

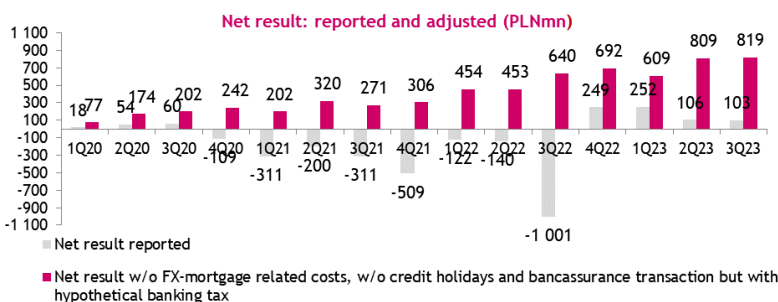
## Quarterly Fact Sheet - 27.10.2023

### Bank Millennium Group - 3Q23 results

#### The fourth quarter in a row with positive net result

Bank Millennium S.A. Capital Group's reported net profit of **PLN103 million** in 3Q23 and **PLN461 million** in 9M23. September was the 12th consecutive month with a positive net result. These results compare against negative PLN1,001 million/PLN1,264 million net result reported in 3Q22/9M22 respectively.

The three-digit net result of the period was achieved despite the still steep costs related to FX-mortgage portfolio which totalled PLN813 million after tax (PLN2,560 million in 9M23, +47% y/y). 3Q23 net profit adjusted for these costs but with a hypothetical asset tax (PLN97 million) would be record PLN819 million (9M23: PLN2,237 million, up 45% y/y).



#### Improvement of capital ratios

Capital ratios improved considerably in the period with **Group's T1 capital ratio increasing to 13.5%** from 11.7% at the end of June'23 (Bank solo: 14.1% from 11.7% respectively). **Additionally, the Bank issued EUR500 million of MREL eligible four-year bonds**, closing the regulatory gap.

#### Financial highlights of 3Q23

Net profit	<b>PLN461mn</b>
Net interest income	<b>+16% y/y</b>
NIM	<b>+36 bp y/y</b>
ROE reported	<b>10.0%</b>
ROE adjusted*	<b>22.6%</b>
Adj. cost/income	<b>29.0%</b>
NPL ratio	<b>4.7%</b>

(\*) Equity adjusted by FX related costs

#### Business highlights of 3Q23

Customer deposits	<b>+9% y/y</b>
Retail deposits	<b>+11% y/y</b>
Cash loans sales in 9M23	<b>+19% y/y</b>
Payments cards	<b>+143k y/y</b>

### Bank Millennium Group

Bank Millennium is a universal bank, offering a broad range of services to retail and corporate customers via a network of 615 branches (including 378 own branches and 237 franchise branches), and electronic banking channels. Bank Millennium is Poland's 7th\* largest bank by assets. It employs 6 776 people (FTEs).

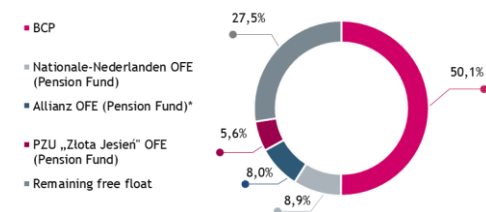
(\*) Data as on 30.06.2023

### 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



(\*) According to the information in [current report no 18/2023](#);

### Bank's current rating

Moody's	<b>Baa3 / P3/ ba3/ negative outlook</b>
Fitch	<b>BB / B/ bb /positive outlook*</b>
Capital	
Intelligence	<b>BBB/A2/bbb/negative outlook</b>


(\*) Fitch revised the outlook from stable to positive on July 13, 2023.

### 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 2.7 million digital clients

### ACTIVE USERS OF DIGITAL CHANNELS

 **2.66mn**  
Active digital users\*  
(+7% y/y)

 **2.43mn**  
Active mobile banking users\*\* (+11% y/y)

 **1.72mn**  
Active BLIK users  
(+24% y/y)



**231mn**  
times users logged in to mobile app in 3Q

**500K**  
transactions per month with biometric authorization

 **CASH LOAN**

**82%**  
Digital share in cash loan sales in 3Q23

 **ACCOUNTS**

**37%**  
Digital share in current accounts acquisition in 3Q23

 **TERM DEPOSITS**

**96%**  
Digital share in term deposit sales in 3Q23

 **INSURANCE**

**+26%**  
Growth in insurance online sales in 3Q23 vs. 2Q23

\* Individual and Microbusiness customers. \*\* Customers logging in to mobile app as well as mobile Millennium.

## Goodie – smartshopping platform of Bank Millennium




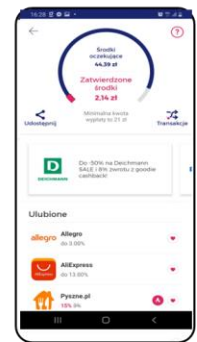
**3Q23:**

 **PLN3mn refunds** were paid to the users

 **560% increase y/y** the number of transactions made in „Refunds for purchases” service in Bank Millennium

 **12% increase y/y** sales of goodie gift cards

 **Increasing popularity of the gift cards** as a reward in loyalty programmes, incentives and sales promotions



## The most important awards and achievements of Bank Millennium in 3Q23



**Bank Millennium in the top ten of the 17th edition of the Responsible Companies Ranking**

The bank took sixth place in the classification overall, where it advanced by two positions compared to last year. In the banking, financial and insurance sector category, the bank took fifth place, just like last year. The ranking shows the largest companies in Poland assessed in terms of the quality of responsible management in accordance with ESG guidelines.



**Bank Millennium employees triumphed in the prestigious Polish Contact Center Awards**

We won no less than 6 awards in the Customer Communication section in the competition organised by Polish Marketing Association SMB. Polish Contact Center Awards is the most important plebiscite of the Polish contact center and customer care/service sector.



**Bank Millennium awarded the title of Europe's Climate Leader 2023**

Our activities for sustainable development and environmental protection have been appreciated by the Financial Times and Statista. The Bank is the only company from Poland to be distinguished in the Europe's Climate Leaders 2023 ranking. It gathers information from 500 companies in 33 European countries, which between 2016 and 2021 achieved inter alia the largest reductions in greenhouse gas emissions relative to revenue.

## Bank Millennium Investor Relations

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