

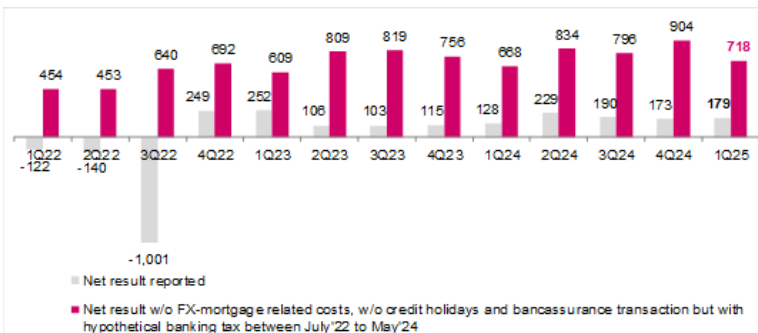
Quarterly Fact Sheet – 12.05.2025

Bank Millennium Group – 1Q25 results

Considerable growth of reported 1Q25 net result

Bank Millennium S.A. Capital Group's reported net profit of PLN179 million in 1Q25 (up 40% y/y) translating into annualised 9.1% ROE in the quarter (12.3% with BFG resolution fund fee charge distributed equally through the year). This solid quarterly result was achieved despite continued (albeit lower) elevated costs related to FX-mortgage portfolio (PLN539 million after tax) and a high cost of BFG fees (PLN94 million, up PLN33 million y/y).

1Q25 was another quarter of solid performance from the operating perspective. Loan growth remained moderate (impact of fast contracting FX-mortgage portfolio) but corporate book showed early signs of recovery (+2% q/q, + 4% y/y) while origination of consumer loans reached a second best level with market share increasing to a record 13%. Liquidity surplus increased further (deposits up 2% q/q and up 6% y/y while L/D ratio reached a new low of 62%). Number of active retail clients remained in a steady uptrend (3.188 million, up 5% y/y) while volume of investment products grew 8% q/q to PLN12.0 billion.



Financial highlights of 1Q25

Net profit (y-t-d)	PLN179mn
Net interest income	+5% y/y
NIM	4.23%
ROE reported	9.1%
Adj. cost/income	34.5%
NPL ratio	4.5%

Business highlights of 1Q25

Customer deposits	+6% y/y
Consumer loans	+7% y/y
Corporate loans	+4% y/y
Investment funds portfolio	+32% y/y
Loans to deposit ratio	62%

Bank Millennium Group

Bank Millennium is a universal bank, offering a broad range of services to retail and corporate customers via a network of 605 branches (including 361 own branches and 244 franchise branches), and electronic banking channels. Bank Millennium is Poland's 7th* largest bank by assets. It employs 6 726 people (FTEs).

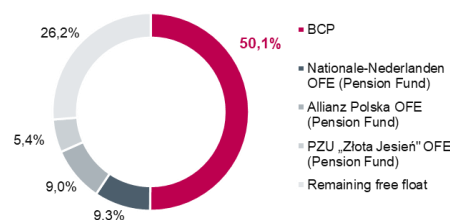
(*) Data as on 31.12.2024

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	BB+ / B/ bb+ /positive 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

3.2 million active clients and 3.0 million digital clients

ACTIVE USERS OF DIGITAL CHANNELS



2.95mn

Digital users*
(+6% r/r)



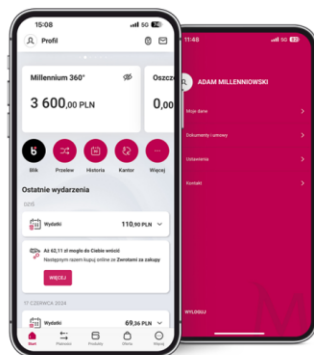
2.72mn

Mobile users**
(+7% r/r)



2.07mn

BLIK users in 1Q25
(+13% r/r)



CASH LOAN

84%

Digital share in cash
loan sales in 1Q25



ACCOUNTS

49%

Digital share in current
accounts acquisition in
1Q25



**TERM
DEPOSITS**

95%

Digital share in term
deposit sales in 1Q25



**JUNIOR
ACCOUNTS**

63%

Digital share in junior account
acquisition in 1Q25

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

Goodie – smartshopping platform



28% increase y/y

in the number of active users of
the goodie cashback service



22% increase y/y

Transaction values made
through goodie cashback



26% increase y/y

Number of transactions made
through the goodie cashback
service



30% increase y/y

for goodie gift cards sold



4.2



4.6



4.1



The most important awards and achievements of Bank Millennium in 1Q25



Bank Millennium named Golden Bank 2025

Bank Millennium won the Golden Banker 2025 ranking, winning the Golden Bank 2025 title for the best multi-channel service quality. For the fifth time, the bank took first place for the highest quality of service on the hotline, and for the third time in a row stood on the podium for the highest quality of service in chat and e-mail.



Bank Millennium is one of the best employers in Poland

Bank Millennium received the title of Top Employer Polska 2025. This prestigious award, won for the second year in a row, confirms the Bank's commitment to creating even better working environment by implementing high standards in the field of human resources management and HR practices.



Bank Millennium is again the best bank in Poland according to Global Finance magazine

The Bank was awarded the title of The Best Bank in Poland for 2025. The annual Global Finance Awards honour financial institutions that care about the needs of their customers, stand out for their diversity of offerings, long-term stability and technological innovation.



Award for the Best Mobile Banking Application for SMEs in the Global Retail Banking Innovation Awards 2024

The competition is organised by the international financial magazine The Digital Banker.

Bank Millennium Investor Relations

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

Katarzyna Stawinoga +48 22 598-11-10

Marek Miśków +48 22 598-11-16

e-mail: ir@bankmillennium.pl

Next events

29-07-2025: 1H25 results

24-10-2025: 3Q25 results



www.bankmillennium.pl



Kanał na YouTube



@BankMillennium

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.