Millennium bank

EARLY REDEMPTION NOTICE

31 August 2026

NOT FOR DISTRIBUTION IN OR INTO OR TO ANY PERSON LOCATED OR RESIDENT IN THE UNITED STATES, ITS TERRITORIES AND POSSESSIONS, ANY STATE OF THE UNITED STATES OR THE DISTRICT OF COLUMBIA (THE UNITED STATES), OR TO ANY US PERSON (AS DEFINED IN REGULATION S UNDER THE U.S. SECURITIES ACT OF 1933), OR IN OR INTO ANY OTHER JURISDICTION WHERE IT IS UNLAWFUL TO DISTRIBUTE THIS NOTICE.

Notice to the holders of EUR 500,000,000 9.875 per cent. Fixed to Floating Rate Senior Non-Preferred Notes due 18 September 2027 (ISIN: XS2684974046) (the Notes) issued by Bank Millennium S.A. (the Issuer) in two tranches, on 18 September 2023 and 27 September 2023, constituting a single series, under the EUR 3,000,000,000 Euro Medium Term Note Programme

Exercise of the Issuer's call option and redemption of the Notes

Reference is made to the terms and conditions of the Notes contained in the Base Prospectus of the Issuer dated 25 August 2023 (the **Terms and Conditions**).

Capitalised terms used in this notice and not otherwise defined in this notice shall have the meanings assigned to them in the Terms and Conditions.

The Issuer hereby gives irrevocable notice to the Noteholders that it exercises its option to redeem all outstanding Notes in accordance with Condition 7.6 of the Terms and Conditions (*Redemption at the option of the Issuer (Issuer Call)*) (the **Redemption**) and in connection with paragraphs 11 and 18 of Part A of the final terms relating to the Notes (the **Final Terms**). As set out in the Final Terms, the optional redemption date is 18 September 2026 (the **Redemption Date**) and payment of the Redemption Amount (as defined below) will be made on the Redemption Date.

As set out in Condition 7.6 (*Redemption at the option of the Issuer (Issuer Call)*) of the Terms and Conditions and paragraph 18 of Part A of the Final Terms, the Notes will be redeemed at their optional redemption amount (EUR 1,000 per Calculation Amount) together with interest accrued to (but excluding) the Redemption Date (EUR 98.75 per EUR 1,000 of the Calculation Amount) (together, the **Redemption Amount**). Following the redemption, there will be no outstanding payments under or in connection with the Notes.

After the redemption of the Notes, there will be no Notes outstanding, and the Notes will be delisted from the regulated market operated by the Luxembourg Stock Exchange with effect from the Redemption Date.

This notice is irrevocable and takes effect as of 31 August 2026 having been published on the website of the Luxembourg Stock Exchange in accordance with the requirements of Condition 15 of the Terms and Conditions.

For further information, please contact: DSA-obligacje@bankmillennium.pl

Bank Millennium Spółka Akcyjna z siedzibą w Warszawie, ul. Stanisława Żaryna 2A, wpisana do Krajowego Rejestru Sądowego prowadzonego przez Sąd Rejonowy dla m. st. Warszawy pod numerem KRS 0000010186.
Numer identyfikacji podatkowej (NIP): 526-02-12-931. Wysokość kapitału zakładowego: 1 213 116 777,00 zł. Kapitał w pełni wpłacony.