Millennium bank

Quarterly Fact Sheet – 28.07.2026

Bank Millennium Group – 1H26 results

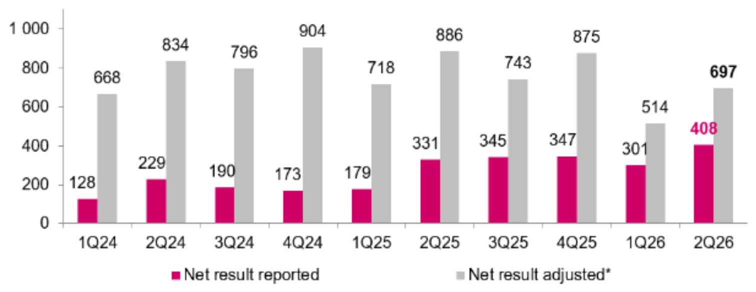
Net profit up 23% y/y in 2Q26 and 35% q/q, ROE at 14.8%

Bank Millennium S.A. Capital Group delivered a **net profit of PLN408 million in 2Q26, up 23% y/y and 35% q/q**, lifting 1H26 **net profit to PLN708 million**, up 39% y/y. **Reported ROE rose to 14.8% in 2Q26**, with **1H26 ROE at 13.6%.** This strong performance was achieved despite lower market interest rates and a higher effective tax rate, supported by robust fee income, disciplined cost growth and a sharply lower FX-mortgage-related burden.

The quarter was affected by some seasonal and extraordinary items, chiefly FX-mortgage and consumer-loans related costs. **Excluding these, 2Q26 net profit would have reached PLN697 million.**

Business momentum strengthened further. **The loan portfolio grew 10% y/y and 6% year to date**, driven by rapid corporate lending growth and a clear rebound in retail. Net company exposures exceeded PLN25 billion, up 32% y/y, supported by very strong corporate loan growth and continued expansion of leasing and factoring.

Quarterly net results: reported and adjusted (PLNmn)



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

Financial highlights of 1H26

1H26 reported net profit	**PLN708mn**
Net interest income	**-3% y/y**
NIM	**3.54%**
ROE reported	**13.6%**
ROE with linear BFG charge	**14.5%**
Adj. cost/income (*)	**38.2%**
NPL ratio	**3.4%**

(*) 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

Very solid capital position. Consolidated **TCR at 17.1%** and **Tier 1 ratio** at **16.1%.** Buffers over regulatory requirements at 5.3 p.p. and 6.3 p.p respectively. EUR500mn T2 bonds issued in May'26 still pending regulator's approval to include to regulatory capital.

Business highlights of 1H26

Customer deposits	**+16% y/y**
Total net loans grew	**+10% y/y**
Consumer loans	**+5% y/y**
Corporate financing	**+32% y/y**
Leasing portfolio	**+21% y/y**
Investment products portfolio	**+27% 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 585 branches (including 349 own branches and 236 franchise branches), and electronic banking channels. Bank Millennium is Poland's 7th* largest bank by assets. It employs 6 842 people (FTEs).

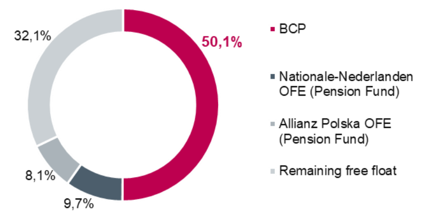
(*) Data as on 31.03.2026

Management Board

- Joao Bras Jorge – CEO
- Fernando Bicho – Deputy Chairman (CFO)
- Marcin Dubno - 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



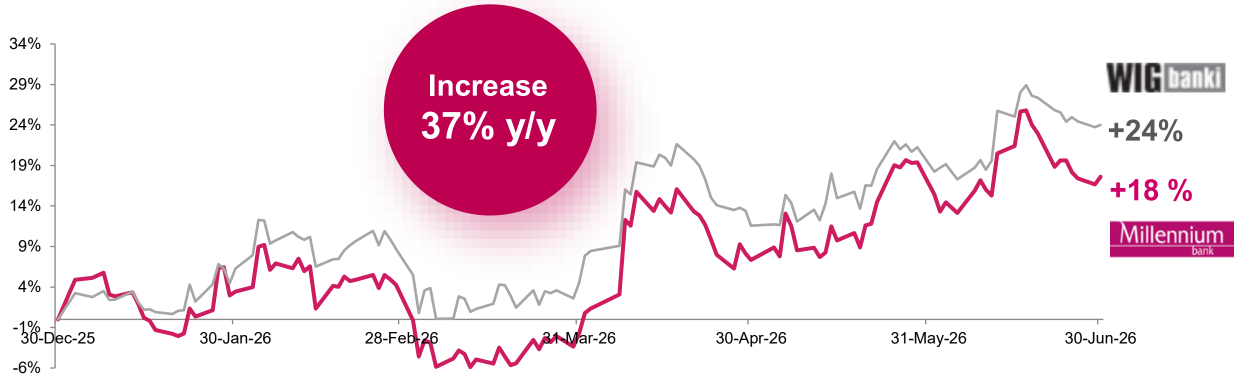
Bank's current ratings

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

Bank Millennium's shares gained 18% ytd



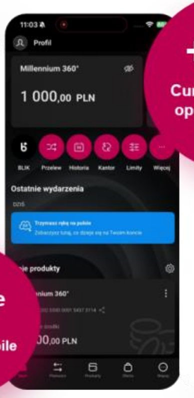
3.4 million active clients and 3.2 million digital clients

3.16mn
+6% y/y
Active Digital Users*

2.99mn
+8% y/y
Active Mobile App Users

2.52mn
+11% y/y
Active mobile only users

2.45mn
+21% y/y
BLIK users in 1H26



+55%
Current Accounts opened online in 2Q26 (y/y)

Dark Mode
Even more convenient mobile banking

88%
Digital share in cash loan sales in 1H26

93%
Digital share in term deposit sales in 1H26

88%
Digital share in junior account acquisition in 1H26

71%
Digital share in current account acquisition in 1H26

* Individual customers and micro-entrepreneurs
(*) Individual customers and micro-entrepreneurs

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

Dariusz Górski - Head of Investor Relations +48 22 598-11-15
Katarzyna Stawinoga +48 22 598-11-10
Marta Czajkowska – Bałdyga +48 661 440 999
e-mail: ir@bankmillennium.pl

Next events

27-10-2026: 3Q26 results

www.bankmillennium.pl   Kanał na YouTube   @BankMillennium

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