

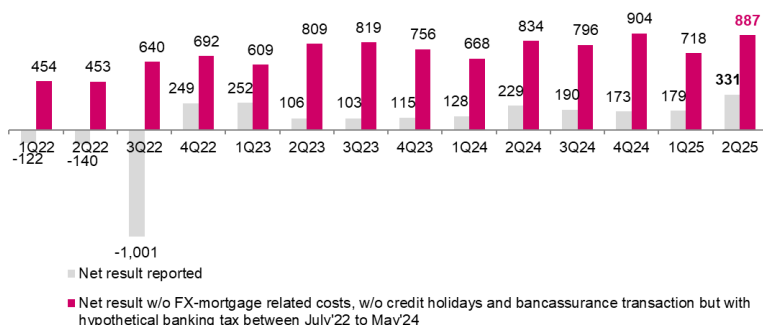
Quarterly Fact Sheet – 29.07.2025

Bank Millennium Group – 1H25 results

Record high reported quarterly profit in 2Q25

Bank Millennium S.A. Capital Group's ('BM Group', 'Group') **reported net profit of PLN331 million in 2Q25 and PLN511 million in 1H25 (up 43% y/y)** translating into annualised quarterly ROE of 15.3% and 13.8% ROE in 1H25. 2Q25 was characterised by a relatively high impact of both positive and negative extraordinary items (details further in this report) and the still relatively elevated costs related to FX-mortgage portfolio. In 2Q25 the latter totalled PLN619 million after tax while in 1H25 they amounted to PLN1,167 million, dropping 28% y/y.

Core operating performance remained solid, generating the lion's share of this strong quarterly and half year result. Total loans were flat in 2Q25 but growth in the corporate book visibly accelerated (+3% q/q, + 6% y/y) with origination in the small companies segment 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 origination of PLN mortgages. These more than offset the continuing solid origination of consumer loans. Liquidity surplus increased further with deposits up 2% q/q and up 4% y/y while L/D ratio reached a new low of 61%. Number of active retail clients remained in a steady uptrend (3.193 million, up 4% y/y) while volume of investment products grew 9% q/q to over PLN13.0 billion.



Financial highlights of 1H25

Net profit (y-t-d)	PLN511mn
Net interest income	+13% y/y
NIM	4.18%
ROE reported	13.8%
Adj. cost/income	34.2%
NPL ratio	4.2%

Business highlights of 1H25

Customer deposits	+4% y/y
Consumer loans	+5% y/y
Corporate loans	+6% y/y
Investment funds portfolio	+34% y/y
Loans to deposit ratio	61%

Bank Millennium Group

Bank Millennium is a universal bank, offering a broad range of services to retail and corporate customers via a network of 601 branches (including 360 own branches and 241 franchise branches), and electronic banking channels. Bank Millennium is Poland's 7th* largest bank by assets. It employs 6 786 people (FTEs).

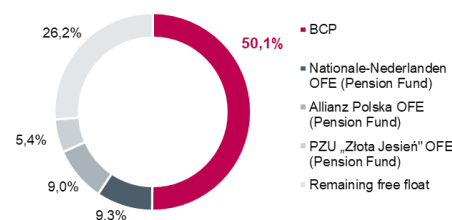
(*) Data as on 31.03.2025

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, mWIG40, WIG Banks, MSCI Poland

3.2 million active clients and 3.0 million digital clients

ACTIVE USERS OF DIGITAL CHANNELS



2.97mn

Digital users*
(+5% r/r)



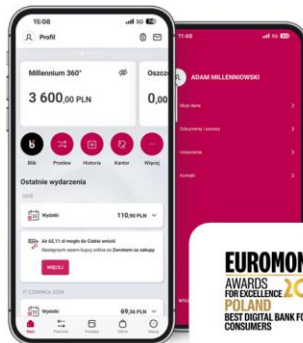
2.76mn

Mobile users**
(+8% r/r)



2.25mn

BLIK users in 1H25
(+11% r/r)



CASH LOAN

86%

Digital share in cash
loan sales in 1H25



ACCOUNTS

50%

Digital share in current
accounts acquisition in 1H25



**TERM
DEPOSITS**

95%

Digital share in term
deposit sales in 1H25



**JUNIOR
ACCOUNTS**

67%

Digital share in junior account
acquisition in 1H25

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

Goodie – smartshopping platform



Launch of a price comparison tool

Searching for products and comparing their
prices and cashback rates



26% Increase y/y

Transaction values made through goodie
cashback



26% Increase y/y

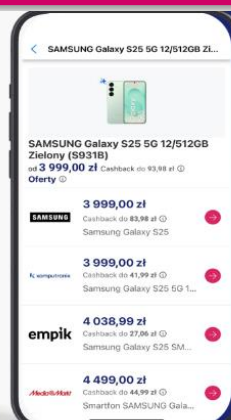
Number of transactions made through the
goodie cashback service



37% Increase y/y

for goodie gift cards sold

4,2 4,6 4,1



The most important awards and achievements of Bank Millennium in 1H25



Bank Millennium Investor Relations

Next events

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

24-10-2025: 3Q25 results

Katarzyna Stawinoga +48 22 598-11-10

Marek Miśków +48 22 598-11-16

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www.bankmillennium.pl



Kanał na YouTube



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