

Quarterly Fact Sheet – 09.02.2026

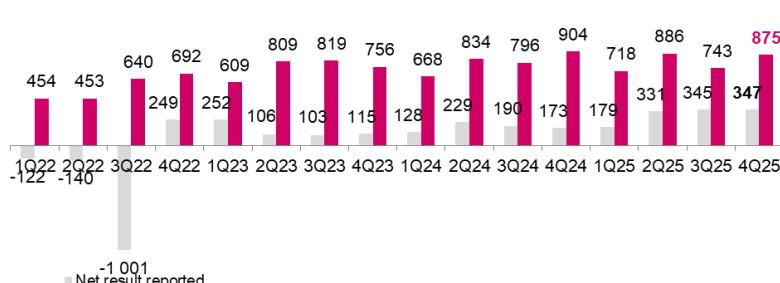
Bank Millennium Group – preliminary 4Q25/2025

Net profit up 67% to annual record of PLN1,202 million,
ROE at 14.3%

Bank Millennium S.A. Group delivered **a net profit of PLN 1,202 million in 2025**, marking a **67% y/y increase** and an ROE of 14.3%. The year was characterised by a limited number of extraordinary items, largely confined to costs linked to the FX-mortgage portfolio. These costs, totalling PLN 2,020 million after tax, declined by 21% y/y. Excluding them, the underlying net profit would have reached PLN 3,222 million.

In 4Q25 alone, net profit amounted to PLN347 million translating into an ROE of 14.4%. FX-mortgage related costs totalled PLN 519 million pre-tax (PLN 529 million after tax), while net profit adjusted for these would amount to PLN875 million. The reported 4Q25 net profit was a tad above the 3Q25 level despite seasonally higher opex and higher costs related to FX-mortgage portfolio. This strong result was supported by broadly stable core income, higher non-interest income (chiefly revaluation gains), lower credit risk charges (outcome of NPL sales), and finally slightly lower CIT charge.

Quarterly net results: reported and adjusted (PLNm)



Financial highlights of 2025

Net profit	PLN1 202mn
Net interest income	+4% y/y
NIM	4.01%
ROE reported	14.3%
Adj. cost/income	36.9%
NPL ratio	3.8%

Business highlights of 2025

Customer deposits	+12% y/y
Consumer loans	+4% y/y
Corporate exposures	+20% 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 590 branches (including 353 own branches and 237 franchise branches), and electronic banking channels. Bank Millennium is Poland's 7th* largest bank by assets. It employs 6 906 people (FTEs).

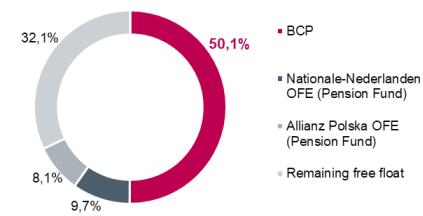
(* Data as on 31.09.2025

Management Board

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

Shareholders structure

as on 31.12.2025



Bank's current ratings

Moody's	Baa2 / P3/ ba2/stable 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

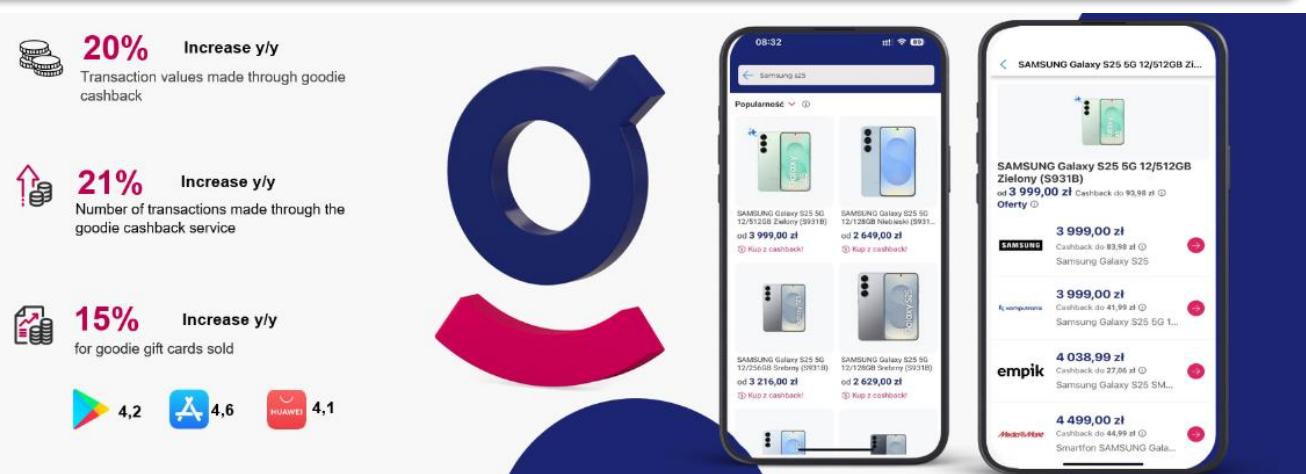
3.3 million active clients and over 3.0 million digital clients

ACTIVE USERS OF DIGITAL CHANNELS

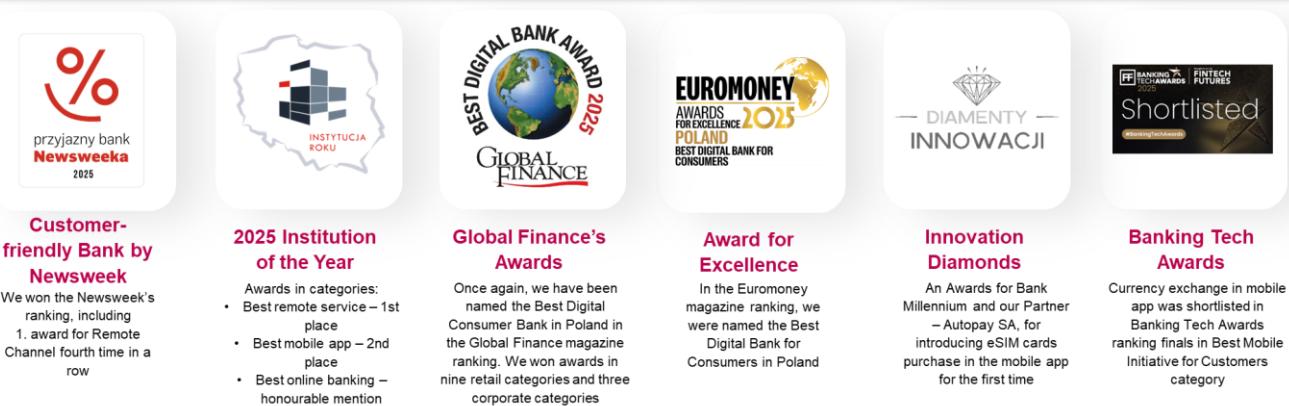


(* Individual and Microbusiness customers. (** *Millennium 360° accounts set in mobile app with personal details confirmation via mObywatel app vs. video verification process (selfie)).

Goodie – smartshopping platform



Awards for digital channels in 2025



Bank Millennium Investor Relations

Dariusz Górski - Head of Investor Relations +48 22 598-11-15

Katarzyna Stawinoga +48 22 598-11-10

Marek Miśkow +48 22 598-11-16

e-mail: ir@bankmillennium.pl



www.bankmillennium.pl



[Kanał na YouTube](#)

Next events

27-02-2026 Consolidated and non-consolidated annual report for 2025

28-04-2026: 1Q26 results

28-07-2026: 1H26 results

27-10-2026: 3Q26 results



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