Millennium bank

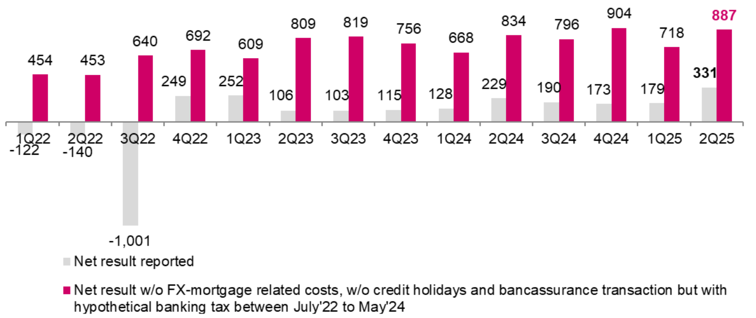
Quarterly Fact Sheet – 24.10.2025

Bank Millennium Group – 3Q25/9M25

Record high reported quarterly profit in 3Q25/9M25

Bank Millennium S.A. Capital reported net profit of PLN345 million in 3Q25 (**up 4% q/q**) and **PLN855 million in 9M25** (**up 56% y/y**) translating into annualised quarterly ROE of 15.0% and 14.2% ROE in 9M25. 3Q25 was characterised by a relatively small number of extraordinary items and the still relatively elevated, although dropping, costs related to FX-mortgage portfolio. In 3Q25 the latter totalled PLN399 million after tax while in 9M25 they amounted to PLN1,492 million, dropping 17% y/y.

Core operating performance remained solid, generating the lion's share of this strong quarterly and year-to-date result. Total loans were marginally up in 3Q25 but growth in the corporate book accelerated further (+6% q/q) with y/y growth rate at 12%. Again, origination in the small companies segment was particularly strong. In contrast, retail book showed negative q/q and y/y dynamics due to a combination of fast contracting FX-mortgage portfolio and low, although accelerating, origination of PLN mortgages. These more than offset the continuing solid origination of consumer loans. Liquidity surplus increased further with deposits up 5% q/q and up 12% y/y while L/D ratio reached a new low of 58%. Number of active retail clients remained in a steady uptrend (3.234 million, up 4% y/y), number of active digital clients crossed the 3 million threshold while volume of investment products grew 9% q/q to over PLN14.2 billion. Within these, funds managed by Millennium TFI, a mutual fund company, exceeded PLN10 billion.



Financial highlights of 3Q25/9M25

Net profit (y-t-d)	**PLN855mn**
Net interest income	**+7% y/y**
NIM	**4.10%**
ROE reported in 3Q25	**15.0%**
Adj. cost/income in 9M25	**35.1%**
NPL ratio	**4.2%**

Business highlights of 9M25

Customer deposits	**+12% y/y**
Consumer loans	**+3% y/y**
Corporate loans	**+12% y/y**
Investment funds portfolio	**+39% y/y**
Loans to deposit ratio	**58%**

Bank Millennium Group

Bank Millennium is a universal bank, offering a broad range of services to retail and corporate customers via a network of 592 branches (including 353 own branches and 239 franchise branches), and electronic banking channels. Bank Millennium is Poland's 7th* largest bank by assets. It employs 6 824 people (FTEs).

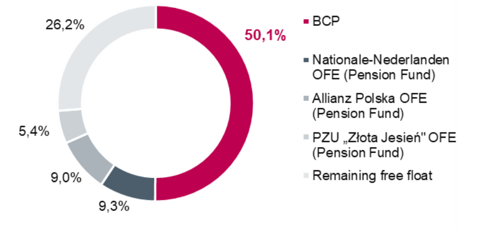
(*) Data as on 30.06.2025

Management Board

- Joao Bras Jorge – CEO
- Fernando Bicho – Deputy Chairman (CFO)
- Wojciech Haase - Board Member
- Jarosław Hermann - Board Member
- Halina Karpińska - Board Member
- António Ferreira Pinto Júnior - Board Member
- Magdalena Zmitrowicz - Board Member

Shareholders structure

as on 31.12.2024



Bank's current ratings

Moody's	**Baa2 / P3/ ba2**/positive outlook
Fitch	**BBB- / F3/ bbb-** /stable outlook
Capital Intelligence	**BBB-/A3/bbb-**/ stable outlook

Bank's shares

No of shares	1 213 116 777
WSE Ticker	MIL
ISIN	PLBIG0000016
Bloomberg	MIL PW
Reuters	MILP.WA
Indices	WIG, WIG30, mWIG40, WIG Banks, MSCI Poland

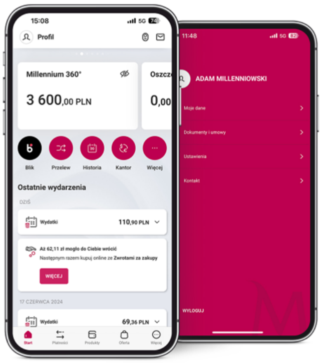
3.2 million active clients and 3.0 million digital clients

ACTIVE USERS OF DIGITAL CHANNELS

3.02mn
Digital users*
(+6% r/r)

2.82mn
Mobile users**
(+9% r/r)

2.18mn
BLIK users in 3Q25
(+10% r/r)



CASH LOAN
88%
Digital share in cash loan sales in 3Q25

ACCOUNTS
77%
Digital share in current accounts acquisition in 3Q25

TERM DEPOSITS
95%
Digital share in term deposit sales in 3Q25

JUNIOR ACCOUNTS
77%
Digital share in junior account acquisition in 3Q25

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

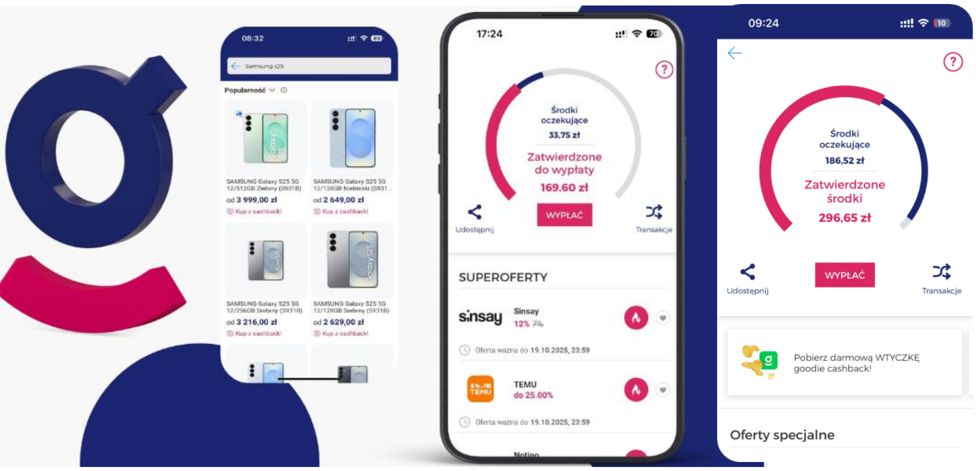
Goodie – smartshoping platform

Development of the price comparison
Onboarding new stores to the comparison engine

29% Increase y/y
Transaction values made through goodie cashback

25% Increase y/y
Number of transactions made through the goodie cashback service

4,2 4,6 4,1



The most important awards and achievements of Bank Millennium in 3Q25

Euromoney Award
Bank Millennium has been recognized as Poland's Best Digital Bank by Euromoney. The Bank received the title of Poland's Best Digital Bank for Consumers in the magazine's prestigious Awards for Excellence competition.

Bank Millennium on the ESG Ranking podium
Bank Millennium secured 2nd place in the 'ESG Ranking: Responsible Management 2025' in the Governance category, which evaluates ethical business practices. This marks an advancement from last year's 3rd place and further strengthens the Bank's position as one of the market leaders in this area.

Award for Best Sustainable Fund
Millennium SFIO Plan Aktywny Fund recognized as the Best Sustainable Fund promoting ESG principles at the POLSIF Awards. The fund consistently incorporates environmental, social, and governance (ESG) factors into its investment strategy.

Bank Millennium is the best Digital Bank by Global Finance magazine
The Bank was awarded the title of Best Bank in Poland for 2025. The annual Global Finance Awards honour financial institutions that prioritize customer needs, stand out for the breadth of their offerings, long-term stability, and technological innovation.

Bank Millennium Investor Relations

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Next events

4Q25 results TBA

www.bankmillennium.pl   Kanał na YouTube   @BankMillennium

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