

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 (PLNmnn)



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).

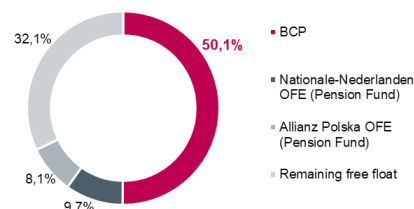
(*) Data as on 31.09.2025

Management Board

- Joao Bras Jorge – CEO
- Fernando Bicho – Deputy Chairman (CFO)
- Wojciech Haase - Board Member
- Jarosław Hermann - Board Member
- Halina Karpińska - 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



3.07mn

Digital users*
(+6% r/r)



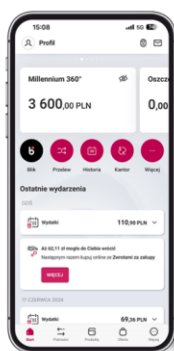
2.87mn

Active mobile users
(+8% r/r)



2.28mn

Mobile only
(+16% r/r)



71%

banking with mObywatel app in 4Q 2025^(*)

84%

Digital share in CREDIT CARDS sales in 4Q25



CASH LOAN

88%

Digital share in cash loan sales in 4Q25



ACCOUNTS

62%

Digital share in current accounts acquisition in 4Q25



TERM DEPOSITS 95%

Digital share in term deposit sales in 4Q25



JUNIOR ACCOUNTS 84%

Digital share in junior account acquisition in 4Q25

(*) 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



20%

Increase y/y

Transaction values made through goodie cashback



21%

Increase y/y

Number of transactions made through the goodie cashback service



15%

Increase y/y

for goodie gift cards sold



4,2



4,6



4,1



Awards for digital channels in 2025



przyjazny bank
Newsweek
2025

Customer-friendly Bank by Newsweek

We won the Newsweek's ranking, including 1. award for Remote Channel fourth time in a row



2025 Institution of the Year

Awards in categories:

- Best remote service – 1st place
- Best mobile app – 2nd place
- Best online banking – honourable mention



Global Finance's Awards

Once again, we have been named the Best Digital Consumer Bank in Poland in the Global Finance magazine ranking. We won awards in nine retail categories and three corporate categories



Award for Excellence

In the Euromoney magazine ranking, we were named the Best Digital Bank for Consumers in Poland



Innovation Diamonds

An Awards for Bank Millennium and our Partner – Autopay SA, for introducing eSIM cards purchase in the mobile app for the first time



Banking Tech Awards

Currency exchange in mobile app was shortlisted in Banking Tech Awards ranking finals in Best Mobile Initiative for Customers category

Bank Millennium Investor Relations

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[Kanał na YouTube](#)



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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

This information has been prepared by Bank Millennium for information purpose and should be not treated as investment advice. The information presented in this document should be read together with other information published by the Bank (on www.bankmillennium.pl), in particular financial and current reports. Information is based on the non-audited consolidated Bank Millennium Group level.