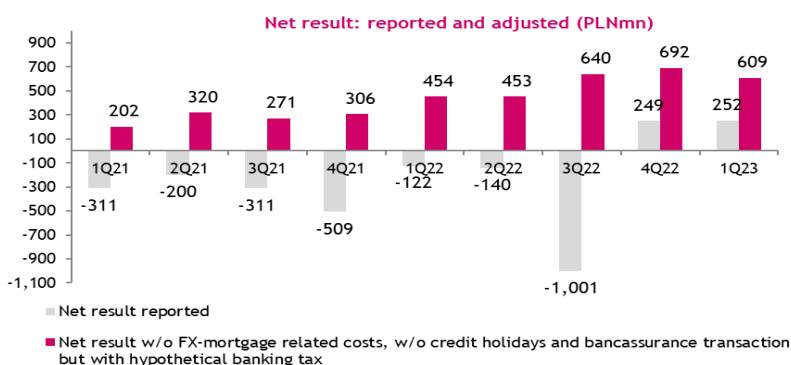


Quarterly Fact Sheet - 28.04.2023

Bank Millennium Group - 1Q23 results

The second consecutive quarter of material positive net result after a period of negative results

1Q23 was the second consecutive quarter of material positive net result reported by Bank Millennium S.A. Capital Group's after a period of negative results. Reported net profit amounted to PLN252 million despite steep costs related to FX-mortgage portfolio. Net profit adjusted for FX-mortgage costs (PLN939 million after tax) but with a hypothetical bank tax (PLN99 million) would be PLN1,093 million. The Group recognised significant extraordinary profit of PLN483 million after tax resulting from the commencement of a strategic co-operation in the field of bancassurance with TU Europa Group and the resulting sale of 80% stake in Millennium Financial Services sp. z o.o. subsidiary. Stripping this out, adjusted net profit would be PLN609 million in the period.



Financial highlights of 1Q23

Net profit	PLN252mn
Net interest income	+31% y/y
NIM	+81 bp y/y
Adj. cost/income	28.7%
NPL ratio	4.7%

Business highlights of 1Q23

Customer deposits	+4% y/y
Retail deposits	+9% y/y
Debit cards	+214k y/y
PLN mortgage loans	+2% 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 622 branches (including 391 own branches and 231 franchise branches), and electronic banking channels. Bank Millennium is Poland's 7th* largest bank by assets. It employs 6 815 people (FTEs).

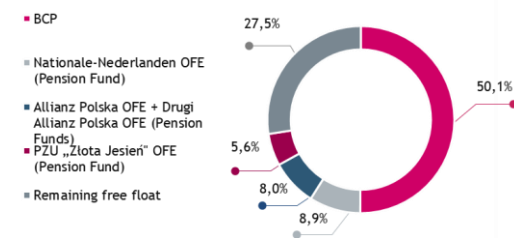
(*) Data as on 31.12.2022

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 structure

as on 31.12.2022



Bank's current rating

Moody's	Baa3 / P3/ ba3/ negative outlook
Fitch	BB / B/ bb /stable outlook
Capital Intelligence	BBB/A2/bbb/negative outlook

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, WIG-ESG

~2.9 million active clients and 2.6 million digital clients

ACTIVE USERS OF DIGITAL CHANNELS



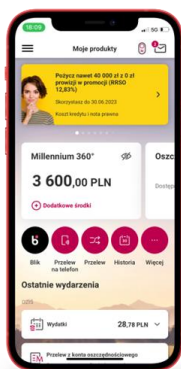
2.6mn

Active digital users
(+11% y/y)



2.32mn

Active mobile users*
(+16% y/y)



ONLINE SALES

80%

Digital channels share
in sales of cash loan in
1Q23 (-1 p.p. vs. 4Q22)

+19%

In number of cash
loans sold online in
1Q23 vs. 1Q22

96%

Digital channels share
in sales of term
deposits in 1Q23 (no
change)

+32%

In number of term
deposits set online in
1Q23 vs. 1Q22

43%

Digital channels share
in current accounts
acquisition 1Q23 (+10
p.p. vs. 4Q22)

+42%

In number of current
accounts opened online
in 1Q23 vs. 1Q22

Goodie – smartshopping platform of Bank Millennium



1Q23:



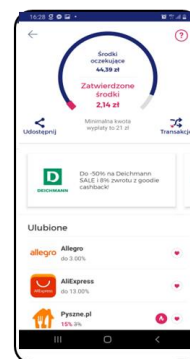
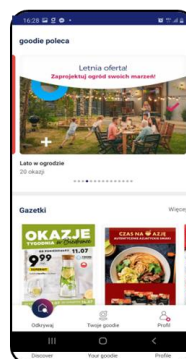
50% increase y/y
the number of active cashback users



100% increase y/y
the number of new cashback users



42% increase compared to 4Q22
the number of active users in the „Returns for purchases” service of Bank Millennium



The most important awards and achievements of Bank Millennium in 1Q23



Service Quality Star

For another year in a row, Bank Millennium was among the companies honored with the title of Star of Service Quality awarded to the friendliest companies in Poland based on a consumer satisfaction survey.

The distinction awarded by the Polish Service Quality Standard means that the bank represents the highest standards of service, stands out from the competition, and the Millennium brand has been recommended by consumers for 2023.

1 miejsce
stanowiska ekonomistów
Banku Millennium
w rankingu
REFINITIV



1st place for the team of economists in the REFINITIV ranking and 2nd place for the Investor Relations team in the „Parkiet” daily survey

In the Refinitiv (formerly Reuters) ranking, a team of economists led by Grzegorz Maliszewski, which also includes Andrzej Kamiński and Mateusz Sutowicz, again took 1st place in macroeconomic forecasts for 2022. On the other hand, in Poland's largest study of communication between listed companies and the market, the Investor Relations team scored #2. Dariusz Górski, Katarzyna Stawinoga and Marek Miśków

SRP

SRP Europe 2023 Awards

Najlepsza sprzedaż produktów strukturyzowanych

Awards

1st place for the Best Distributor of structured products in Poland and 1st place for the Best Distributor in Eastern Europe!

In this year's edition of the SRP European Awards 2023 - a prestigious international competition for the structured products industry, we took 1st place in the Best Distributor in Poland category and 1st place in the Best Distributor Eastern Europe category.

Bank Millennium Investor Relations

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Katarzyna Stawinoga +48 22 598-11-10

Marek Miśków +48 22 598-11-16

e-mail: ir@bankmillennium.pl

Next events

26.07.2023 - 1H23 results

27.10.2023 - 3Q23 results



www.bankmillennium.pl



Kanał na YouTube



Twitter: [@BankMillennium](https://twitter.com/BankMillennium)

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