



# Bank Millennium Group

## INSTITUTIONAL PRESENTATION

November, 2024



# Disclaimer

*This presentation has been prepared by Bank Millennium for its stakeholders for information purpose only. The information presented in this presentation should be read together with other information published by the Bank (on [www.bankmillennium.pl](http://www.bankmillennium.pl)), in particular financial and current reports.*

*Financial data presented hereby is on consolidated Bank Millennium Group level.*

*Data is based on published financial reports with following pro-forma adjustments:*

- The Bank altered its presentation of margin on derivatives that is not meeting formal hedge accounting principles and from Jan 1, 2021 all margin from derivatives is included in the reported NII.*
- According to current understanding of IFRS9 standard, small part of credit portfolio is fair valued through P&L. As fair value adjustment of this portfolio has similar economic effect to impairment adjustment, in this presentation it was excluded from 'total operating income' and added to cost of risk line.*
- Starting from 3Q22 a part of costs of amicable settlements with FX-mortgage borrowers is presented in 'results from modifications' and these costs are not included in the cost of credit risk in this presentation.*
- Cost of credit holidays is presented in interest income/NII. For comparison purposes, in this presentation NII/NIM and other figures are presented also before such an impact.*

*This presentation should not be treated as a recommendation to purchase securities, an offer, invitation or a solicitation of an offer to purchase, invest or conclude any transaction on securities, in particular with respect to securities of Bank Millennium.*



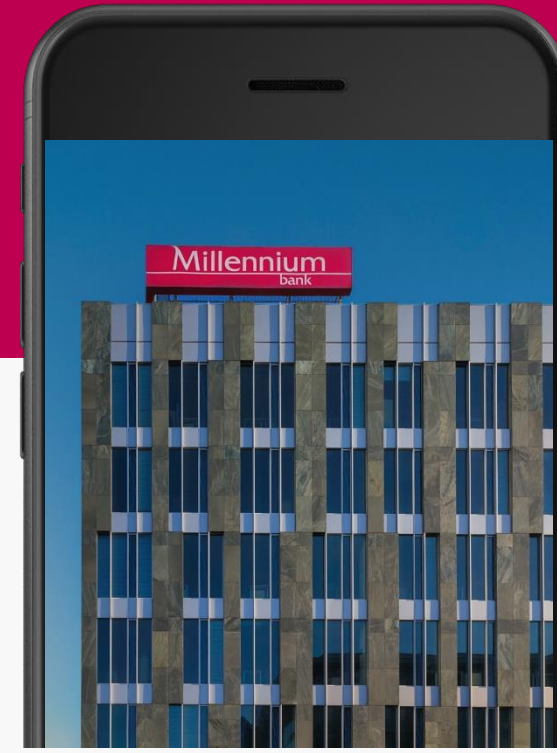
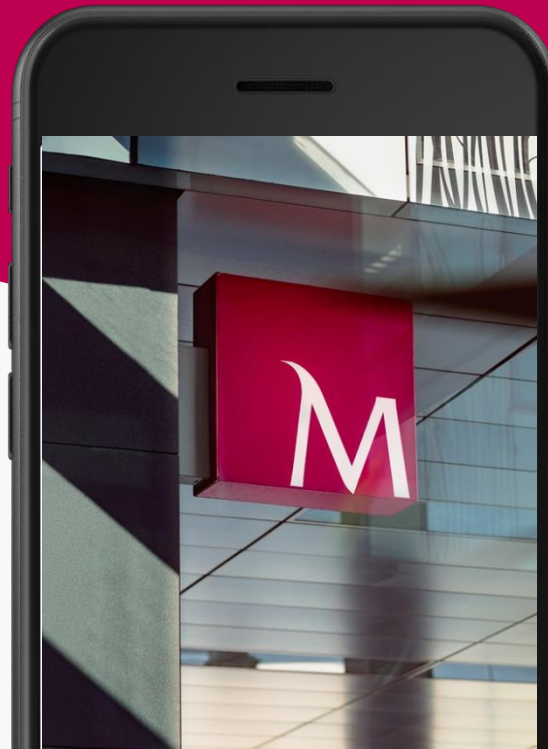
# AGENDA

01. Macroeconomic environment in Poland

02. Banking sector in Poland

03. Bank Millennium general overview and strategy

0.4 Financial performance





01

# Macroeconomic environment in Poland

Institutional presentation

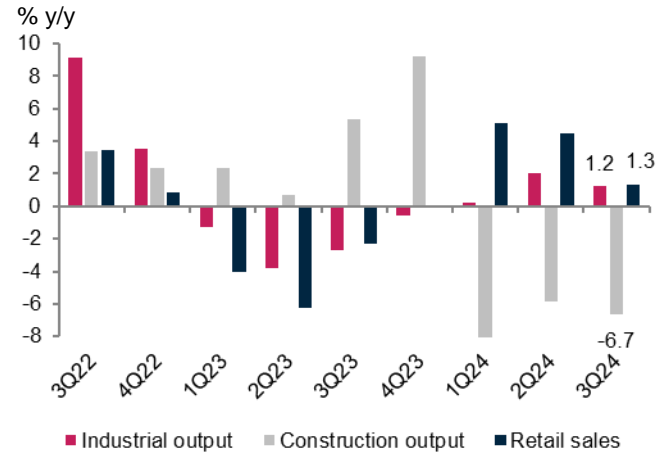
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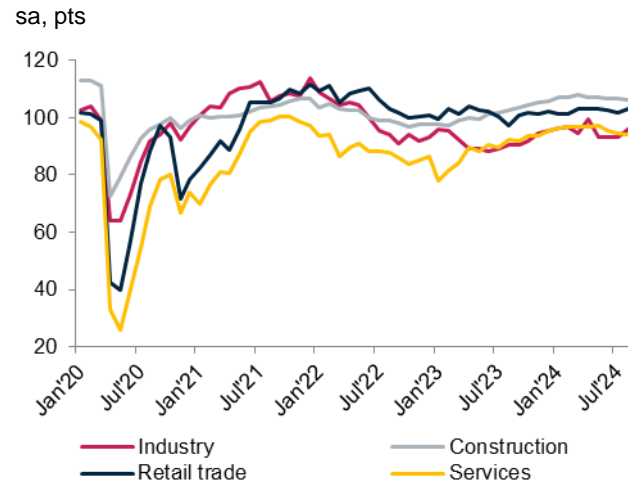
# Macroeconomic overview: Economy

Estimated 3Q24 GDP increased by 2.9% y/y, slightly less than in 2Q24. The growth was again driven by household spending, which benefited from favourable income situation. For the whole 2024, GDP is expected to grow by 3.0% compared to 0.1% in 2023. GDP growth in 2025 should accelerate to 3.9%. In 3Q24, CPI inflation in Poland increased to an average of 4.5% y/y from 2.5% y/y a quarter earlier, mainly due to an increase in administered energy prices. The Bank assumed an increase in CPI inflation in 2025 to 4.6% y/y from the estimated 3.7% y/y in 2024. However, from 2Q25 onwards, inflation is likely to be in a downward trend providing space for interest rate cuts.

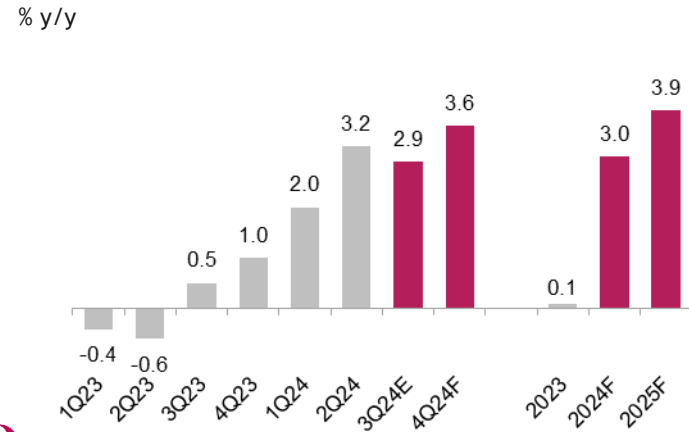
## Data from real economy



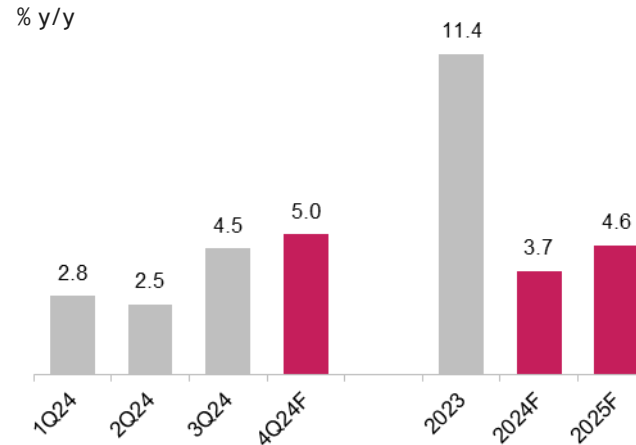
## Economic sentiment indicators



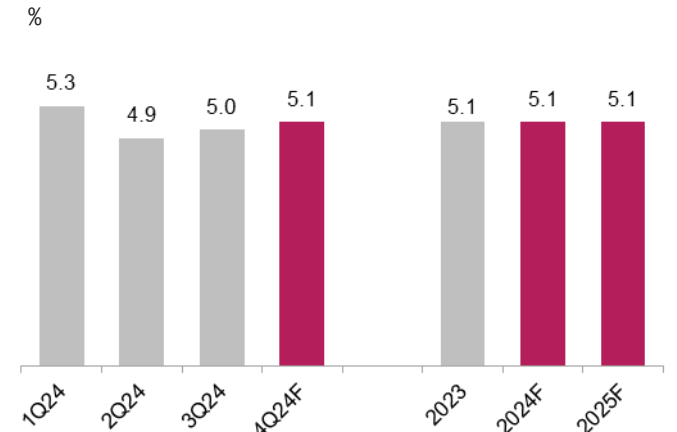
## GDP growth rate



## CPI inflation



## Registered unemployment rate



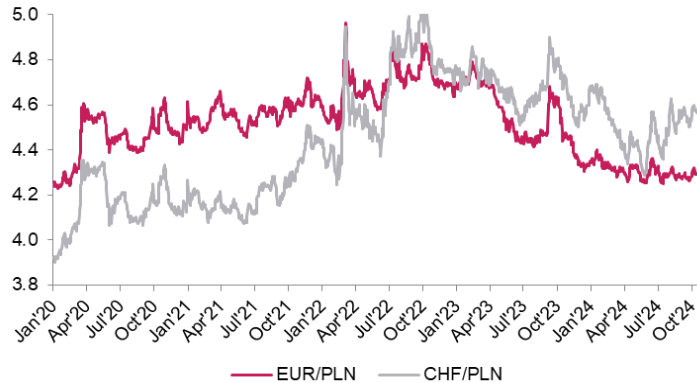
Source: GUS, Macrobond, Bank Millennium, E – estimate, F – forecast

# Macroeconomic overview: Financial markets



The Monetary Policy Council communicates the stabilisation of interest rates in coming months. However, the NBP governor said that majority of the MPC members is ready to start the discussion about rate cuts if the macroeconomic projections in March 2025 will show a downward path of the inflation. In the Bank's opinion, the rate-setters will resume cutting the interest rates in the 2Q 2025, but with the maximum scale of 100 bps in 2025. Outlook for the Polish currency is moderately positive. Soft strengthening of the Zloty remains the baseline scenario.

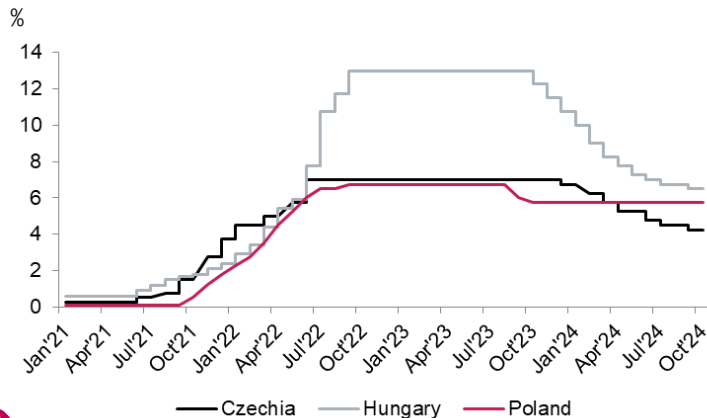
## Evolution of FX rates



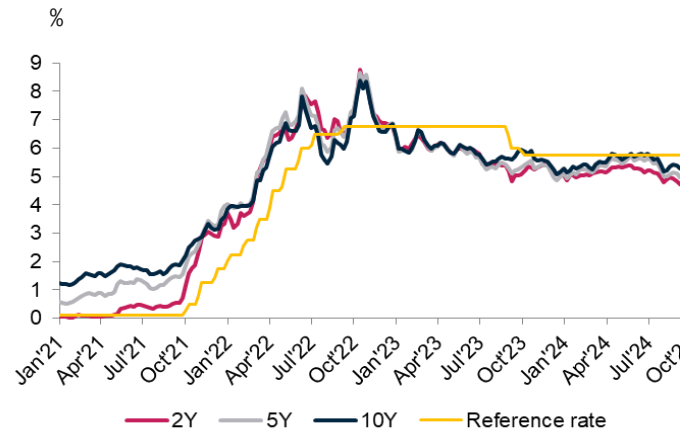
## WIBOR 3M and market expectations



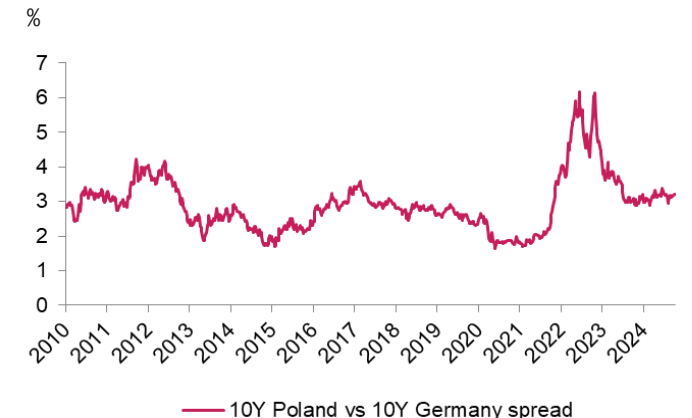
## Official interest rates in CEE-3 countries



## Polish T-bonds yields

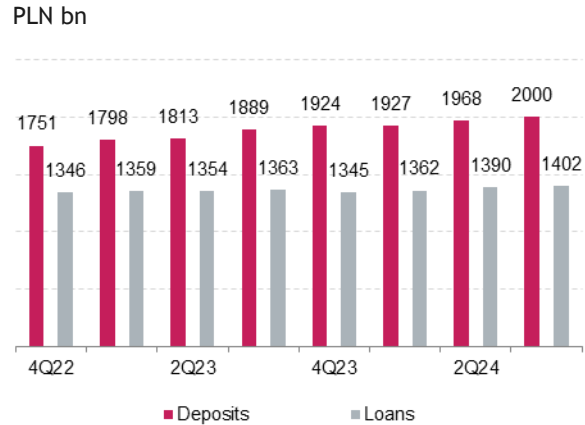


## Spread of Polish 10Y bond to 10Y German benchmark

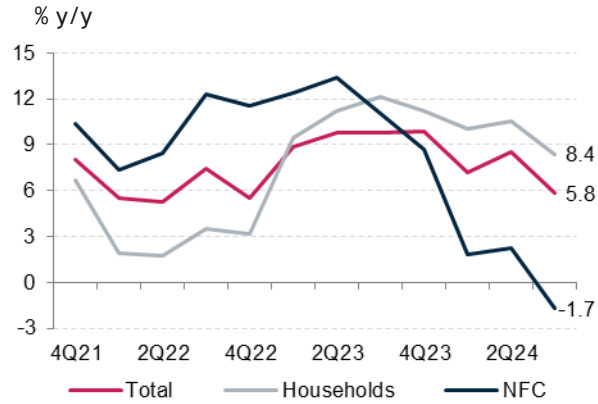


# Macroeconomic overview: Deposits and loans in economy

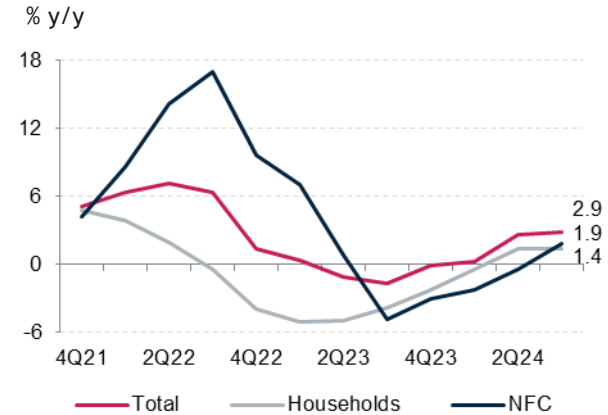
## Total deposits and loans



## Growth rate of deposits



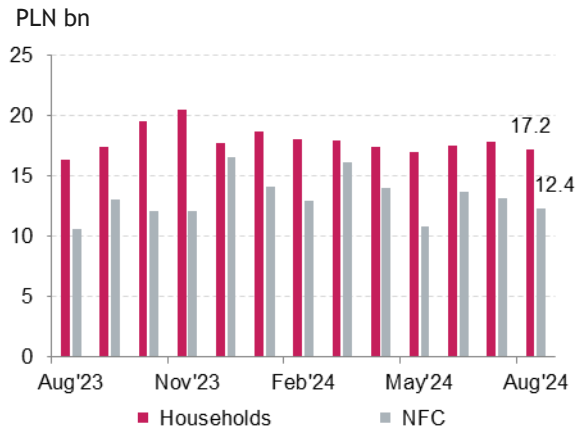
## Growth rate of loans



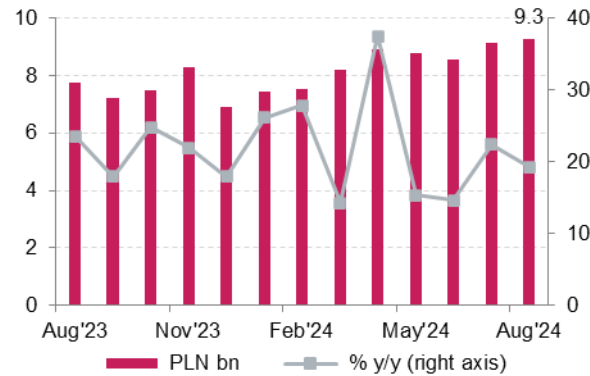
Deposits in the banking system continued to grow, but the pace of growth moderated in 3Q24. Lower dynamics was observed both in households' and corporate sector. Nominal value of deposits of non-financial companies was lower by 1.7% y/y in Sep'24 which might reflect some deterioration of financial condition of corporate sector.



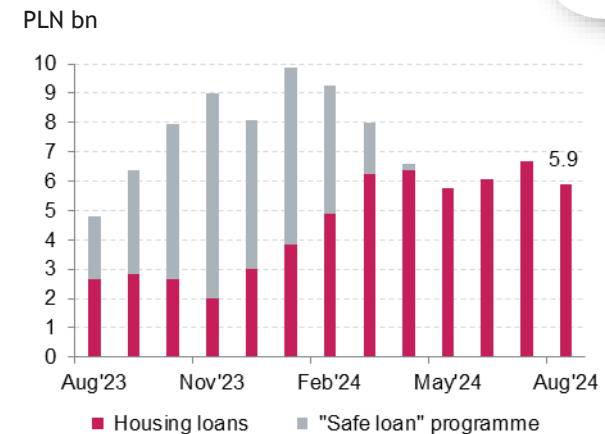
## Newly originated loans



## Newly originated consumer loans



## Newly originated housing loans



In 3Q24, overall credit creation in the economy was stable. Among household loans, a slight upward trend in consumer loans has emerged. The value of newly granted housing loans was stable in 3Q24 after the expiry of the governmental "Safe Credit 2%" programme.





02

# Banking sector in Poland

Institutional presentation





# Polish banking sector overview\*

**29 fully registered banks**, 491 co-operative banks (active mainly in rural areas of the country) and additional **33 international** banks acting in Poland in a form of branch

**9.9k banking outlets (4.9k branches)** and c146 thousand persons employed in the sector

**Top 5 banks** in Poland comprise **59% of total assets** of the sector and top 10 make c72%, but consolidation of the sector continues; 48% share of assets of State controlled banks

Highest standards in **modern technology** implementation (e.g. mobile users, pay-pass payments) and **quality** of service



**Strong resilience during the pandemic crisis** – only one bank was subject to resolution procedure (due to pre-pandemic issue), fall-outs of small co-operative banks

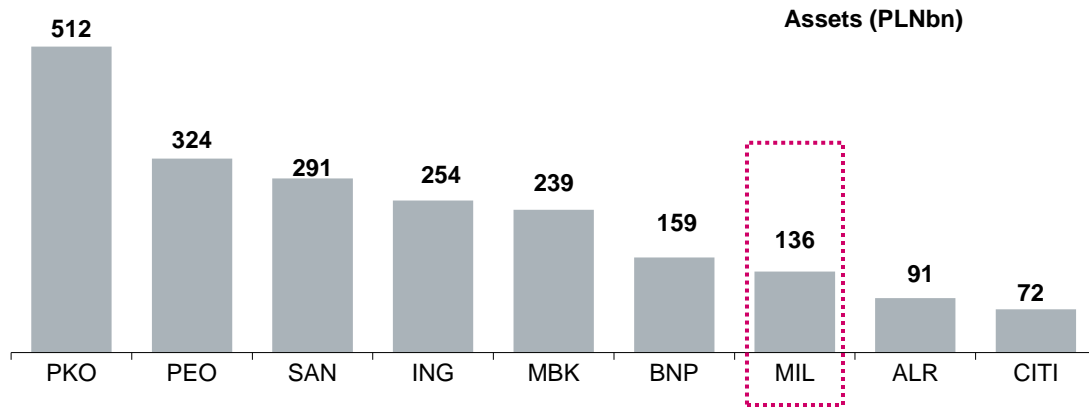
Strong banking supervision and **comfortable level of solvency** of Polish banks (average TCR = 21.2%, CET1 = 19.8%\*\* ) confirmed by stress tests

**Comfortable liquidity** (L/D = 61.4%) supported margins

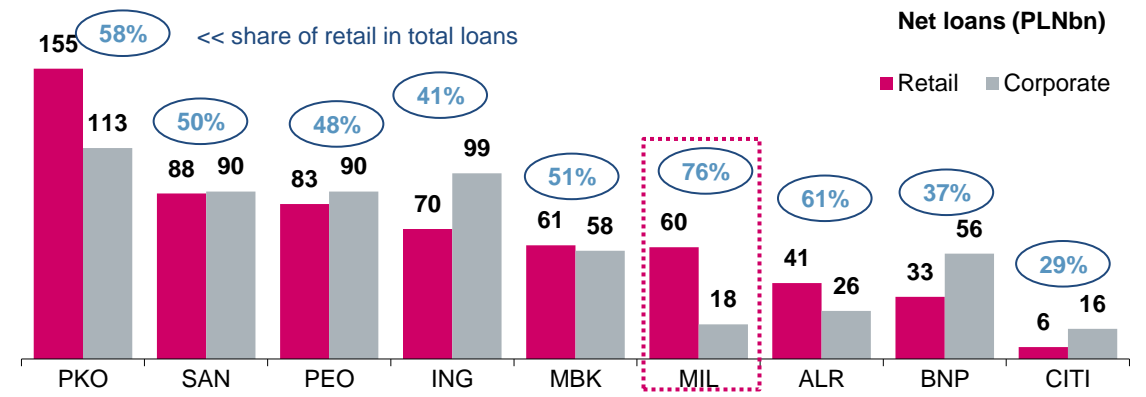
**Profitability under pressure** due to high obligatory burdens: banking tax (highest in Europe), guarantee fund payments and regulatory limits on many fees (insurance, interchange, mutual funds)

# Bank Millennium in the market context\*

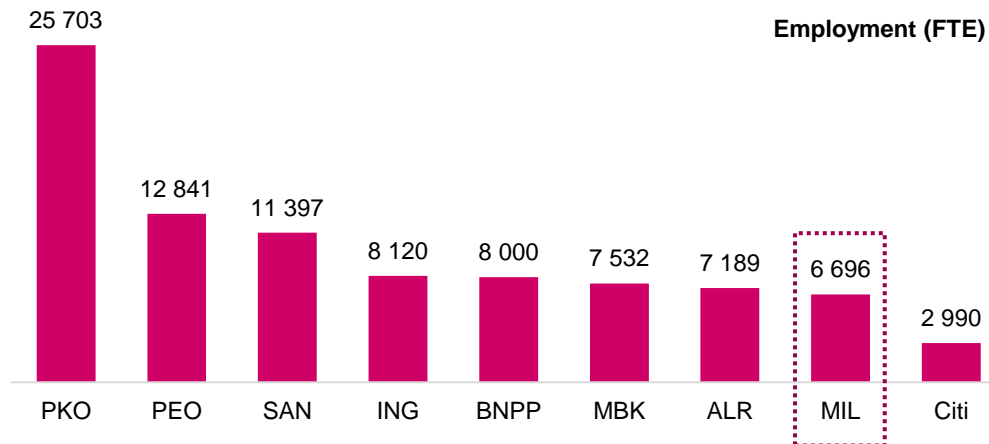
## We are #7 by assets



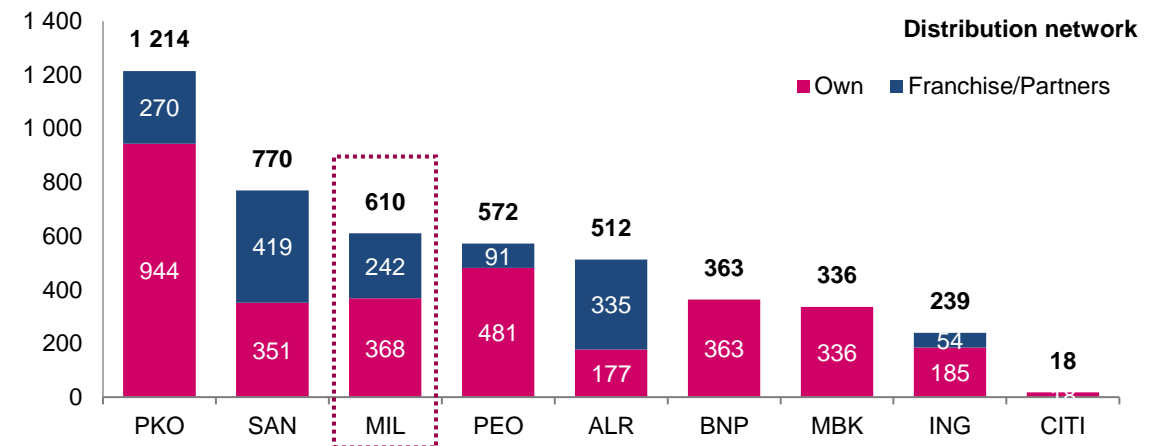
## We have a strong retail focus and are 6 by retail loans



## We have a lean and low-cost operating platform



## We have the third largest distribution network

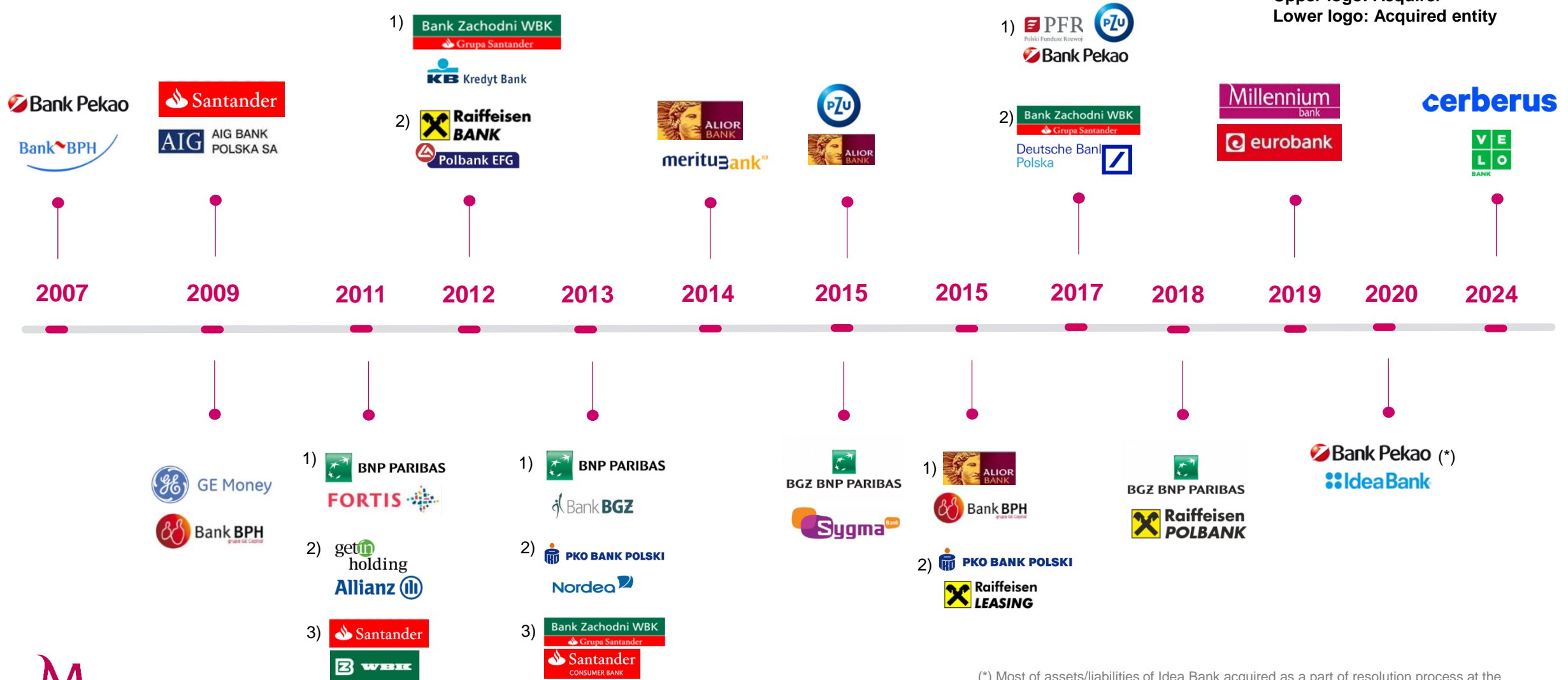


(\*) End of June'24 data

Abbreviations used in the charts: PKO – PKO BP, PEO – Pekao SA, SAN – Santander BP, ING – ING BSK, MBK – mBank, BNPP – BNP Paribas BP, MIL – Bank Millennium, ALR – Alior, CITI – Citi Handlowy; Source: publicly available financial reports of the banks.

# Recent M&A transactions in the Polish banking sector\*

Upper logo: Acquirer  
Lower logo: Acquired entity



(\*) Most of assets/liabilities of Idea Bank acquired as a part of resolution process at the turn of 2020/21



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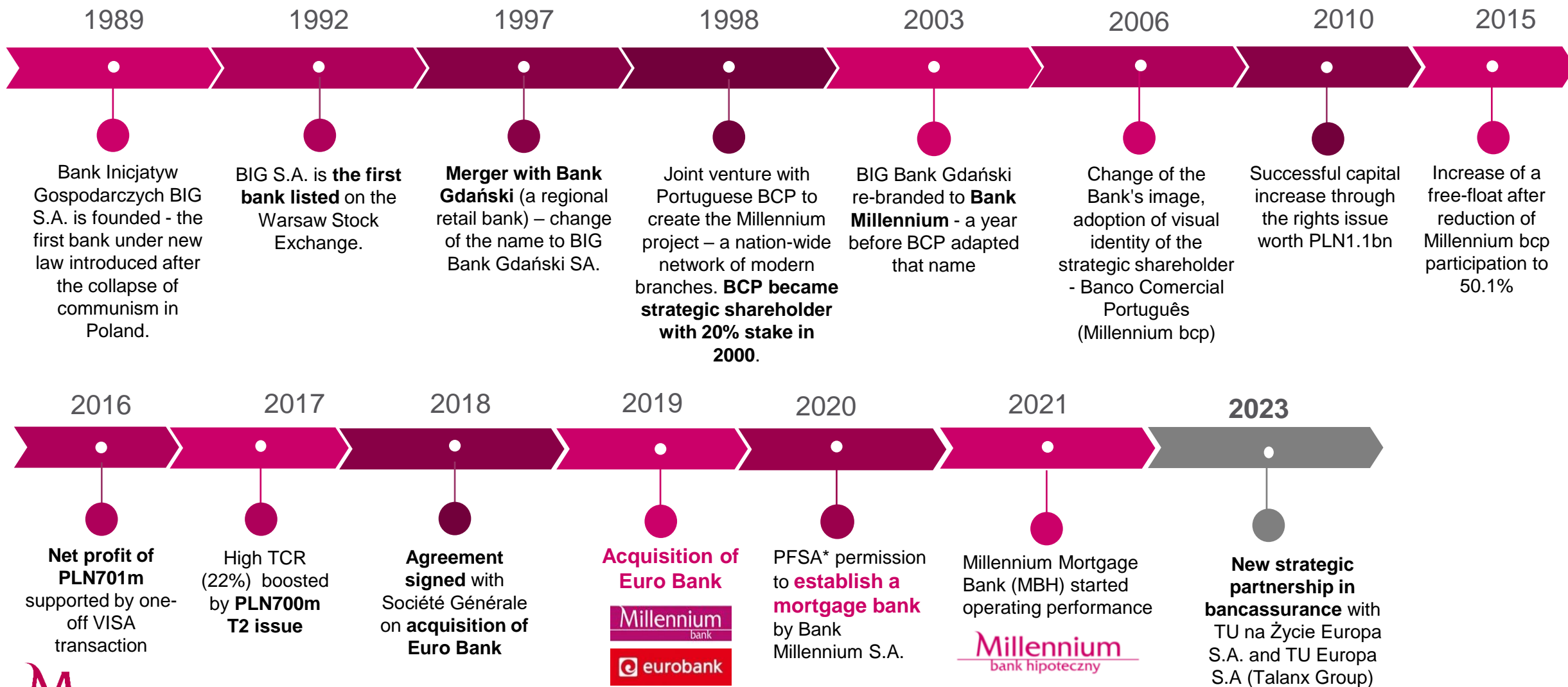
# Bank Millennium general overview and strategy

Institutional presentation

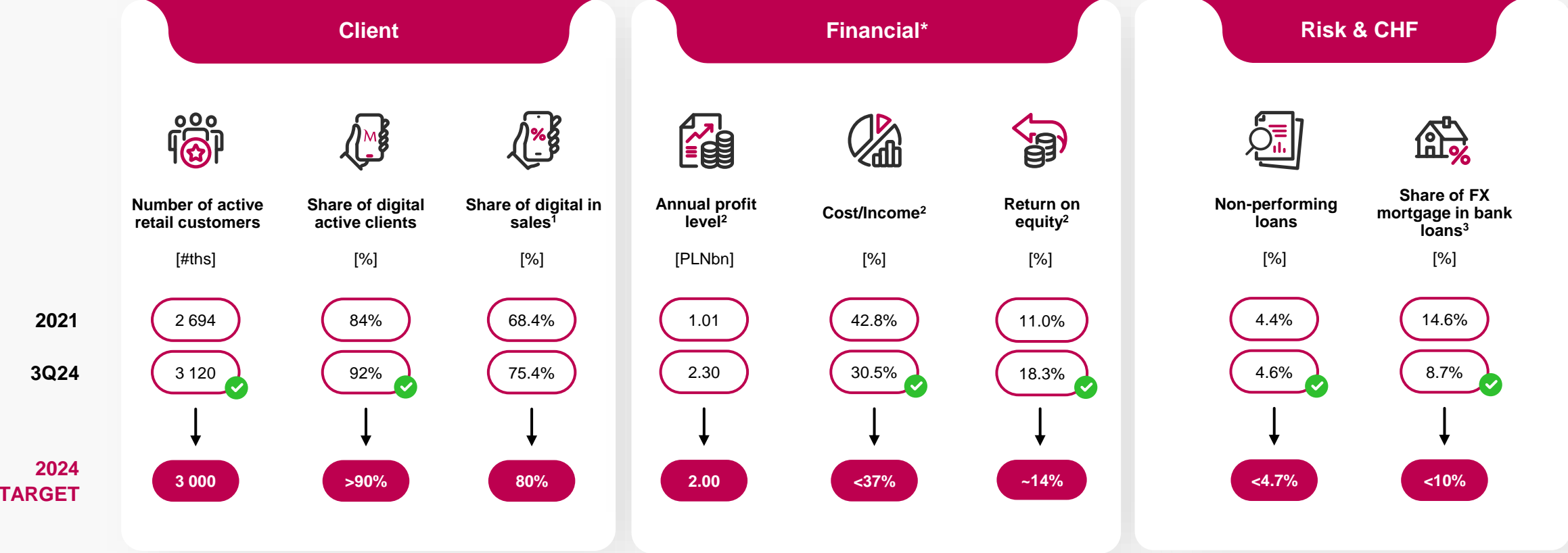
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# History of Bank Millennium at a glance



# Strategia 2022-2024: Consistently delivering business value and solid performance



The Bank fuelled with new ambition, unveils its vision for the future – Strategy 2025 - 2028



(1) calculated as an average of digital sales shares in key products volumes; (2) Excluding FX-mortgage book related costs, credit holidays but adding hypothetical bank tax in Jan-May'24; (3) W/o deduction of allocated legal risk provisions (\*) Data for 9M24 period



# New strategy for 2025-2028. Unleashing potential: Our vision for ambitious growth



Ambition

We embrace innovation, digitally delivering top-quality services, to be the primary bank for individuals and companies in Poland



2028 Goals

**LEADER**

In corporate and retail NPS

**3.7M**

Active retail clients

**70%**

Primary<sup>1</sup> retail clients

**>95%**

Digitally active clients

**~2x**

Corporate lending volume

**<4%**

NPL ratio

**~15%**

Tier1

**~37%**

C/I

**~18%**

ROE

**DIVIDEND**

Return to dividend payments from 2027<sup>2</sup>

**TOP**

Maintain Top EMPLOYER status



Where to play

Retail

Corporate

## Mass individual

Build primary relationship based on daily banking, customer assets and selective lending with top-quality and digital first approach



## Affluent

Upsell from mass market, offer a digital affluent service with remote RMs<sup>4</sup> focused on savings and investments



## SOHO<sup>3</sup>

Acquire customers and build primary relationships through digital offer with remote support and sales



## Small Business

Acquire and build primary relationships with small companies with digital-enabled, standardised credit and daily banking proposition supported by remote RMs



## Mid Corporate

Be the challenger player, significantly driving portfolio growth with focus on investment loans and leasing



### People and culture development

Ensure market leading offer for talents and continue to build a top work environment



### Technology & resilience

Implementation of innovative technological solutions, incl. AI, to address customers' needs and ensuring highest cybersecurity standards



### Digital & operational efficiency

Continue improving digitalisation and foster balanced organisation with proper resources allocation to sustain value creation



### Compliance & risk management

Maintain sound risk management and understanding of regulatory environment, with capital generation and allocation sustaining business growth



### Sustainability

Continue enacting sustainability initiatives and explore business opportunities from ESG and energy transition



Enablers



1) Primary individual customers defined as customers who use Millennium Bank as their main bank and meet certain transaction, product penetration and portfolio value thresholds

2) Dividend to be paid based on 2026 profits, contingent on regulatory environment

3) SOHO (Small Office/Home Office) defined as private entrepreneurs with annual revenues under PLN10M

4) RM is an acronym for relationship managers

# Strategy 2025-2028: key considerations

## Key risk factors in Poland

## Description



**Legal and Compliance risk**

Dynamic and challenging legal & compliance environment of the banking sector in Poland requires **constant monitoring of regulatory changes** and **fast adoption of new regulations**



**FX mortgage**

Risks from **remaining FX mortgage disputes**, while still present, are believed to have passed their peak and are decreasing, though they continue to pose **legal, financial, and reputational challenges** that require active approach and management in order to pursue and achieve **resolution through ongoing negotiations**



**Benchmark (WIBOR) reform**

**WIBOR reform** poses **legal, financial, and operational risks** and requires **careful management of the transition** and **comprehensive stakeholders communication** to mitigate potential disruptions



**Consumer Protection**

**Increased consumer protection driven by local and European regulatory environment** introduces **compliance, financial, and reputational risks**, necessitating **sectoral proactive dialogue with regulator** and **early identification of potential impacts** of new requirements



**Capital & Long-Term Funding Ratios**

Potential **increase of capital requirements**, driven by local and European guidelines, alongside the need for **additional bond issuance** to meet the new long-term funding requirements by the end of 2026

# Strategy 2025-2028: We aim to double scale of corporate while maintaining retail growth



Ambition

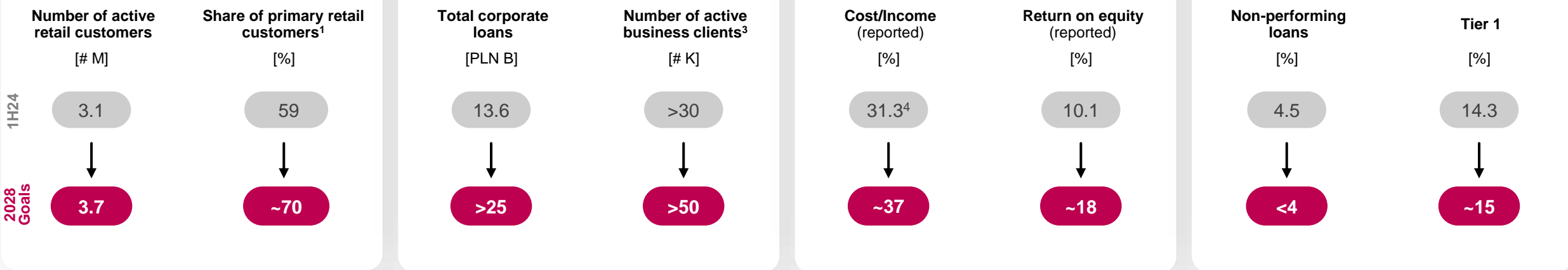
We embrace innovation, digitally delivering top-quality services, to be the primary bank for individuals and companies in Poland

Keep growth in retail banking leveraging primary relationships...

and doubling business scale in corporate banking...

to ensure sustainable profitability and generate long-term value for shareholders...

...while securing a solid risk and capital position.



Additional goals

Leader in corporate and retail NPS

Digital business model >95% digital active clients

Maintain Top Employer status

Return to dividend payments from 2027<sup>2</sup>



People and culture development



Technology & Resilience



Digital & operating efficiency



Compliance & Risk Management



Sustainability



1) Primary individual customers defined as customers (18+ y.o.) who use Millennium Bank as their main bank and meet certain transaction, product penetration and portfolio value thresholds  
 2) Dividend to be paid based on 2026 profits, contingent on regulatory environment  
 3) Total number of Small Business and Mid Corporate clients segment, excluding SOHO (Sole Traders) companies reported in retail segment.  
 4) Excluding credit holidays, FX mortgages related costs and linear amortisation of BFG charge.



# Mortgages – our long term customer acquisition produkt

## Rationale for establishing MBH

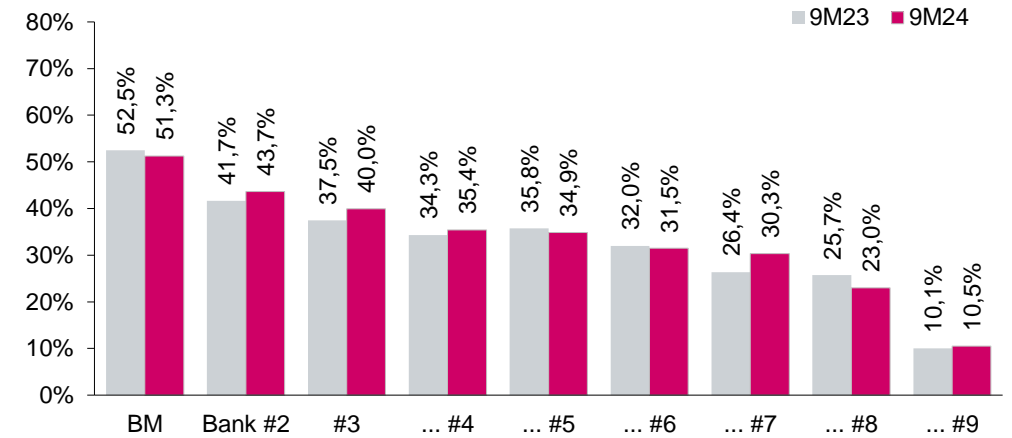
Millennium Mortgage Bank (MBH) started operating performance on June 14, 2021.

MBH will provide opportunities for medium term sustainable development of mortgage lending business and will allow to:

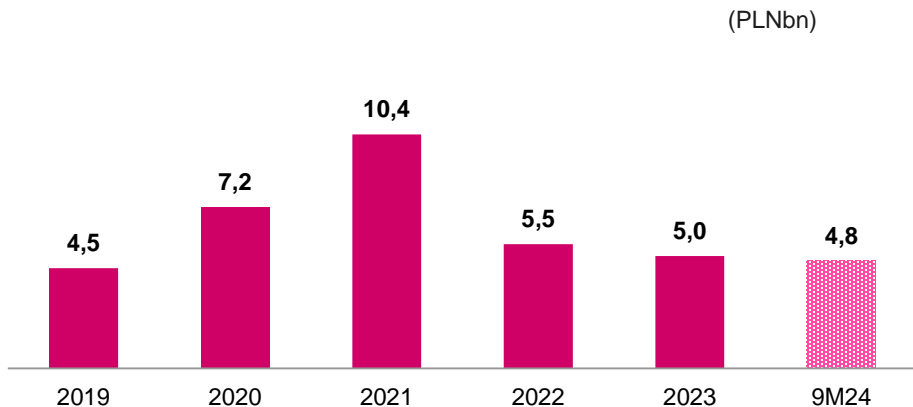
- ✓ reduce asset-liability maturity mismatch
- ✓ diversify funding mix
- ✓ provide access to large and cheaper than senior unsecured debt funding market of covered bonds
- ✓ reduce MREL and L-T Funding requirements

**Covered bond issue in October 2024.** 5Y PLN500mn bonds placed at WIBOR 3M + 80bp. Rated **AAA** by Fitch

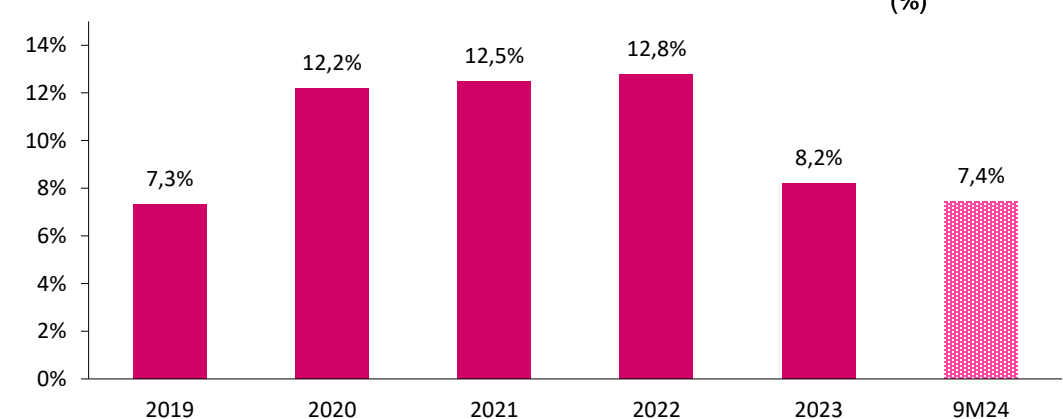
## Share of mortgage loans in total portfolio (top 9 banks) (%)



## BM's origination of PLN mortgage loans



## BM's market share in origination of PLN mortgage loans (%)



# Bank Millennium today\*

**3.1 million** (\*) active retail clients,  
**2.8 million** (\*) online active clients  
**2.6 million** (\*) mobile active clients

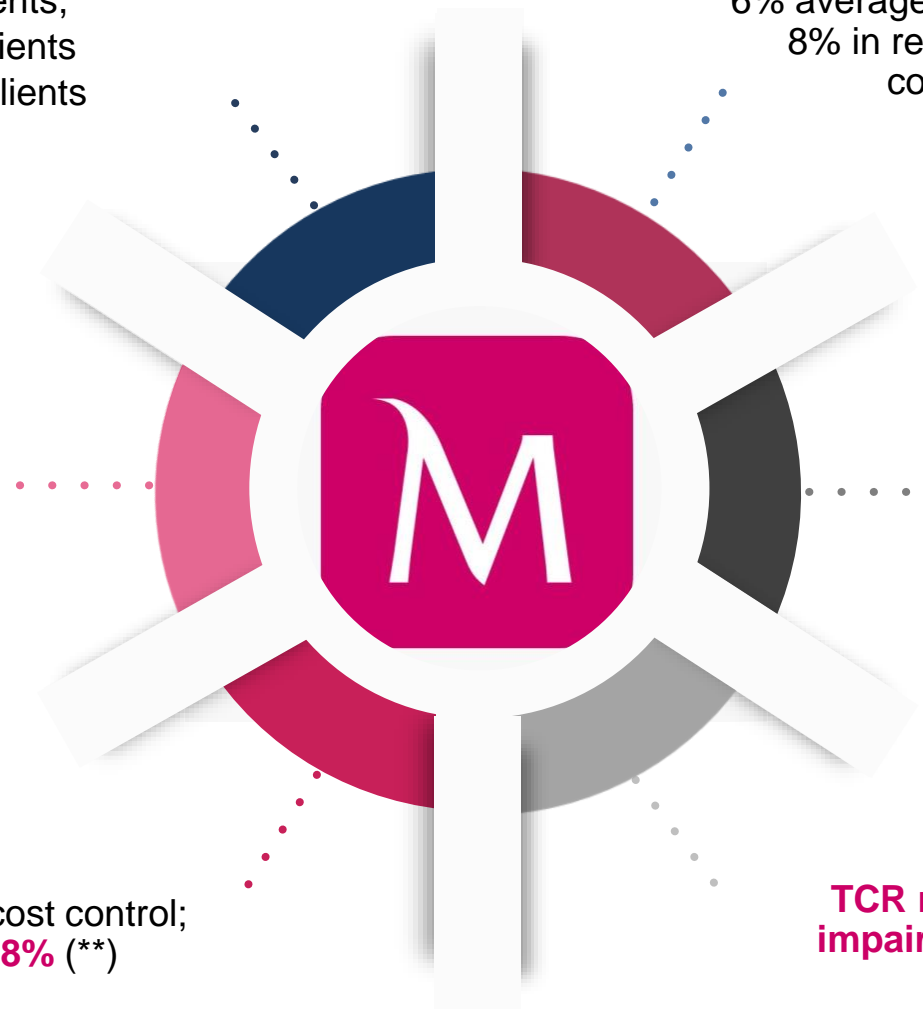
6% average market share, of which 7-8% in retail segment and 4% in corporate business

Well developed retail banking platform with **610 outlets** in attractive locations

Profitability under pressure from extraordinary items (reported **ROE at 10.1%**) (\*\*\*)

Proven track-record of tight cost control; **cost/income ratio at 30.8%** (\*\*)

**TCR ratio** of 17.4% and low **impaired loans ratio** of 4.8%



(\*) 3Q24 data, (\*\*) 3Q24 data (adjusted for extraordinary items: FX-mortgage legal risk provisions, costs of litigations and settlements with clients and with linear distribution of BFG resolution fund fee), (\*\*\*) 3Q24 data, adjusted ROE: 18.3%

# Marekt shares in main products

	YE21	YE22	YE23	September 2024
<b>Total loans</b>	6.1%	5.9%	5.7%	5.7%
<b>Loans to individuals</b>	8.2%	8.2%	8.2%	8.4%
<i>mortgages</i>	8.7%	8.6%	8.3%	8.1%
• <i>new loan agreements</i>	12.5%	12.8%	8.2%	7.4%
<i>credit card loans</i>	7.6%	8.4%	9.1%	9.5%
<i>other consumer</i>	8.6%	8.7%	8.9%	8.9%
<b>Loans to companies</b>	4.2%	3.9%	3.7%	3.8%
<i>leasing sales</i>	5.3%	5.0%	3.4%	4.4%
<i>factoring sales (*)</i>	6.7%	5.9%	5.7%	5.4%

	YE21	YE22	YE23	September 2024
<b>Total deposits</b>	5.5%	5.6%	5.6%	5.7%
<b>Deposits of individuals</b>	6.8%	6.8%	6.8%	7.0%
<i>demand deposits (**)</i>	7.0%	7.1%	6.7%	6.7%
<b>Deposits of companies</b>	3.7%	4.0%	3.9%	3.8%
<i>demand deposits</i>	3.2%	3.1%	3.2%	3.3%
<b>Mutual funds</b> (incl. third party)	4.6%	4.1%	4.7%	4.9%

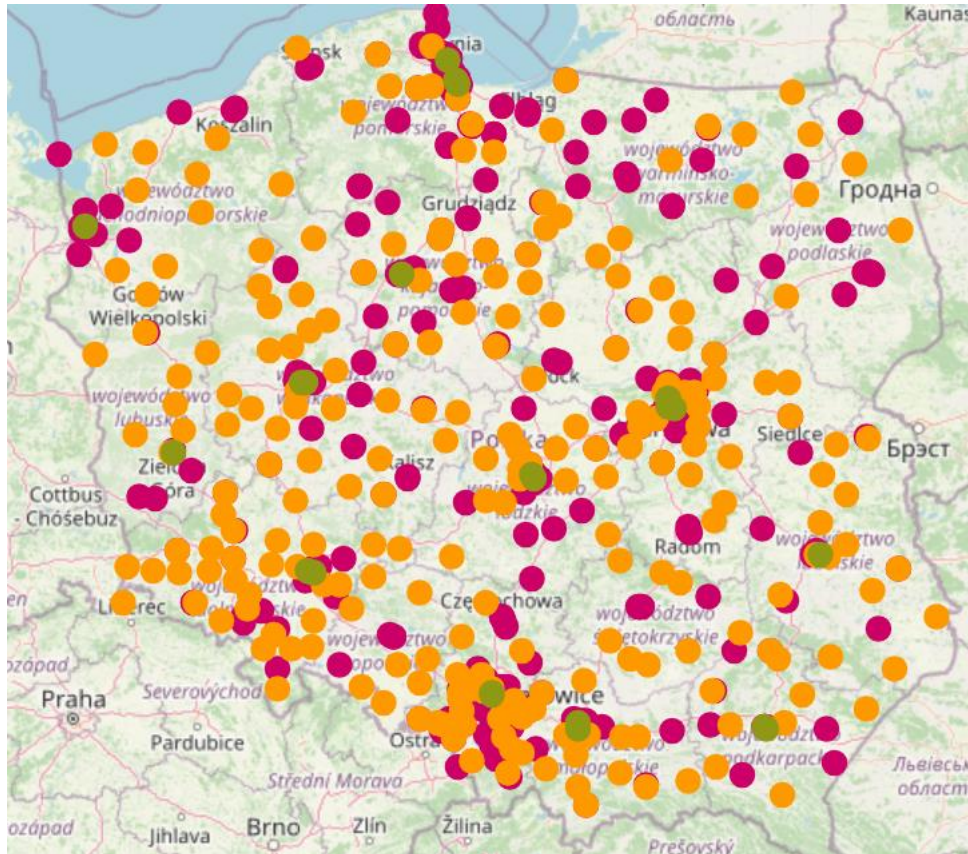


(\*) among members of Polish Factors Association; (\*\*) Including savings accounts;  
Source: National Bank of Poland, Bank Millennium

# Bank Millennium's physical footprint

(as at 30 September 2024)

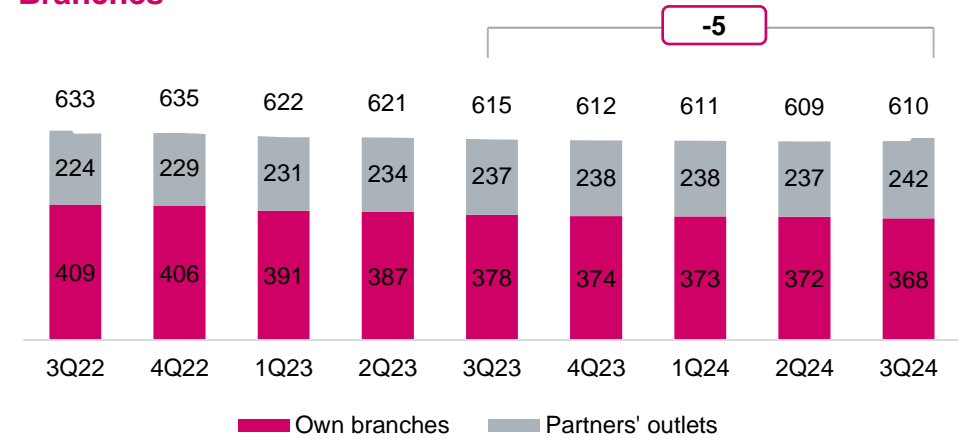
## Network of 610 branches



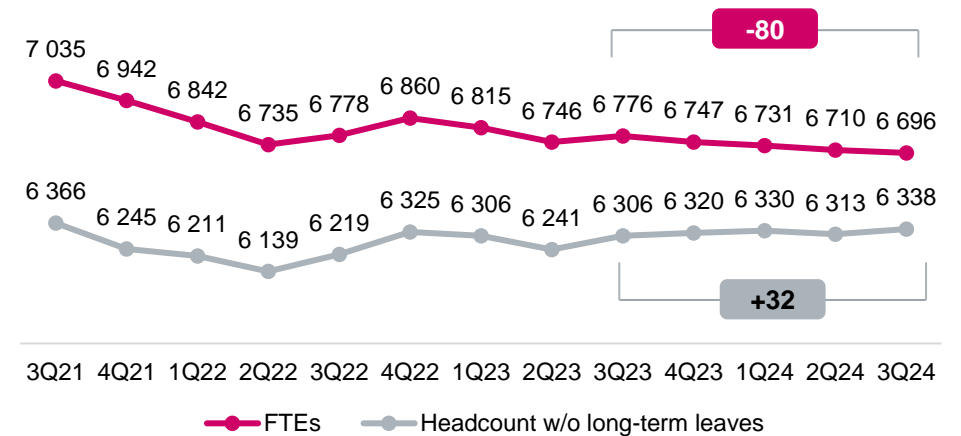
■ Own branches    
 ● Franchise branches    
 ● Mini branches



## Branches



## Employees

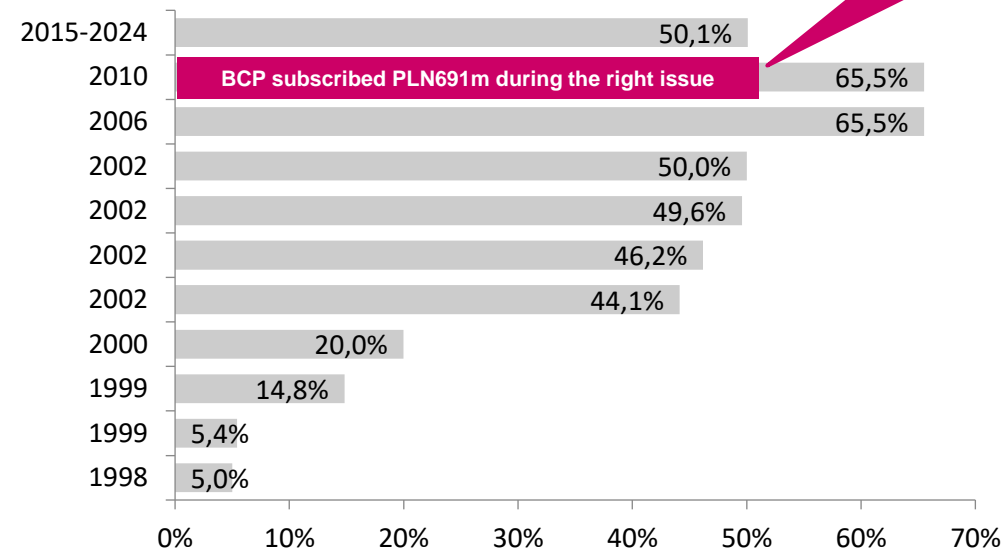




# Relations with BCP and BM's management composition

- BCP demonstrated in the past strong support to Bank Millennium in Poland; commitment in equity was shown during the capital increase concluded in February 2010. BCP also supported liquidity, especially in 2009-2010 years (EUR 200 million bilateral loan matured in April 2011, and money market line – until July 2010)
- Currently, no dependence on BCP funding and no exposure to BCP or Portuguese public debt
- 7 managers from Portugal employed on permanent basis, including 3 Management Board members

## BCP's stake - evolution since 1998



Sale of 15.4% through ABB in March '15



**Joao Bras Jorge**  
CEO  
Since 2006



**Fernando Bicho**  
Deputy CEO,  
CFO  
Since 2002



**Wojciech Haase**  
CRO  
Since 1997



**Andrzej Gliński**  
Corporate Business  
Since 2010



**Wojciech Rybak**  
Retail Business  
Since 2016



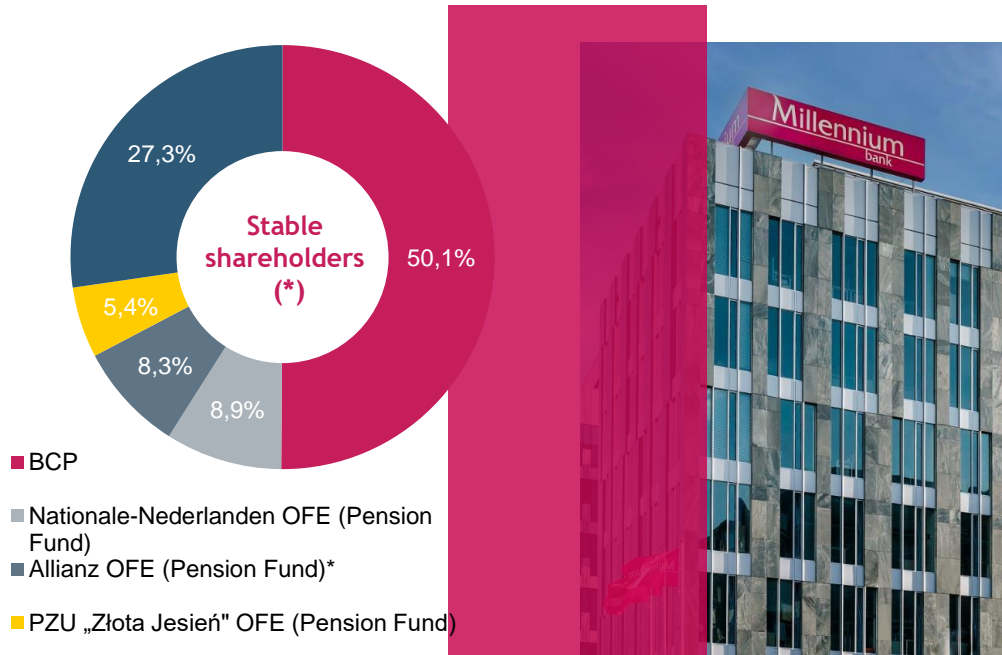
**Antonio Pinto**  
Digital & Marketing  
Since 2018



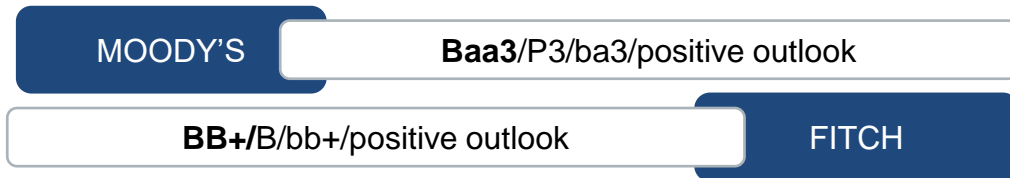
**Jarosław Hermann**  
IT & Operations  
Since 2018

# Solid foundations appreciated by investors

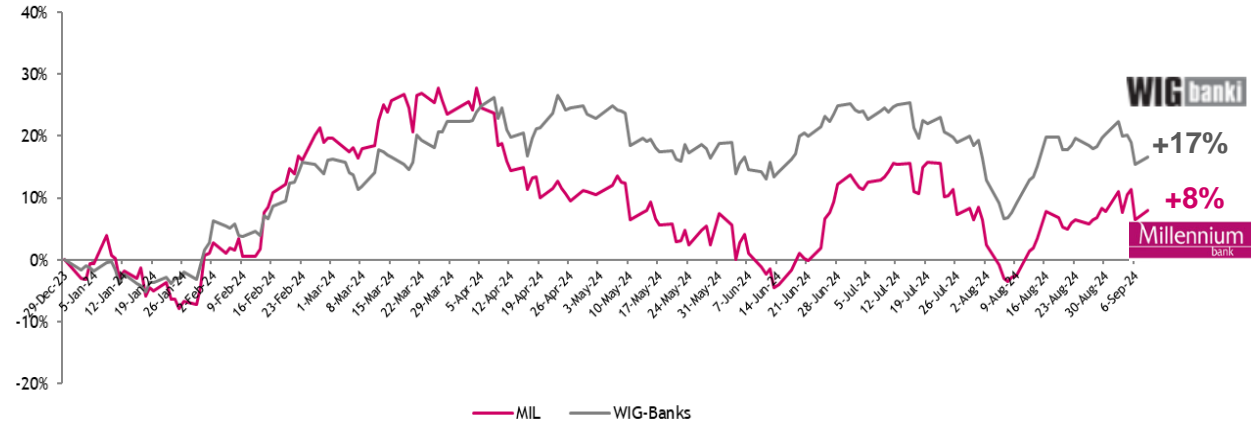
## Bank Millennium's shareholder structure (31.12.2023)



## Bank's current ratings



## Annual change of Bank Millennium share performance vs. WIG Banks index (10-09-2024)



## Participation in domestic stock market indices



# Key ESG initiatives



## Green Bond issue

- Bank Millennium placed its **first Green Bonds issue of the nominal value of 500 million EUR**.
- The bonds were issued under the existing EMTN programme as 5-year senior non-preferred debt securities with an early redemption option 4 years after the issue date.
- The green bond issue attracted strong interest from investors, who **subscribed for more than five times the number of bonds** the bank offered.
- The funds raised from the Green Bond issue will be used **to finance and refinance energy-efficient properties or/and projects related to the production of energy from renewable sources** that meet the criteria of the Green Bond Framework.
- **Green Bond Framework** and **Sustainalytics' Second Party Opinion** are available on the Bank's website: [www.bankmillennium.pl/about-the-bank/investor-relations/debt-securities#zielone-obligacje](http://www.bankmillennium.pl/about-the-bank/investor-relations/debt-securities#zielone-obligacje).



## Expanding the product range for companies

### Expanding cooperation with BGK

- Bank Millennium concluded an agreement on **portfolio guarantee line under the InvestEU programme** with Bank Gospodarstwa Krajowego (BGK). It is a product for companies in the SME sector, with a particular focus on micro-entrepreneurs.
- The Bank is also **supporting companies in the green change** by not charging an origination fee for green financing.

### Bridge loan with subsidy

- It is **a combination of a bridging loan with subsidy and a long-term investment loan**.
- If the **financing covers the so-called green project**, i.e. energy transformation of the company, reduction of material consumption in production process, the company can count on **preferential terms**.
- In addition, entrepreneurs can count on **the assistance of EU experts**.



## Volunteering and supporting local communities

- The first part of the biggest sports-volunteer initiative Our People: Save the Planet has come to an end.
- The sporting goal was achieved and **Bank allocated 250 thous. PLN for the promotion and implementation of voluntary activities** of the Bank Millennium Foundation's volunteering programme.
- Volunteering includes **green initiatives** and, in the wake of **the flood crisis** in southern Poland, **volunteers can submit projects to support those affected**.

### Additionally:

- Bank Millennium has made available, in its mobile app, the option of simple transfer of money to those in need - **"Pomagam [I Help]" transfer**.
- The Bank also made a **donation of 1 million PLN** to the Polish Red Cross and Caritas Poland to support those in need.



# 04

## Financial performance

3Q24/9M24 results





# Financial performance: Main financial achievements in 3Q24/9M24

Net profit growth of 19% y/y in 9M24 despite cost of credit holidays and costs related to FX-mortgage portfolio. Solid core profitability and efficiency. Strong asset quality and liquidity.



## Capital & MREL

- **Inclusion of 1H24 net profit into regulatory capital**
- **Issuance of EUR500mn Green Senior Non-Preferred bonds in September'24**
- **Solid levels of capital ratios** – consolidated Tier1 ratio at 15.3% and TCR at 17.9%; comfortable capital **surplus** of 5.5 p.p. and 5.7 p.p. respectively
- **MREL requirements fulfilled with significant surplus**; MREL trea ratio stood at 28.6% and MREL tem at 9.0%, a surplus of 7.8 p.p. and 3.1 p.p. respectively over minimum requirements + CBR



## Profitability

- **Eight quarter in a row with positive net result**
- Year-to-date reported **net profit of PLN547mn** (+86mn y/y), 2 297 mn excluding extraordinary events (+3% y/y).
- **Strong NII** which **grew 5% y/y** and **5% q/q**, with NIM at 4.35% (w/o credit holidays impact)
- Core Income growing 5% y/y
- **Cost-to-income** ratio (adjusted) at **30.8%**
- Cost of credit risk at **53 bps**
- **NPL** ratio at **4.6%**

# Business development: Main business achievements in 3Q24/9M24

High growth of deposits. Growing customer acquisition, retail lending and leasing contracts.



## Business volumes evolution

- Total deposits grew 7% y/y
- Consumer loans grew 9% y/y
- PLN mortgage loans grew 5% y/y
- Growth of investment funds portfolio by 41% y/y
- High liquidity surplus > PLN38bn
- Loans to deposit ratio at 66%



## Main commercial highlights

- Active retail clients of 3,120 ths. with 91% digitally active

YTD sales:

- Cash loans PLN5.4bn (+12% y/y)
- Mortgage loans PLN4.8bn (+50% y/y)
- Leasing PLN2.9bn (+26% y/y)



# Financial performance: P&L in brief

[PLNmn]

	9M23	9M24	→	Change Y/Y	2Q24	3Q24	→	Change Q/Q
Net interest income	3 970	4 025	→	1%	1 182	1 489	→	26%
<i>Including cost of holidays</i>	0	-157	→	-	-201	44	→	-
<i>Net interest income without credit holidays</i>	3 970	4 182	→	5%	1 383	1 445	→	5%
Net commission income	592	589	→	-1%	191	199	→	4%
Other non-interest income	594	-213	→	-	-48	-27	→	-43%
Operating income	5 156	4 401	→	-15%	1 324	1 660	→	25%
General and administrative costs	-1 305	-1 489	→	14%	-450	-496	→	10%
Depreciation	-159	-167	→	5%	-55	-57	→	4%
Total operating costs	-1 464	-1 656	→	13%	-505	-553	→	10%
Net cost of risk *	-231	-314	→	36%	-71	-123	→	74%
Other modification	-41	-77	→	88%	-22	-35	→	62%
FX legal risk provision	-2 364	-1 656	→	-30%	-575	-533	→	-7%
<u>Operating profit</u>	1 056	697	→	-34%	152	416	→	174%
Banking tax	0	-134	→	-	-35	-99	→	187%
<u>Pre-tax profit</u>	1 056	564	→	-47%	117	317	→	170%
Income tax	-596	-17	→	-	111	-127	→	-215%
Net profit	461	547	→	19%	229	190	→	-17%

(\*) cost of risk includes impairment provisions (on all stages), FV adjustment on loans and result on modification (except for a part related to amicable settlements with FX mortgage borrowers)

# Financial performance: Balance sheet

[PLNmn]

## ASSETS

	30.09.2023	30.06.2024	30.09.2024	Change Y/Y
Cash and balances with the Central Bank	4 581	5 857	7 092	55%
Loans and advances to banks	534	488	418	-22%
Loans and advances to customers	73 983	74 645	75 542	2%
Amounts due from reverse repo trans.	2 012	198	216	-89%
Debt securities	38 823	50 180	48 268	24%
Derivatives (for hedging and trading)	550	635	528	-4%
Shares and other financial instruments	135	143	166	23%
Tangible and intangible fixed assets	1 008	1 057	1 072	6%
Other assets	2 284	2 331	2 285	0%
<b>Total assets</b>	<b>123 909</b>	<b>135 535</b>	<b>135 588</b>	<b>9%</b>

## LIABILITIES AND EQUITY

Deposits and loans from banks	428	585	293	-31%
Deposits from customers	106 176	116 540	113 981	7%
Liabilities from repo transactions	571	3	216	-62%
Financial liabilities at fair value through P&L and hedging derivatives	1 093	645	775	-29%
Liabilities from securities issued	2 862	3 596	5 594	95%
Provisions	1 204	2 264	2 771	130%
Subordinated liabilities	1 563	1 562	1 560	0%
Other liabilities	3 366	2 997	2 752	-18%
<b>Total liabilities</b>	<b>117 263</b>	<b>128 191</b>	<b>127 943</b>	<b>9%</b>
<b>Total equity</b>	<b>6 646</b>	<b>7 344</b>	<b>7 645</b>	<b>15%</b>
<b>Total liabilities and equity</b>	<b>123 909</b>	<b>135 535</b>	<b>135 588</b>	<b>9%</b>





# The most important awards and achievements of Bank Millennium in 3Q24



## Best Digital Bank 2024

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



## Winning the „Mobile bank” ranking

The list by the cashless.pl portal presents banks that best meet the needs of modern customers who prefer to use financial services via mobile devices.



## Paytech awards for Bank Millennium

Award in the Best Card Initiative category for omnichannel credit card application and card services



## Institution of the Year ranking

Bank Millennium best in the remote channels in service for children's accounts



## Bank Millennium among ESG leaders

The Bank ranked in the top three of this year's edition of the "ESG Ranking. Responsible Governance" contest



# Awards for digital channels

## Consumer banking

- **BEST CONSUMER DIGITAL BANK IN POLAND**
- Best Information Security and Fraud Management in Central and Eastern Europe
- Best in Transformation in Central and Eastern Europe
- Best Online Product Offerings in Poland
- Best User Experience (UX) Design in Poland
- Best Mobile Banking App in Poland
- Best Information Security and Fraud Management in Poland
- Best in Lending in Poland
- Best in Transformation in Poland

## Corporate banking

- Best SME Banking/SME Platform in Central and Eastern Europe
- Best SME Banking/SME Platform in Poland
- Best Trade Finance Services in Poland
- Best Information Security and Fraud Management in Poland
- Best in Transformation in Poland



**Bank Millennium won  
Mobile Bank ranking by  
cashless.pl**

The ranking presents the banks that best meet the requirements of modern customers who prefer to use financial services on mobile devices.

**cashless.pl**

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