

Quarterly Fact Sheet – 28.04.2026

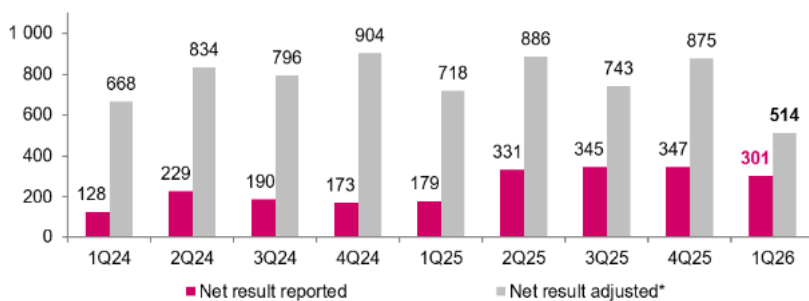
Bank Millennium Group – 1Q26 results

Net profit up 68%, ROE at 12.1%

Bank Millennium S.A. Capital Group reported a net profit of PLN301 million in 1Q26, up 68% year on year, translating into an annualised quarterly **ROE of 12.1% (15.2%** with linear allocation of BFG cost throughout the year). Importantly, 1Q26 saw a strong acceleration in new production volumes across all business segments which bodes well for the future performance.

The quarter was characterised by a relatively limited number of extraordinary items, including a seasonal but higher-than-last-year BFG charge, as well as declining, costs related to the FX-mortgage portfolio. In 1Q26, total FX-mortgage-related costs, excluding the former Euro Bank portfolio, amounted to PLN212 million before tax (PLN213 million after tax), representing a 61% y/y (60% y/y) decline compared with the same period last year. Excluding these items, 1Q26 net profit would have reached PLN514 million.

Quarterly net results: reported and adjusted (PLNmn)



(*) Net result w/o FX-mortgage related costs, w/o credit holidays but with hypothetical banking tax until May'24

Financial highlights of 1Q26

Net profit	PLN301mn
Net interest income	-2% y/y
NIM	3.65%
ROE reported	12.1%
ROE with linear BFG charge	15.2%
Adj. cost/income (*)	39.1%
NPL ratio	3.7%

(*) without one-off income, credit holidays cost and FX mortgage related costs (litigation and amicable settlements with clients) with linear distribution of BFG resolution fund fees

Business highlights of 1Q26

Customer deposits	+13% y/y
Consumer loans	+5% y/y
Net loans to companies	+40% y/y
Leasing portfolio	6% y/y
Investment funds portfolio	+31% 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 591 branches (including 352 own branches and 239 franchise branches), and electronic banking channels. Bank Millennium is Poland's 7th* largest bank by assets. It employs 6 885 people (FTEs).

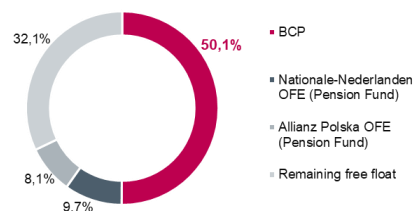
(*) Data as on 31.12.2025

Management Board

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

Shareholders structure

as on 31.12.2025



Bank's current ratings

Moody's	Baa1 / P2/ ba1/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 3.1 million digital clients



3.13m

+6% y/y

Active Digital Users*



2.94m

+8% y/y

Active Mobile App Users



2.43m

+10% y/y

Active mobile only users



2.26m

+9% y/y

BLIK users in 1Q26



88%

Digital share in Cash Loan sales in 1Q26

81%

Digital share in Credit Cards sales in 1Q26

93%

Digital share in Term Deposit sales in 1Q26

69%

Digital share in Current Accounts acquisition in 1Q26

87%

Digital share in Junior Accounts acquisition in 1Q26

+41%

Current accounts opened online in 1Q26 vs. 1Q25

* Retail and Micro-Business clients, ** Share in active digital users.

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 card sold



Launch of a price comparison tool

Searching for products and comparing their prices and cashback rates



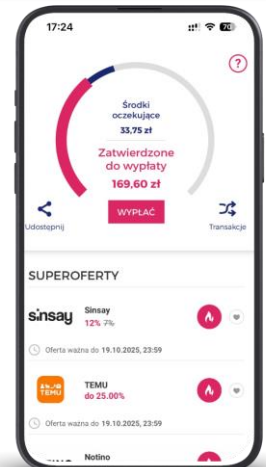
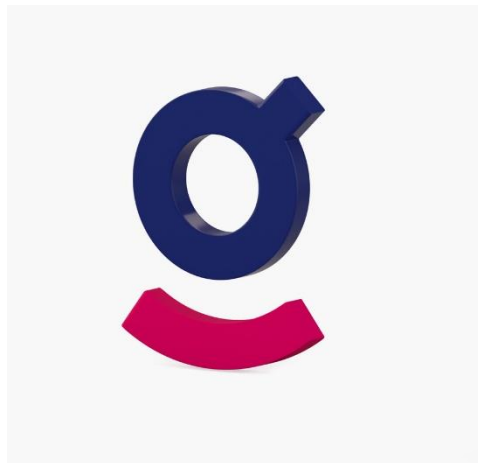
Establishment of the strategic cooperation

with Polish Payment Standard – the operator of BLIK, in the area of multi-bank cashback platform.



Expanding the scope of Zwroty za Zakupy

by offering cashback also in brick-and-mortar shops.



Bank Millennium named Golden Bank 2026



1st place for multi-channel service quality – Grand Prize, Złoty Bank 2026

1st place for best helpline service quality

1st place – Personal Account category

Distinction in the “Bank with a Mission” category



Bank Millennium Investor Relations

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Next events

28-07-2026: 1H26 results

27-10-2026: 3Q26 results



www.bankmillennium.pl



Kanał na YouTube



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