

Quarterly Fact Sheet – 27.10.2026

Bank Millennium Group – 3Q26/9M26 results

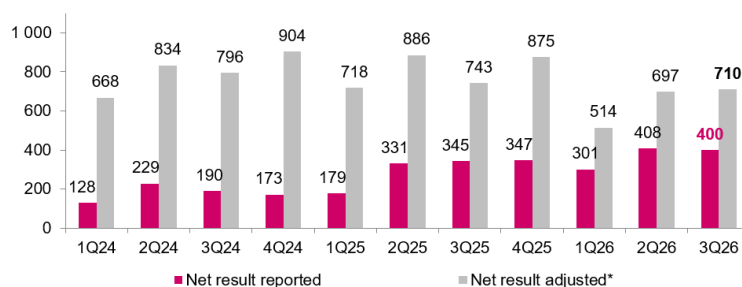
Net profit up 30% y/y in 3Q26, ROE at 14.2%

Bank Millennium S.A. Capital Group delivered a **net profit of PLN400 million in 3Q26**, broadly stable q/q and bringing **9M26 net profit to PLN1,109 million**, up 30% y/y. Reported ROE remained solid, reaching 14.2% in 3Q26 and 13.8% in 9M26. This strong y/y performance was achieved despite lower market interest rates (reported 9M26 NII was down only 1% y/y while NIM rebounded in 3Q26) and a higher statutory CIT rate. Results were supported by solid fee income (+9% y/y in 9M26), disciplined cost growth (+7% y/y i 9M26 but +3% y/y in 3Q26) and a sharply lower FX-mortgage-related burden (-56% after tax in 9M26).

Excluding extraordinary items related primarily to FX mortgages and consumer loans, 3Q26 net profit would have reached PLN710 million (PLN1,922 million in 9M26).

Business momentum remained strong during the quarter. The loan portfolio grew by 11% y/y at the end of September 2026, compared to 10% at the end of June. Growth was increasingly broad-based, with companies financing up 25% y/y (net), consumer loans up 7% and PLN mortgages up 5%. Retail lending maintained solid momentum: in 3Q26, origination of PLN mortgages surged 151% y/y (9M26: +224%), while this of consumer loans rose by 42% (9M26: +26%). Corporate activity also remained robust, with 9M26 new loan origination up 25% y/y, leasing origination up 22% and factoring turnover up 22%.

Quarterly net results: reported and adjusted (PLNmnn)



Financial highlights of 9M26

9M26 reported net profit	PLN1,109mn
Net interest income	-1% y/y
NIM	3.52%
ROE reported	13.8%
ROE with linear BFG charge	14.0%
Adj. cost/income (*)	37.6%
NPL ratio	3.6%

(*) 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 9M26

Customer deposits	+11% y/y
Total net loans grew	+11% y/y
Consumer loans	+7% y/y
Net loans to companies	+25% y/y
PLN mortgage Loans	+5% y/y
Leasing portfolio	+11% y/y
Investment funds portfolio	+21% y/y

Bank Millennium Group

Bank Millennium is a universal bank, offering a broad range of services to retail and corporate customers via a network of 553 branches (including 325 own branches and 228 franchise branches), and electronic banking channels. Bank Millennium is Poland's 7th* largest bank by assets. It employs 6 792 people (FTEs).

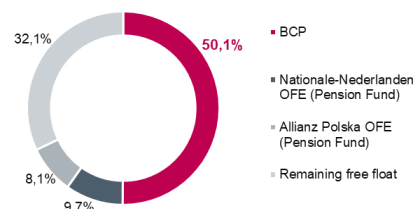
(*) Data as on 30.06.2026

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

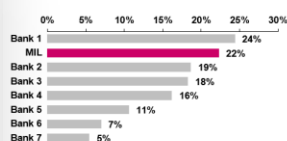
Strategy 25-28: half-way review



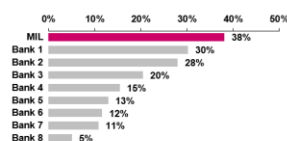
- **Strategy execution remains successful after the first half of the cycle**, with strong business growth across Retail and Corporate Banking and solid progress in the Bank's key transformation programmes.
- **Commercial performance continues to translate into improving financial results**, despite a more challenging revenue environment and stronger-than-anticipated margin pressure.
- **Capital remains a key management priority**. The Bank is keen on returning to dividend distribution while being aware of the expected future capital consumption and regulatory challenges.
- **The strategic ambitions for 2028 remain unchanged**. Following the mid-term review, the Bank has identified selected areas where execution must be reinforced to maximise value creation in 2027-2028.

Bank Millennium vs peers (1H26 vs YE24)

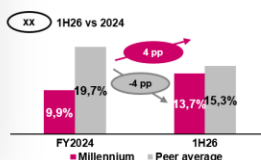
Household deposits



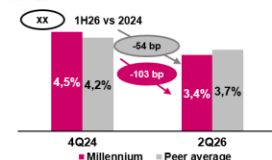
Corporate loans



ROE



NPLs



3.4 million active clients and 3.2 million digital clients



3.2mn

+6% y/y

Active Digital Users*



3.04mn

+8% y/y

Active Mobile App Users



2.57mn

+10% y/y

Active mobile only users



2.4mn

+8% y/y

BLIK users in 3Q26

3.4mn

active retail clients

95%

digitally active

293mn

mobile app logins in 3Q26

+31%

Current Accounts opened online in 3Q26 (y/y)

+32%

Junior Accounts opened online in 3Q26 (y/y)

Cash Loan

89%

Digital share in cash loan sales in 3Q26

Term Deposit

92%

Digital share in term deposit sales in 3Q26

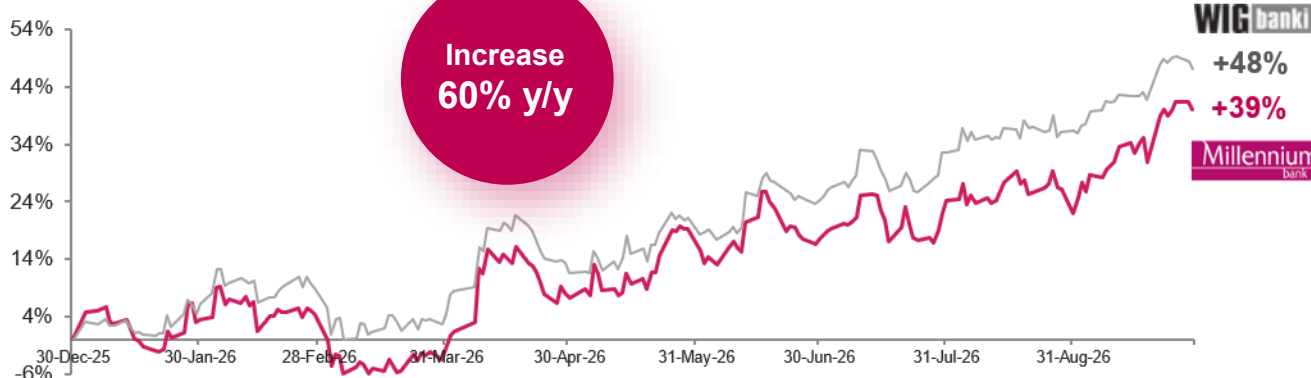
Current Account

76%

Digital share in current account acquisition in 3Q26

(*) Individual customers and micro-entrepreneurs

Bank Millennium's shares gained 39% ytd



Bank Millennium Investor Relations

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Next events

4Q26 preliminary results - TBD

2026 annual report - TBD

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