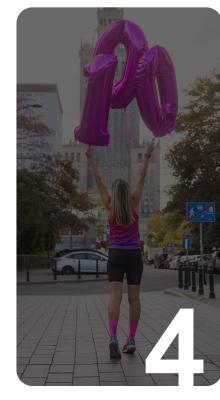


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Dear Sir and Madam,

2025 as an exceptional year for Bank Millennium Foundation, marking its 35 years of acting for the benefit of local communities. We are very pleased to present to you the annual report of Bank Millennium Foundation for 2024. The past year was for us a time of intense work, full of challenges, but also successes. We have achieved so much thanks to the commitment of Bank Millennium Group employees - our 292 volunteers, who last year devoted 1 652 hours, implementing almost 50 volunteering initiatives and continuing activities under the Financial ABCs educational program.

In 2024, we continued our activities in two main areas: financial education as well as the promotion and implementation of employee volunteering, and we planned activities in the field of culture for the future. Our flagship Financial ABCs program visited more kindergartens throughout Poland, teaching the youngest the basics of financial management. Educational materials for children and guides for parents who want to deepen their children's knowledge and competences in the field of finance were available on the Internet. This program enjoys unflagging interest and recognition among both children and their parents, makes part of the national strategy of financial education and enjoys the patronage of the Ombudsman for Children.

2024 was also the year of the next edition of the Our People'24: Save the Planet sport and charity challenge, which mobilized over 1 400 employees to physical activity in order to protect the environment. The funds donated to the Foundation by Bank Millennium allowed for the implementation of a lot of valuable ecological projects aimed at environmental protection and environmental education. In 2024 the volunteering program gained a new dimension: due to the flood situation, the Foundation expanded the scope of volunteering and the ecological projects were joined by initiatives carried out for the benefit of communities affected by flooding.

We encourage you to read the report!

Management Board of Bank Millennium Foundation

Foundation team

Chairwoman of the Management Board

Iwona Jarzębska

Member of the Management Board

Beata Krupińska

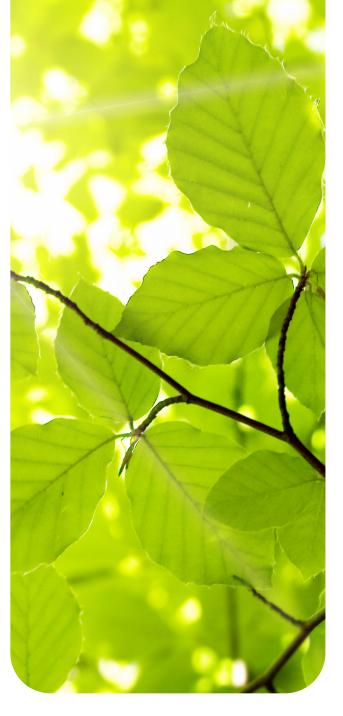
Member of the Management Board

Paulina Wołosz – Sitarek

Foundation Team

Katarzyna Rzyska Magdalena Zbonikowska Wiktoria Słomczewska







About the Fundation

Bank Millennium Foundation follows the slogan "we multiply social capital" and has been supporting community engagement projects for 35 years.



Iwona Jarzębska, Chairwoman of the Management Board

We are known for our support of culture, financial education and volunteering. For me, as a person who has been running Bank Millennium Foundation for almost a decade, it is volunteering that is particularly value. Year by year, we observe more and more involvement of our colleagues. Last year, we not only carried out activities for ecology and climate protection, but our volunteers immediately responded to the needs of the moment, supporting the victims of the floods that hit Poland.

Pillars of Bank Millennium Foundation

Financial education

Since 2016 Foundation has been carrying out its original financial education program for kindergarten-age children entitled "Financial **ABCs**". In early 2024, the program received the honorary patronage of the Ombudsman for Children.





Volunteering

Every year, Foundation implements an employee volunteering program, which is a special opportunity to share good with the environment. Volunteering enjoys considerable engagement of Bank Millennium employees, who charitably carry out own initiatives for the benefit of the idea featured in a given round of volunteering.

Culture

Since the beginning Bank Millennium Foundation has implemented many cultural initiatives and has plans to support and promote culture. Bank Millennium has been the main sponsor of the Millennium Docs Against Gravity festival for 20 years.

Millennium AĞYINST GRAVITY

Selected programs of Foundation



Financial education for children since 2016

Employee volunteering program 2021 2022 2023 2024 #słuchamy **#słuchamy wspieramy Our People: Our People:**

Finansowy Elementarz



wspieramy



pomoc Ukrainie



Save the Planet



Save the Planet



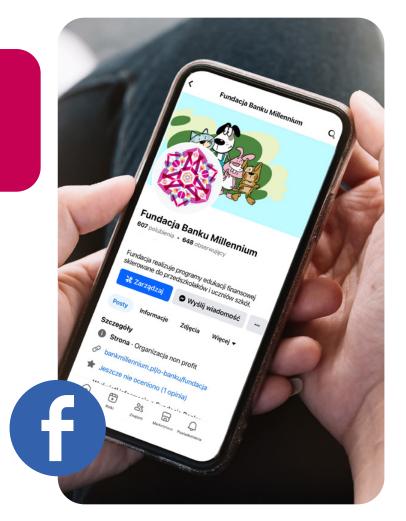
Foundation's media and communication

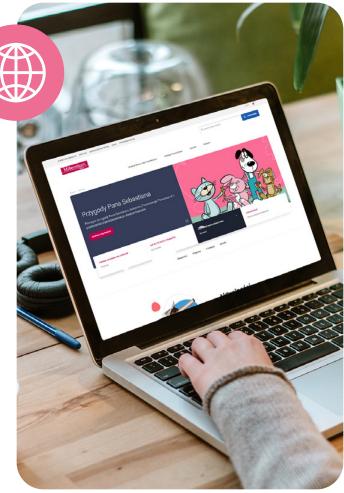
Foundation informs about its activities on an ongoing basis, i.a. on **its website**, on **Facebook** and on the **YouTube** platform.











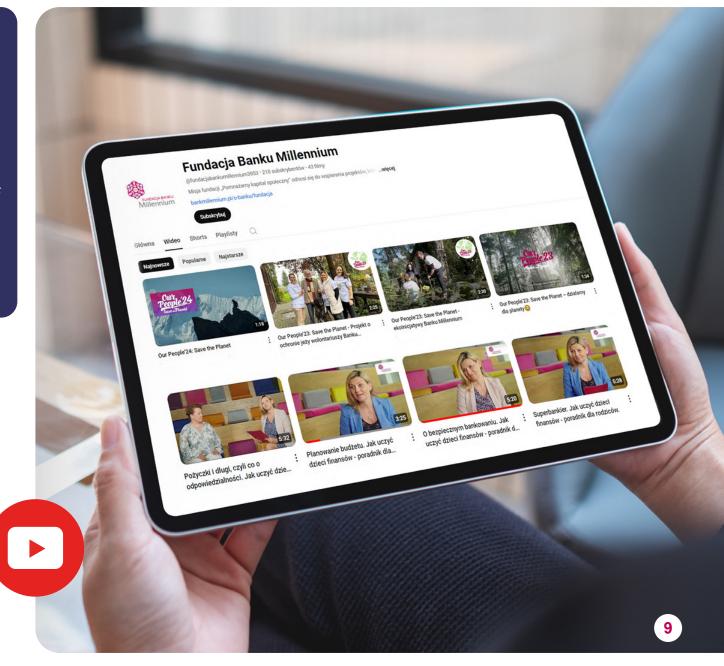


Beata Krupińska, Member of the Management Board

We try to show more broadly all areas of the Foundation's activity - fairy tales with Mr. Sebastian, the hero of the Financial ABCs, for children who did not participate in workshops in kindergartens, materials for parents to support them in their children's financial education, and volunteer projects of our socially engaged employees. The broadcasts of these materials on the Foundation's YouTube channel have already been played over 3 million times.

The most popular content, which accounts for **80 percent of all views**, is:

- Online Safety: "Children Know Better" series over 770 thousand views
- Volunteer projects: Employee community engagement videos – 735 thousand views
- Educational fairy tales: "The Adventures of Mr. Sebastian" – almost 450 thousand views
- Financial education: "How to teach your kids about finance" guidebooks for parents – almost 430 thousand views

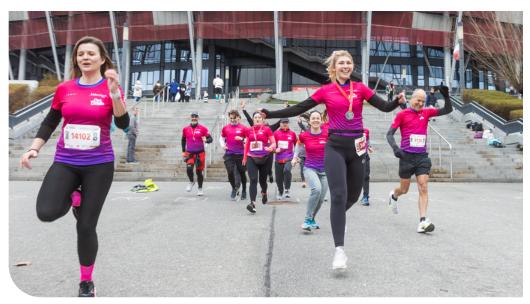








2024 was about education, ecology and engagement





For Bank Millennium Foundation, 2024 was a breakthrough year full of successfully implemented initiatives for the benefit of local communities: children and their parents, the environment and culture.



Financial ABCs

Financial ABCs is an original educational program addressed to children and parents, which has been implemented since 2016 in kindergartens throughout Poland. The program is aimed at financial education of the youngest. Through play, children learn about the world of finance, where money comes from, or what saving is and what it means.







About the workshop

The Financial ABCs are addressed to the age group of 4-6 years. Children learn about: the value of money, planning expenses, types of payments, distinguishing whims from needs or secure payments.

The **Financial ABCs** workshops are aimed at:

- Arousing children's curiosity about finance.
- Promoting the idea of entrepreneurship.
- Passing on knowledge about financial and economic education.
- Shaping positive social attitudes in financial matters.
- Learning independence, logical thinking, creativity and, above all, the ability to make reasonable decisions.

In 2024, Bank Millennium Foundation carried out two editions of the Financial ABCs workshops: the spring 12th edition and the autumn 13th edition. **The 2024 program was implemented under the honorary patronage of the Ombudsman for Children.**

FINANCIAL ABCs

2024

Summary of the 12th and 13th editions

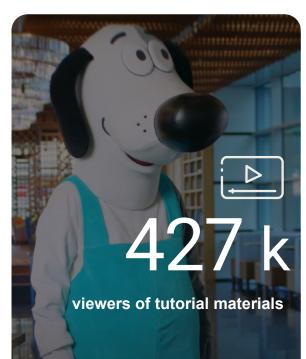


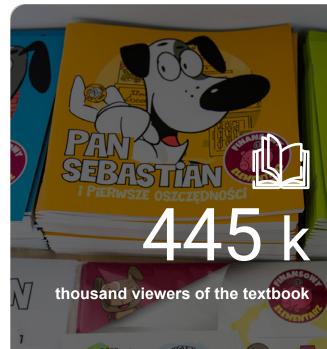








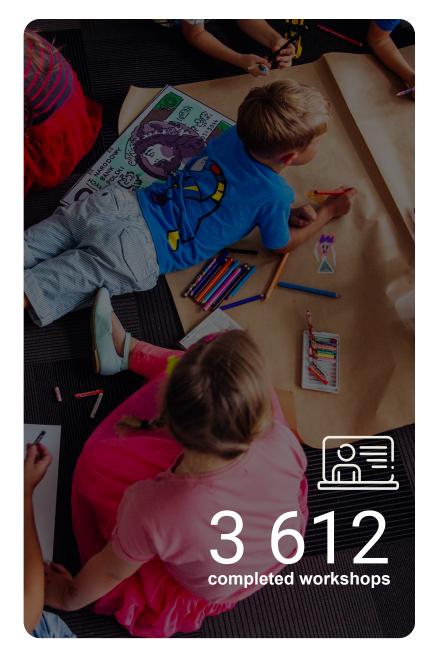




Financial ABCs since 2016



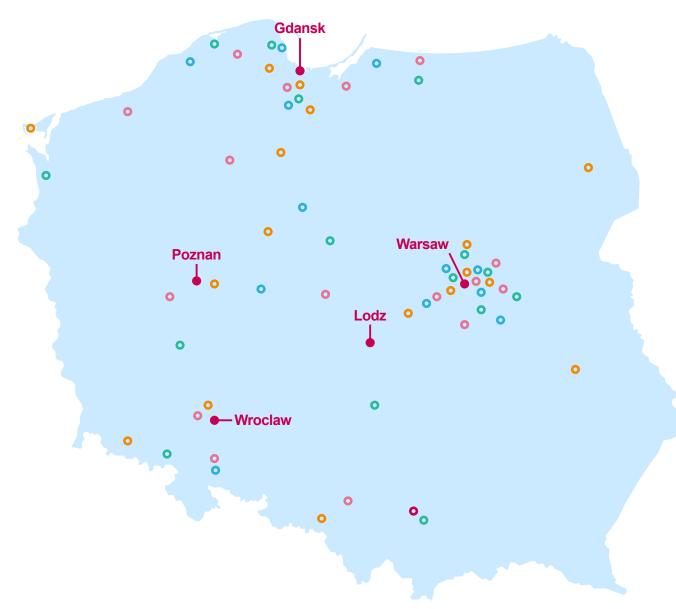


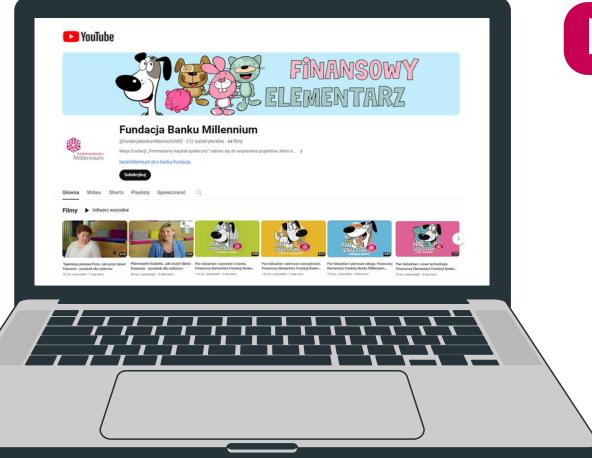


Financial ABCs throughout Poland

Many thanks to the employees of Bank Millennium for their help and support in the implementation of the Financial ABCs program:

- Paulina Wołosz-Sitarek
- Magdalena Zbonikowska
- Mariusz Malinowski
- Mariusz Sasin
- Krzysztof Zamielski
- Agnieszka Nowacka-Zahn
- Piotr Pleban
- Wojciech Bender
- Dagmara Dziedzic
- Łukasz Strzeszewski





Educational materials

As part of the Financial ABCs, Bank Millennium Foundation for children, their parents, teachers and all those interested in the financial education program provides:

- guidance texts "How to teach your kids about finance?"
 available on Bank Millennium Foundation website
- educational videos available both on the website and YouTube channel for children and their parents.

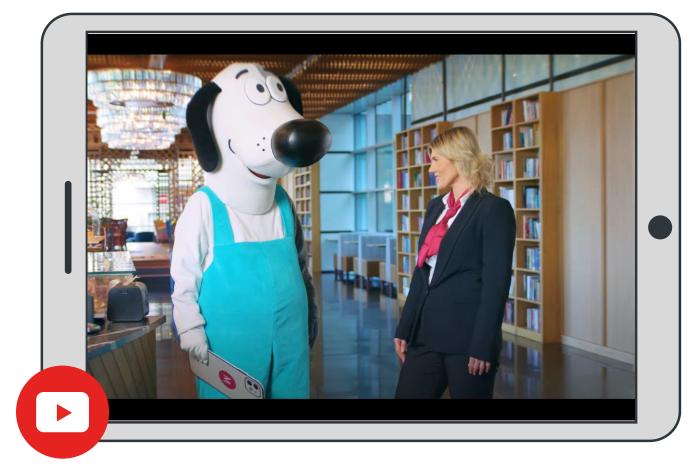
Educational video with Mr. Sebastian

The special film featuring Mr. Sebastian, the mascot of the campaign, is another step in our educational mission to increase financial awareness among the youngest and make the training materials for children and their parents more attractive. It introduces children to the basic mechanisms and principles of finance in a simple way and thus also supports our educational activities.



Paulina Wołosz-Sitarek, Member of the Management Board

For years, we have been observing an increase in interest in financial education of children. Since 2016, the Bank Millennium Foundation has been implementing its original program dedicated to the education of the youngest – Financial ABCs. Through play, we introduce children to the world of finance. In addition, this year, apart from the workshops, we prepared a unique educational material, a short film for children, with the leading role of Mr. Sebastian. I am proud that the program has been arousing so much interest for years, bringing together numerous volunteers and yielding measurable results.







Global Money Week

On 21st of March, representatives from the financial sector part of the Congress of Financial Education and Entrepreneurship. Bank Millennium and Bank Millennium Foundation were represented by Wojciech Rybak, board member of Bank Millennium, who took part in the debate "Trust, security, stability – the role of banks as responsible enterprises and reliable financial education".

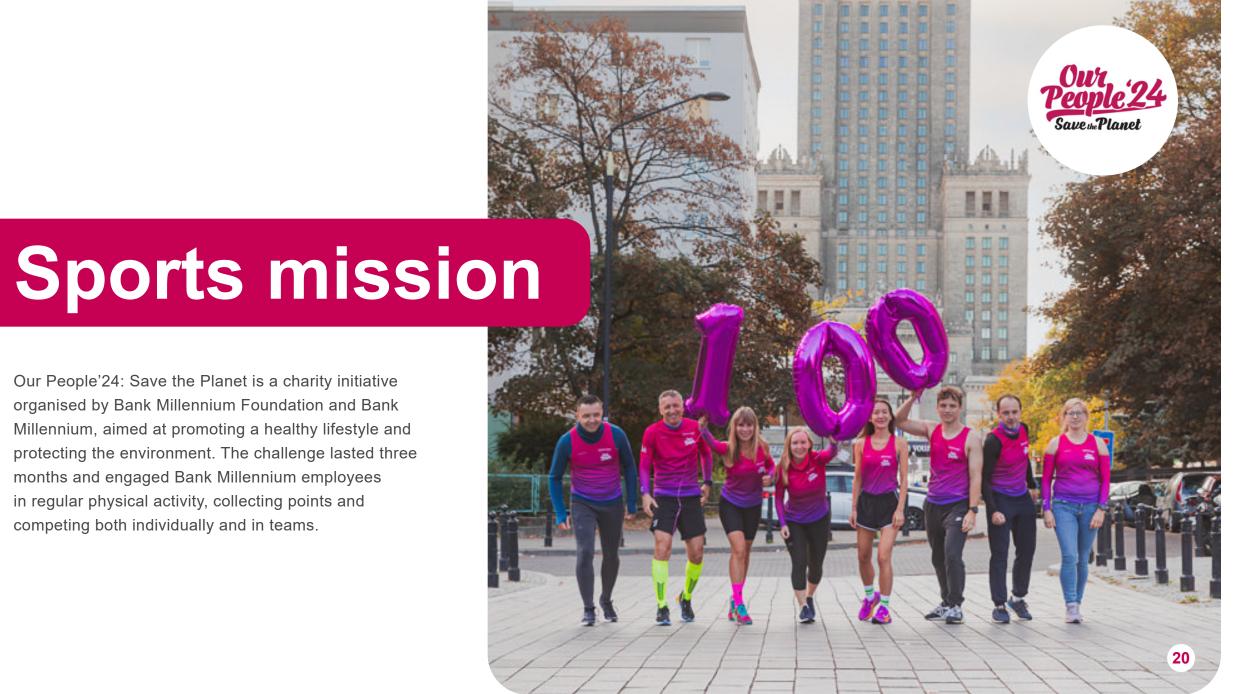
Global Money Week is an annual international financial education campaign to ensure that children and young people develop financial literacy from an early age and gradually obtain the relevant knowledge.



Financial ABCs and the Year of Economic Education

Since the beginning of 2024, which was declared the **Year of Economic Education**, Foundation has been involved in initiatives undertaken by the **Warsaw Institute of Banking**. As part of the 2024 **European Financial Congress**, a debate of banking foundations was held, entitled Recommendations of the banking sector for systemic educational solutions - conclusions from years of practice and experience. **Iwona Jarzębska, Chairwoman of the Management Board of Bank Millennium Foundation** participated in the debate.





What was the challenge?

The participants teamed up and for three months, in a joint effort, with healthy competition, earned points for various physical activities, such as running, cycling, etc. These points were converted into PLN, and as a result, Bank Millennium donated PLN 250 000 to Bank Millennium Foundation for the implementation and promotion of volunteering.











Our People'24: Save the Planet not only promoted a healthy lifestyle, but also contributed to the implementation of many volunteering initiatives. Thanks to the involvement of Bank Millennium employees in the sports mission, some impressive results were achieved and the goal was reached: to collect significant funds for charity through points.

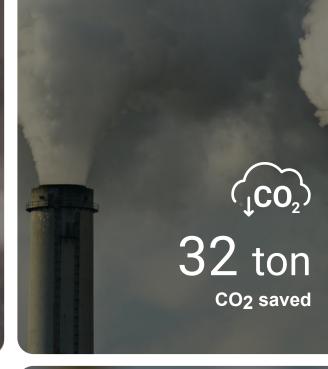
Summary of Our People'24: Save the Planet challenge

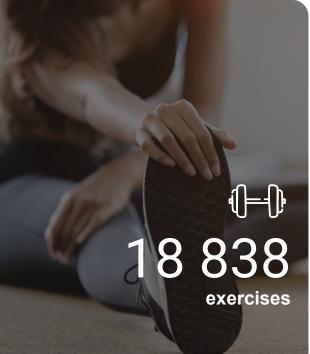
3 months: challenge duration.

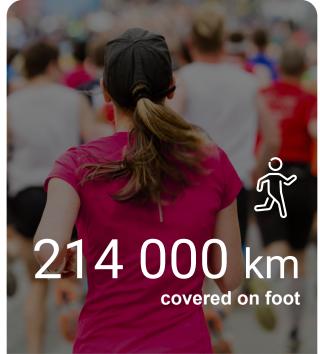


















Employee volunteering



In 2024, the Foundation continued its activities in the area of volunteering. **Our People'24: Save the Planet** grant program was aimed at engaging employees in the implementation of projects for the benefit of local communities. The volunteer program gained a new dimension. In the face of the flood, the volunteer action was focused not only on protecting the Planet, but also on helping those affected by the flood.

Ecovolunteering idea

Ecovolunteering Our People'24: Save the Planet aims at:

Environmental protection:

Through the implementation of ecological projects, the program contributes to nature conservation and improving the quality of life in local communities.

• Ecological education:

The program promotes environmental awareness and education on environmental protection among Bank Millennium employees and local communities.

• Building community:

Ecovolunteering allows employees to make new friends, share idea, and work together to implement eco-initiatives, fostering integration and collaboration





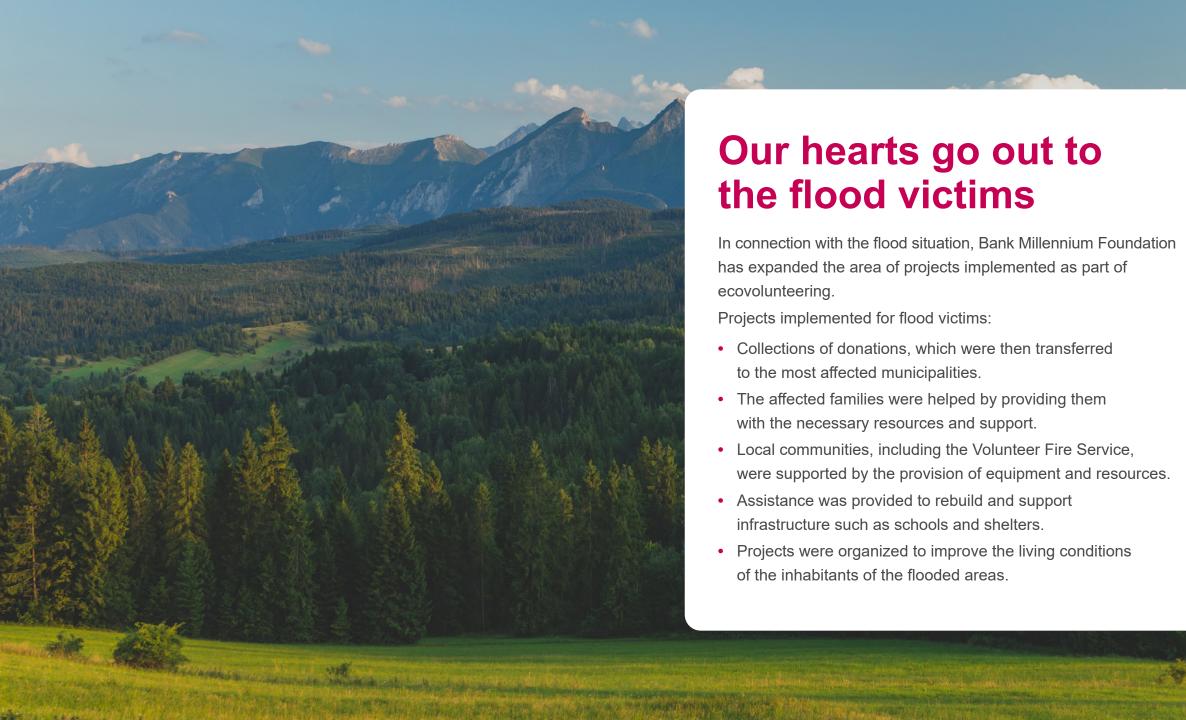


Ecoinitiatives

Leaders and their environmental protection projects:

- Aleksandra Kowalewska two ecoprojects: greening the area, construction of insect boxes and ecolighting of the playground and gym in the village of Drogomiłowice.
- Aleksandra Czerwińska two ecoprojects: installation of bicycle racks, greening of concrete around the school in Lublewo Gdańskie, greening around the school and construction of feeders in the primary school in Kolbudy.
- Kinga Ladachowska an ecoproject for the Polish Association for the Protection of Hedgehogs.
- Bartosz Ilnicki ecoworkshops for children on the autism spectrum, with Down syndrome and Asperger's syndrome in Gdańsk.
- Izabela Bednarczyk two ecoprojects in the school library and common room.
- Monika Kryger two ecoworkshop projects for children from kindergarten.
- Patrycja Tomczyk an ecoaction in the animal shelter in Sosnowiec.
- Aleksandra Jackiewicz ecoworkshops for children from the kindergarten in Skierniewice.

- Kamil Małkowski an ecoaction of planting trees with a youth football team in the municipality of Gościno.
- Marzanna Lubowiecka two ecoprojects: the SOS project for animals and the ecoaction for educational and rehabilitation institutions in Grudziadz.
- Joanna Kostrzewa an ecoproject for preschoolers.
- Wiktoria Słomczewska an ecoproject of planting tulips in Warsaw's Wola park.
- Michał Dobrowolski continuation of the BeePositive project.
- Anna Beker an ecoproject in kindergarten whiteboard for children, zero paper waste.
- Angelika Pilawska planting plants in kindergarten and workshops for children.
- Aleksandra Zahajko ecoworkshops in the "Wesołe Misie" nursery in Wołczyn.
- Aleksandra Lekan an ecoaction for the Roztocze National Park.
- Rafał Okrzymowski an ecoaction in a primary school in Nysa.



Initiatives carried out for flood victims

Leaders and their projects for flood victims:

- Aleksandra Jackiewicz collective action of employees "Mobile Heart of Help".
- Aleksandra Zahajko two projects for the inhabitants of the flooded areas of Kłodzko.
- Kunysz Monika a project for an injured family from the town of Wleń.
- Monika Kryger a project to support the Volunteer Fire Service from flooded areas.
- Magdalena Nowakowska seven projects for residents of flooded areas: Kłodzko, Ołdrzychowice Kłodzkie, Krosnowice, Bardo, Olbrachcice.
- Marta Deryj a project for an injured family from Radochów.
- Monika Jurków-Kwiatkowska a project for the affected residents of Ołdrzychowice and Lewin Kłodzki.
- Anna Czerwińska a project for residents from the flooded areas of Kłodzko, Żelazno and Krosnowice.

- Mirella Gmur-Dzieduszycka a project for a shelter covering flooded areas in Konradowa.
- Katarzyna Kozioł a project for an injured family from Żarów.
- Paulina Pociurko four projects for victims from the flooded areas of Lwówek Śląski and Jugowice.
- Joanna Gosthorska two projects for affected families from flooded areas, including a family with an elderly disabled person from Witostowice.
- **Edyta Cierech** two projects for the affected residents of the flooded areas of Tłumaczów and Bardo.
- Rafał Okrzymowski a project for the flooded primary school no. 5 in Nysa.

Summary of volunteering Our People'24: Save the Planet











Heroes of Bank Millennium Foundation

Every year, on 5th of December, Bank Millennium Foundation celebrates the International Volunteer Day. This is a unique opportunity to express our deep gratitude to the community of our volunteers for their invaluable commitment and contribution to the implementation of the Foundation's programs. Thanks to their dedication and work, we can effectively support numerous initiatives that bring real benefits to local communities.

We would like to thank all our heroes for their continuous help and support, which are the foundation of our activities.













Thank you

What awaits us in 2025? The Foundation will celebrate its 35th anniversary. We will continue the financial education program, but we will analyse its accessibility for children and parents with disabilities; we will promote employee volunteering with the ambition to involve an even wider group of employees-volunteers and we will broaden the subject matter of our initiatives, i.a. adding activities for the benefit of the communities of people with disabilities; we will also return to initiatives for culture, cultural education and support for young artists.

We would like to thank everyone who contributed to the success of our projects and smaller initiatives, in particular our colleagues from the Bank Millennium Group, volunteers of the Foundation. Your commitment, passion and determination are invaluable to us. We believe that together we can achieve even more and continue our mission.

The Management Board of Bank Millennium Foundation





