foundation, which has launched a special edition of the #słuchaMywspieraMy (#WElistenWEsupport) grant programme for employee initiatives targeted at refugees from Ukraine. We have introduced many facilities for customers. More information is available here:

<https://www.bankmillennium.pl/en/solidarity-with-ukraine>



THE MOST IMPORTANT AWARDS AND ACHIEVEMENTS OF BANK MILLENNIUM in 1Q 2022

Professionalism and versatility of employees as well as excellent relations with clients confirmed by independent rankings and competitions



A team of Bank Millennium economists

- first in Refinitiv ranking (previously Reuters)
- on the top of the ranking of the best forecasters of the "Parkiet" daily

In the Refinitiv ranking, the team consisting of Grzegorz Maliszewski, Andrzej Kamiński and Mateusz Sutowicz took first place in the summary of macroeconomic forecasts for 2021. In the "Parkiet" ranking, it was distinguished, among others, by for the most stable prognostic form and the greatest versatility of the team.



Bank Millennium on the podium in the satisfaction ranking of individual clients ARC Rynek i Opinia

In the report "Bank retail customer satisfaction monitor" prepared by the research institute ARC Rynek i Opinia, the Bank was again on the podium in the ranking of individual customer satisfaction. It became a leader in the Contact Points category (helpline, visit to a branch, electronic banking and mobile application, website), and was second in the recommendation, customer satisfaction and loyalty ranking.



Bank employees distinguished in the prestigious competition of the sales and customer service sector - Polish National Sales Awards

Albert Patyga, the coordinator of DBB's Sales and Maintenance Teams, became a double laureate of the competition - he won the award in the Customer Experience Manager category and a special award of the Judges' Committee "Super Seller", and Maciej Matysiewicz, head of the team at the Contact Center Department, became a finalist in the Sales Team Manager category at the Bank.

SYNTHETIC P&L ACCOUNT

Reported results

	1Q22	1Q21	Change Y/Y	4Q21	Change Q/Q
Net interest income*	961	622	54%	767	25%
Net commission income	221	205	8%	215	3%
Other non-interest income	-22	40	-	-59	-63%
Operating Income	1 160	867	34%	923	26%
General and administrative costs	-435	-376	16%	-383	13%
Depreciation	-52	-51	0%	-51	2%
Total operating costs	-486	-427	14%	-434	12%
Net cost of risk **	-83	-76	9%	-82	1%
FX legal risk provision	-499	-533	-6%	-732	-32%
Operating profit	91	-170	-	-325	-
Banking tax	-82	-75	9%	-82	0%
Pre-tax profit	9	-245	-	-407	-
Income tax	-132	-66	99%	-102	29%
Net profit	-122	-311	-	-509	-

(*) Margin from all derivatives, including those hedging FX denominated loan portfolio, is presented in Net Interest Income

(**) cost of risk includes impairment provisions (on all stages), FV adjustment on loans and result on modification.

BALANCE SHEET

	31.03.2021	31.12.2021	31.03.2022	Change y/y
ASSETS				
Cash and balances with the Central Bank	2 361	3 180	8 286	251%
Loans and advances to banks	605	771	986	63%
Loans and advances to customers	74 636	78 603	78 703	5%
Amounts due from reverse repo trans.	24	269	26	8%
Debt securities	22 980	18 220	18 703	-19%
Derivatives (for hedging and trading)	259	100	241	-7%
Shares and other financial instruments	234	167	152	-35%
Tangible and intangible fixed assets	929	942	936	1%
Other assets	1 339	1 662	1 724	29%
TOTAL ASSETS	103 366	103 914	109 756	6%
LIABILITIES AND EQUITY				
Deposits and loans from banks	826	539	647	-22%
Deposits from customers	88 255	91 448	97 305	10%
Liabilities from repo transactions	10	18	0	-100%
Financial liabilities at fair value through P&L and hedging derivatives	569	758	880	55%
Liabilities from securities issued	424	40	40	-91%
Provisions	473	596	721	52%
Subordinated liabilities	1 539	1 541	1 548	1%
Other liabilities	2 583	2 278	2 417	-6%
TOTAL LIABILITIES	94 679	97 217	103 558	9%
TOTAL EQUITY	8 687	6 697	6 198	-29%
TOTAL LIABILITIES AND EQUITY	103 366	103 914	109 756	6%

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www.bankmillennium.pl



[Kanał na YouTube](#)



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Next events:



26.07.2022 – 1H22 results

24.10.2022 – 3Q22 results