

**BANK MILLENNIUM
GROUP**

**INSTITUTIONAL
PRESENTATION**

September 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), 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

1.

Macroeconomic environment in Poland

2.

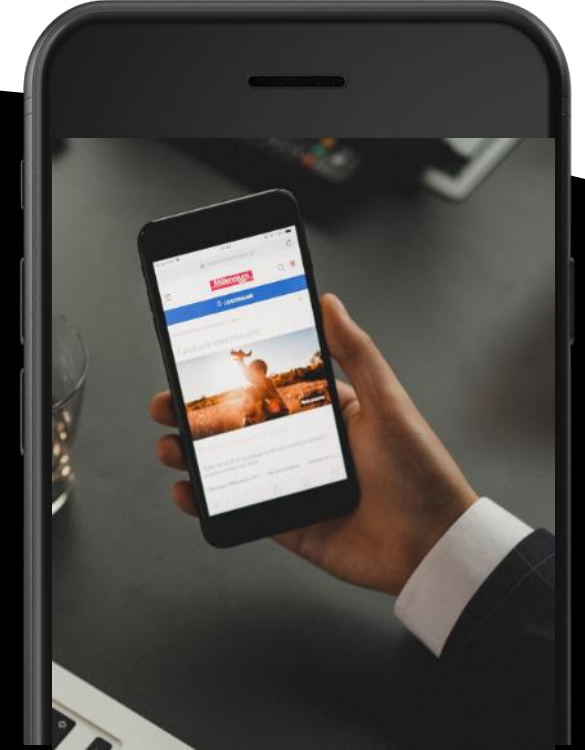
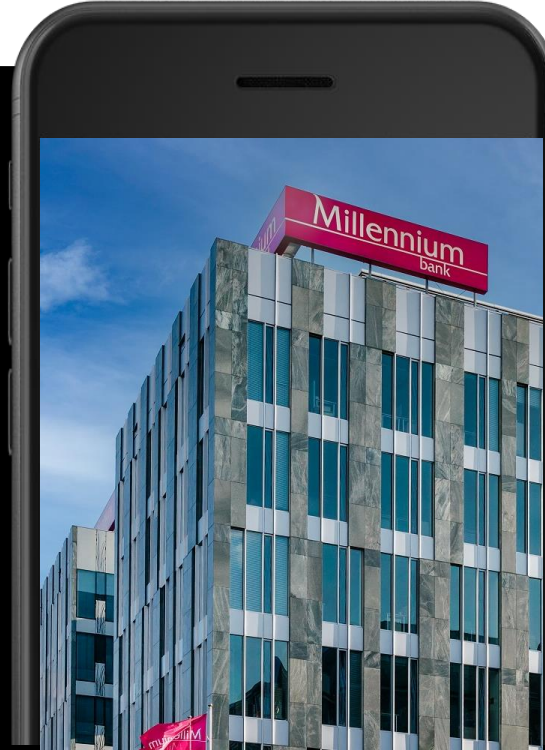
Banking sector in Poland

3.

Bank Millennium general overview and strategy

4.

Financial performance



A hand holding a black pen is shown drawing a line graph on a grid background. The graph consists of several interconnected lines and points, with some points highlighted by teardrop-shaped callouts. The overall scene is in grayscale, with a white number '01' overlaid in the center. Below the number is a red horizontal line and a small white downward-pointing chevron.

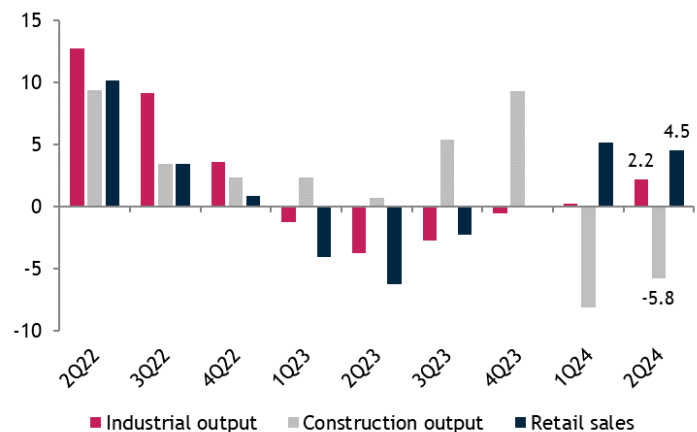
01

Macroeconomic environment in Poland

MACROECONOMIC OVERVIEW

Economy

Data from real economy (% y/y)

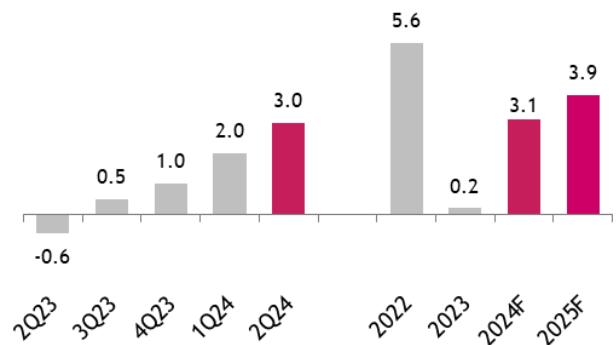


Economic sentiment indicators (sa, pts)

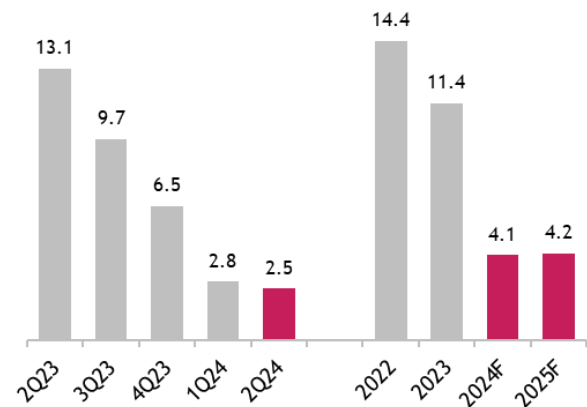


Economic recovery accelerated in Poland in 2Q24 and according to Bank Millennium's estimates GDP growth reached ca. 3.0% y/y compared to 2.0% y/y in 1Q24. Important pillar of the economic growth remained households' consumption, supported by good income situation and low unemployment. Investment in fixed assets remained weak. Inflation went down to 2.5% y/y in 2Q24 but it is expected to accelerate in 2H24 of this year and to reach above 5% y/y in December 2024. In such environment the Monetary Policy Council kept interest rates unchanged, communicating its intention to stabilize them at least till the end of this year.

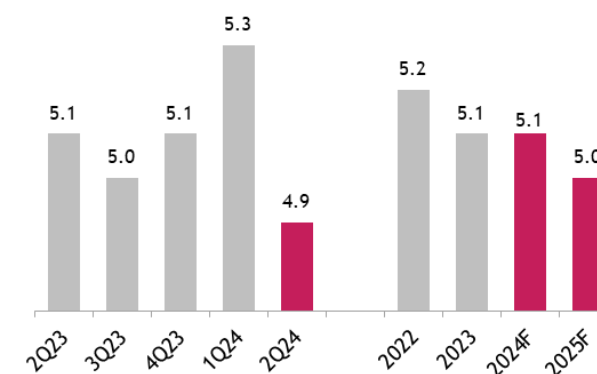
GDP growth rate (% y/y)



CPI inflation (% y/y)



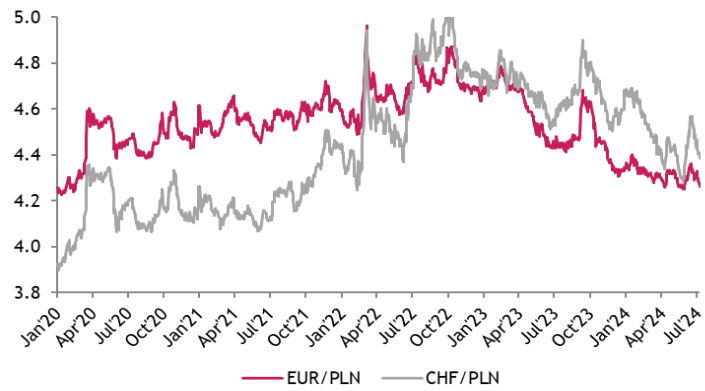
Registered unemployment rate (%)



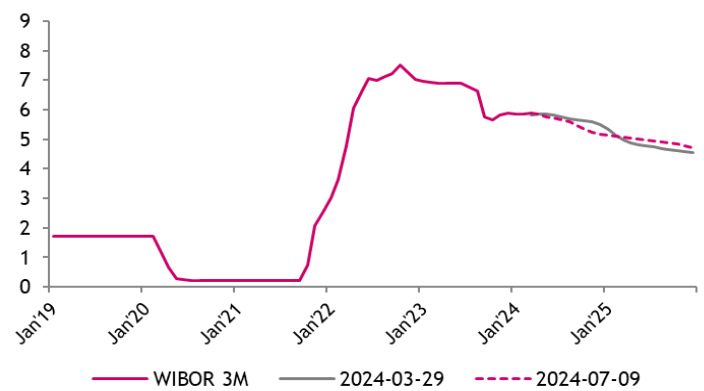
MACROECONOMIC OVERVIEW

Financial markets

Evolution of FX rates



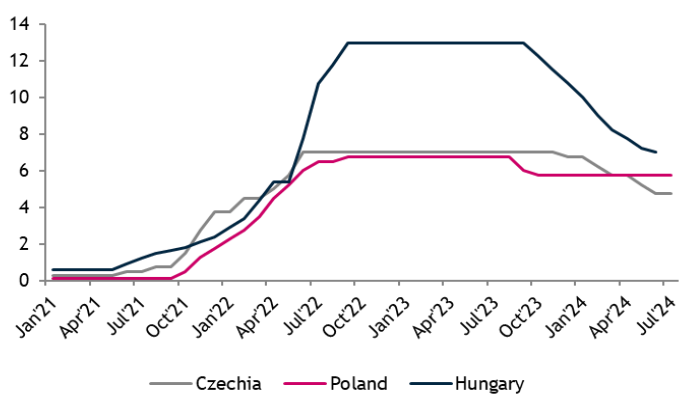
WIBOR 3M and market expectations (%)



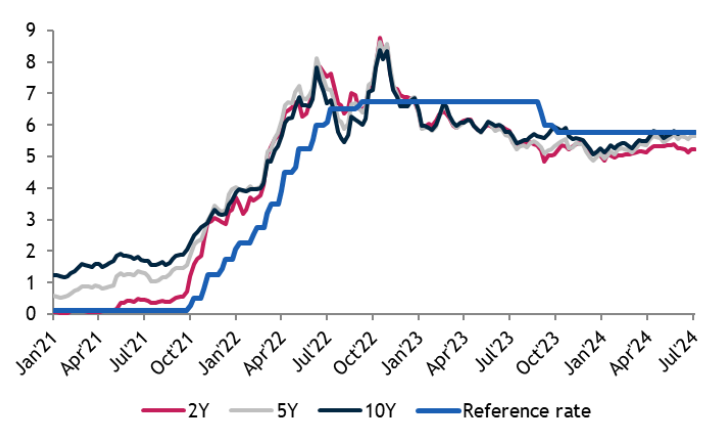
↙

The Monetary Policy Council (MPC) kept its hawkish bias as the NBP governor communicates the stabilization of interest rates in coming quarters. In the Bank's opinion the interest rates should be stable at least till mid of 2025. Expansionary fiscal policy, uncertainty regarding price pressure and relatively high wage growth will be key arguments for the majority of the MPC. Outlook for the Polish currency is moderately positive in the Bank's opinion. Strengthening of the Zloty in medium term perspective remains the baseline scenario.

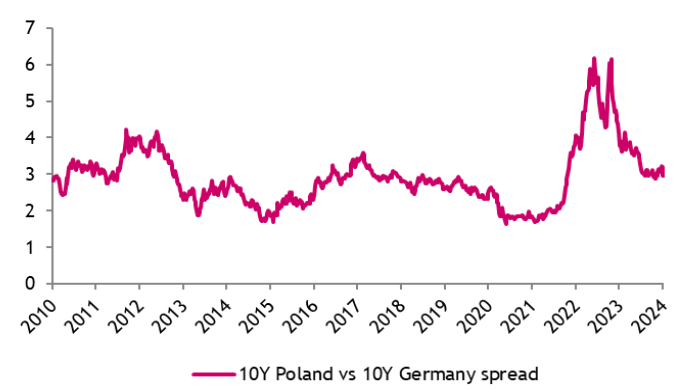
Official interest rates in CEE-3 countries (%)



Polish T-bonds yields (%)



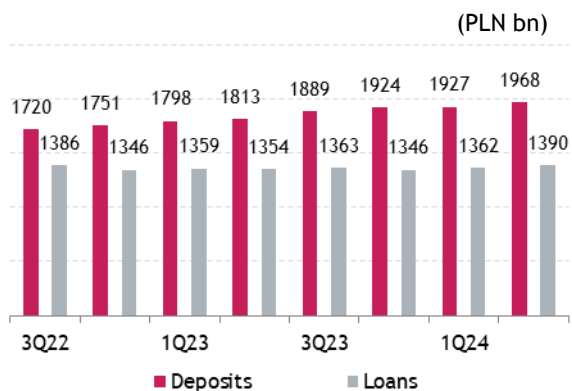
Spread of Polish 10Y bond to 10Y German benchmark (%)



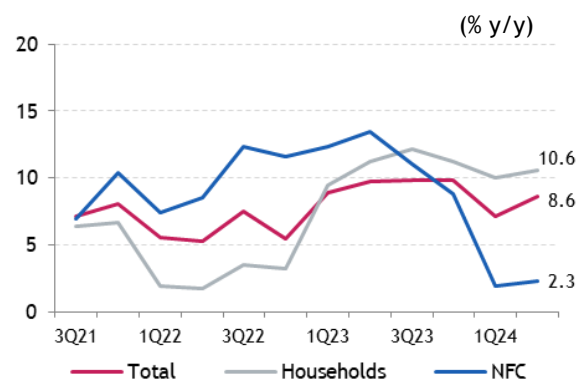
MACROECONOMIC OVERVIEW

Deposits and loans in economy

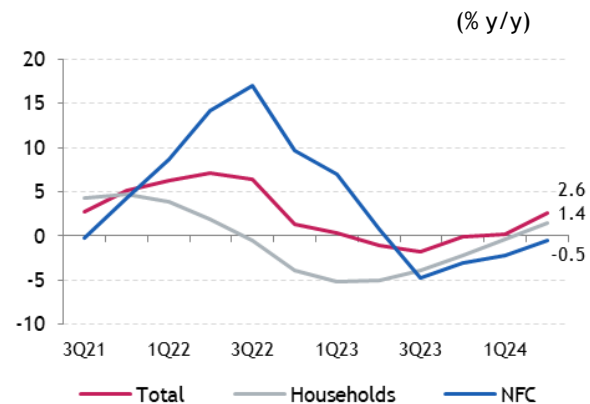
Total deposits and loans



Growth rate of deposits

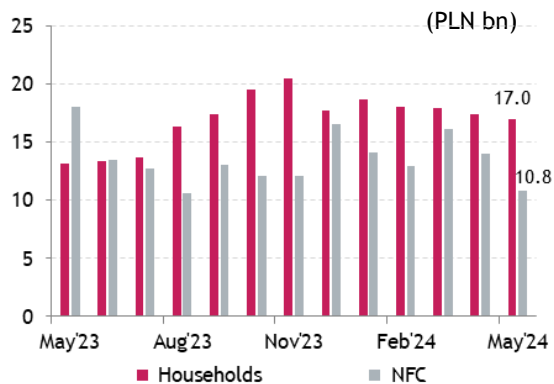


Growth rate of loans

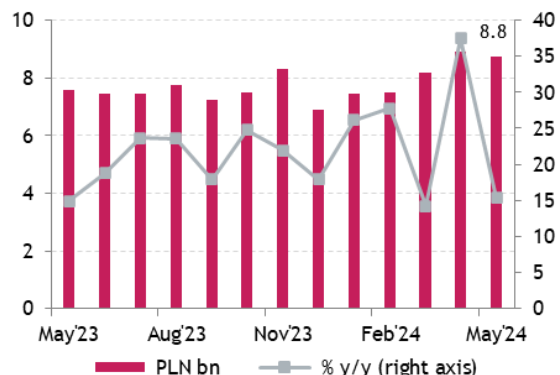


Growth of deposits in the banking sector accelerated in 2Q24. In June 2024, their value was higher by 8.6% y/y vs. 7.2% y/y in 1Q24. Improvement was observed in households' but also corporate sector, which reflects solid income situation of consumers and low investment activity of companies.

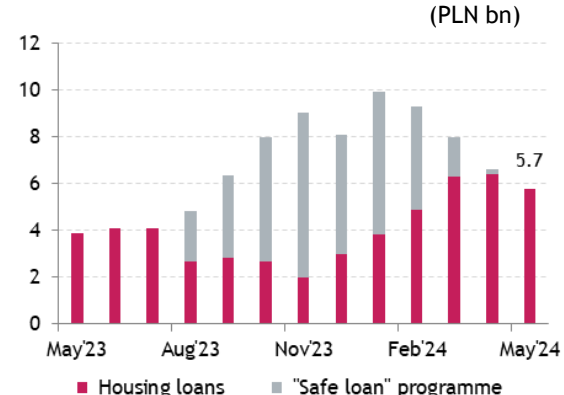
Originated loans



Originated consumer loans



Originated housing loans



The dynamics of newly granted loans in the economy has slowed down. This reflects lower disbursement of mortgage loans to households following expiration of "Safe Loan 2%,, program. Also production of loans for non-financial companies deteriorated, reflecting low investments in the economy and high real interest rates.



02



Banking sector in Poland

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; 49% 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

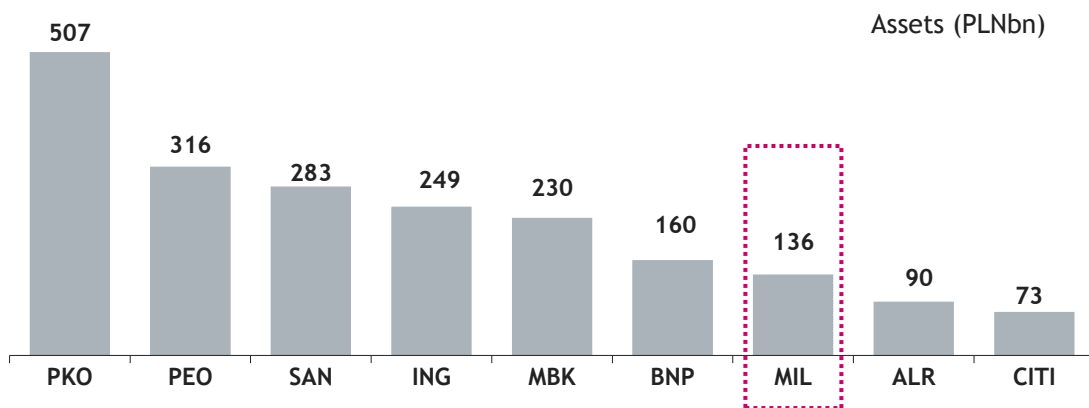
Strong banking supervision and **comfortable level of solvency** of Polish banks (average TCR = 20.9%, CET1 = 19.5%**) confirmed by stress tests

Comfortable liquidity (L/D = 61.3%) supported margins

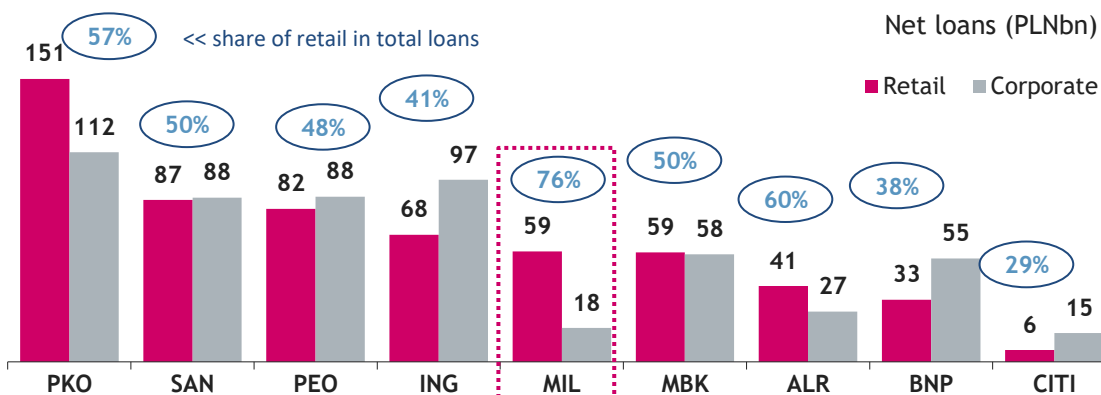
Profitability under pressure due to high obligatory burdens: banking tax (highest in Europe), guarantee fund payments and regulatory limits on many fees (insurance, interchange, mutual funds)

BANK MILLENNIUM IN THE MARKET CONTEXT*

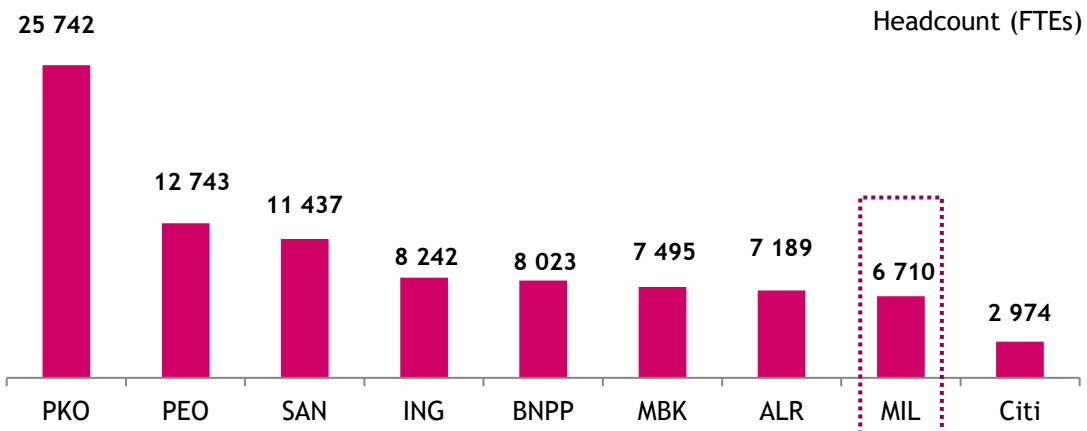
We are #7 by assets



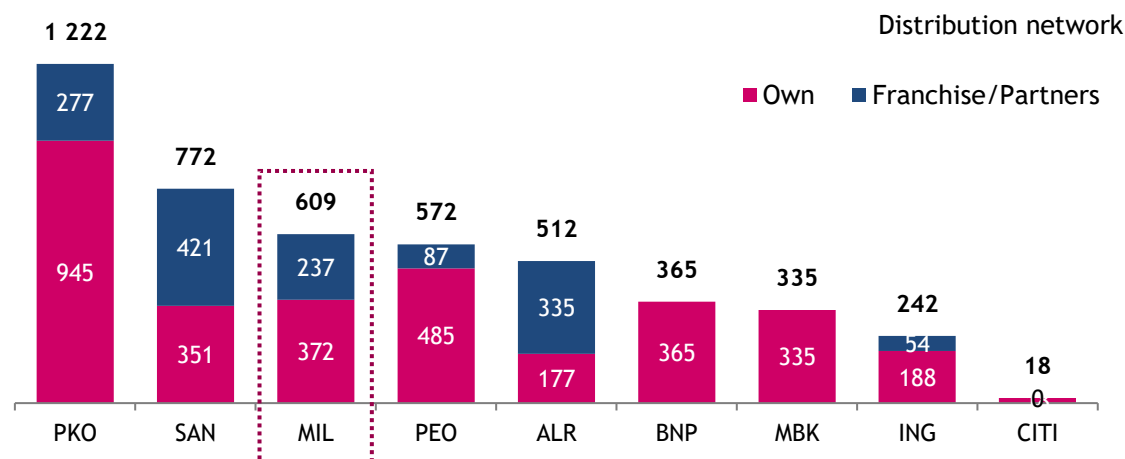
We have a strong retail focus and are #5 by retail loans



We have a lean and low-cost operating platform



We have the third largest distribution network



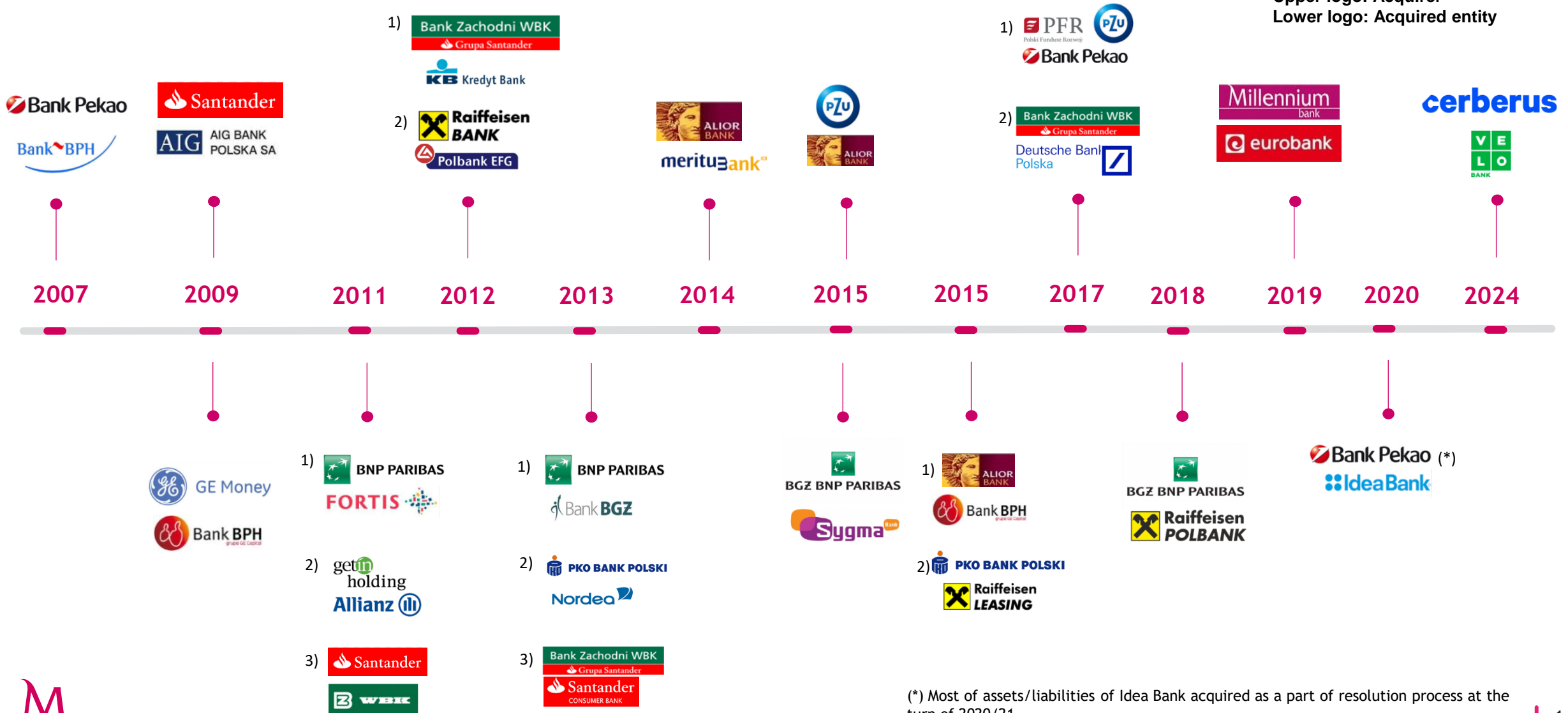
(*) End of June'24 data

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

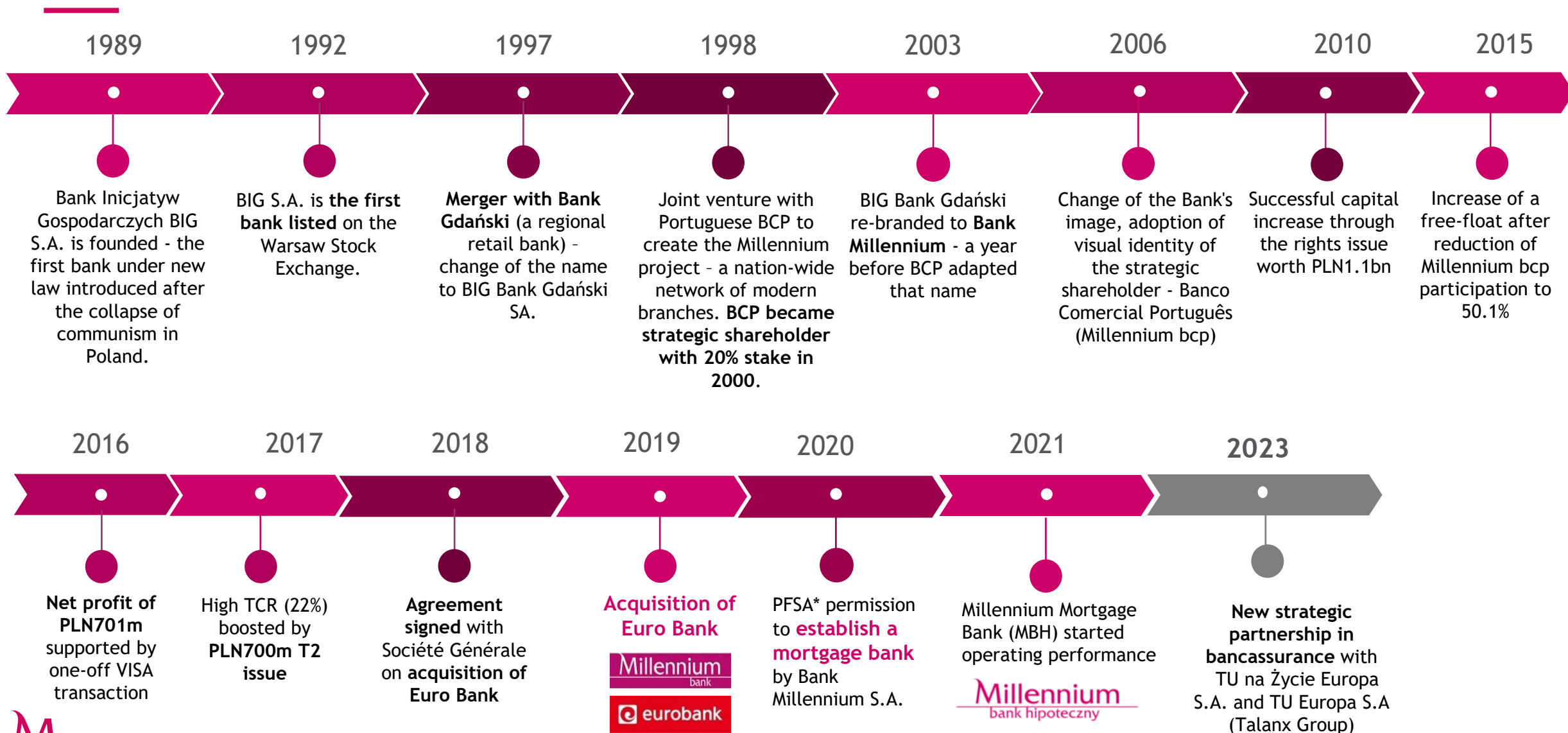


(*) Most of assets/liabilities of Idea Bank acquired as a part of resolution process at the turn of 2020/21



Bank Millennium general overview and strategy

HISTORY OF BANK MILLENNIUM AT A GLANCE



(*) Polish Financial Supervision Authority

2022-24 STRATEGY: INSPIRED BY PEOPLE

For years **clients** have been at the **center of our thinking**. We talk, listen, understand and co-create our solutions together. Now, we are to leverage this approach in even more intensive way ...



... by complementing with the internal view and insights to be truly **inspired by (our) people!**

Pillars of 'Millennium 24' strategy:

01

Top quality and extended offering for **individual clients**

02

Bank of the 1st choice for **new microbusinesses**

03

Strategic partner supporting **corporate development**

&

Supported by **innovative solutions** & top notch **CX** in digital channels (**mobile-first** approach)

04

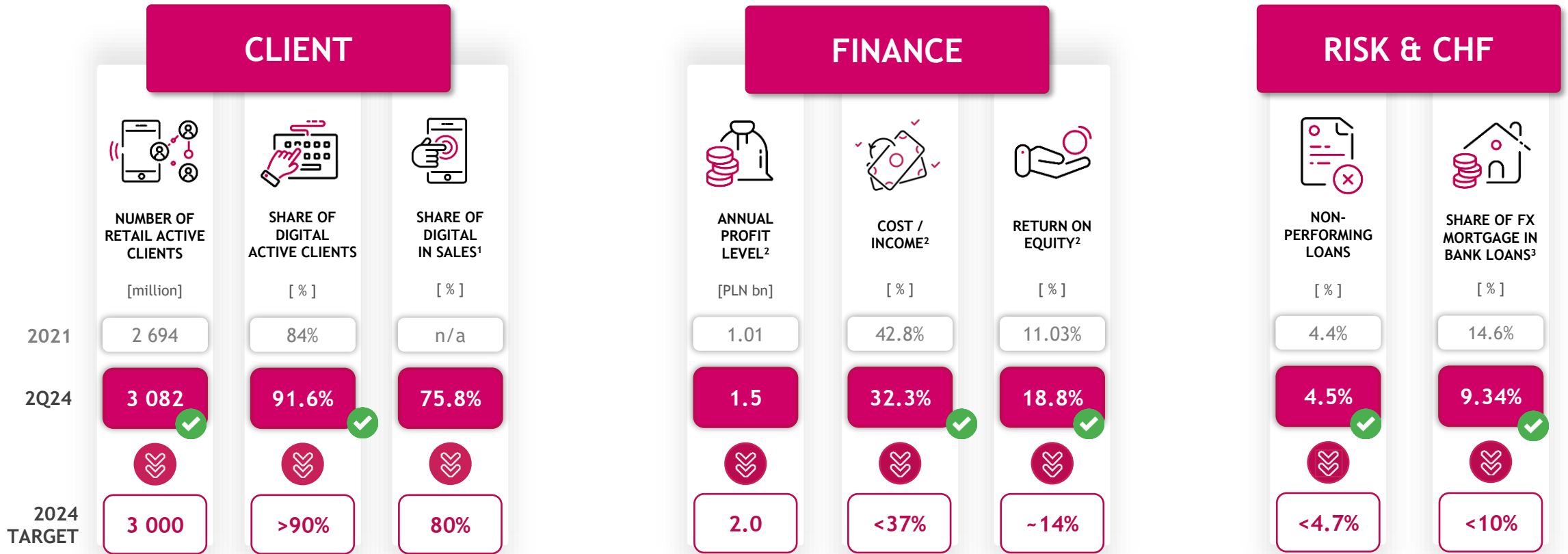
Sustainable organization **on the climate neutrality path**

05

Great place to work for **our people** and for **top talents**

STRATEGY 22-24 | ON THE WAY THROUGH “INSPIRED BY PEOPLE” STRATEGY

Significant business growth supplemented by new digital solutions, while focusing on developing new strategy.



Advanced preparation stage of the next Bank`s strategy, that is to be announced in 4Q24



(1) calculated as an average of digital sales shares in key products volumes; (2) Excluding FX-mortgage book related costs; (3) W/o deduction of allocated legal risk provisions

MORTGAGES - OUR LONG-TERM CUSTOMER ACQUISITION PRODUCT

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

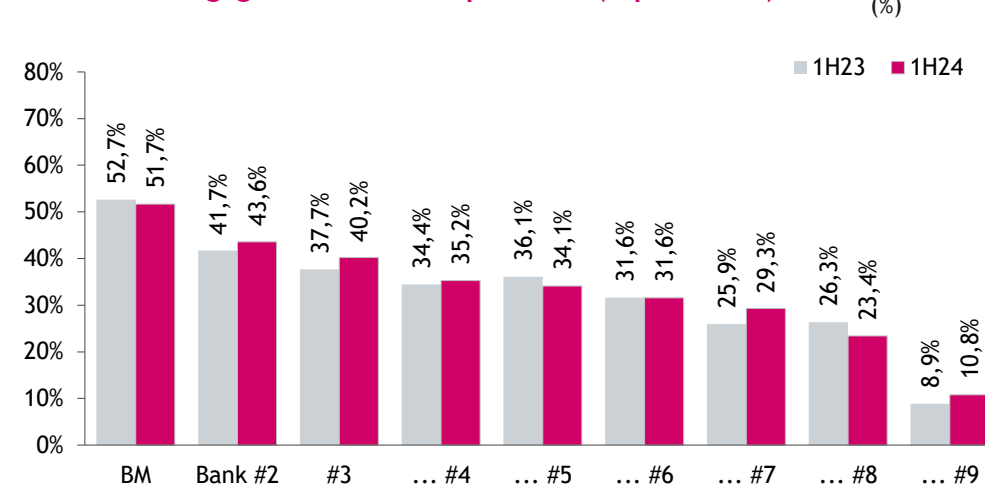
Rationale for establishing MBH

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

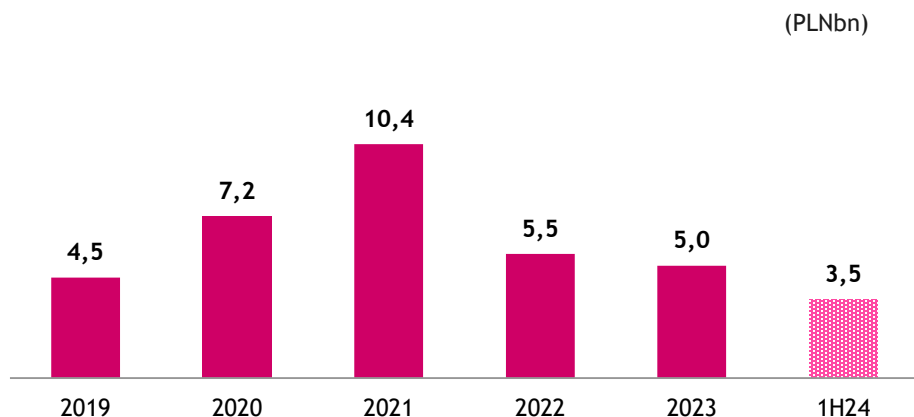
- ✓ reduce asset-liability maturity mismatch
- ✓ diversify funding mix
- ✓ provide access to large and cheaper than senior unsecured debt funding market of covered bonds
- ✓ reduce MREL and L-T Funding requirements

Inaugural covered bond issue in May 2024. 3Y PLN300mn bonds placed at WIBOR 3M + 57bp. Rated **AAA** by Fitch.

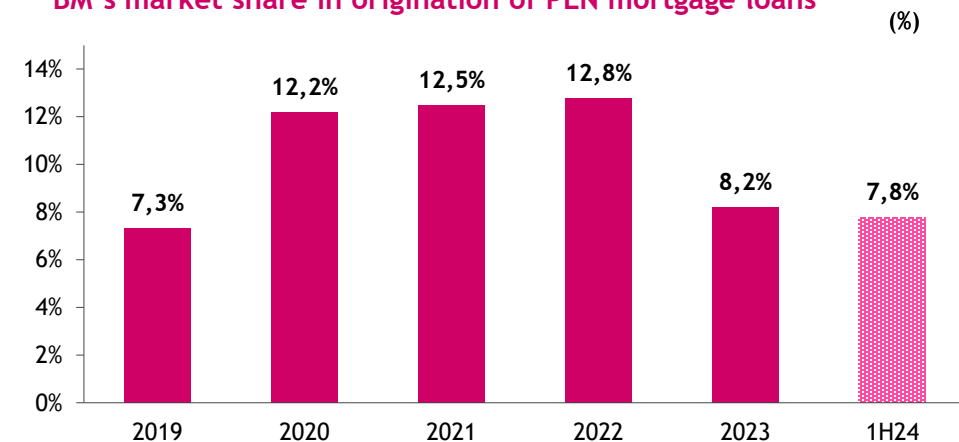
Share of mortgage loans in total portfolio (top 9 banks) (%)



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 **609 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 **31.3%** (**)

TCR ratio of 17.1% and low
impaired loans ratio of 4.5%



(*) 1H24 data, (**) 1H24 reported 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), (***) 1H24 data, adjusted ROE: 18.8%

MARKET SHARES IN MAIN PRODUCTS

	YE21	YE22	YE23	June 2024
Total loans	6.1%	5.9%	5.7%	5.6%
Loans to individuals	8.2%	8.2%	8.2%	8.0%
<i>mortgages</i>	8.7%	8.6%	8.3%	8.2%
• <i>new loan agreements</i>	12.5%	12.8%	8.2%	7.8%
<i>credit card loans</i>	7.6%	8.4%	9.1%	9.3%
<i>other consumer</i>	8.6%	8.7%	8.9%	8.9%
Loans to companies	4.2%	3.9%	3.7%	3.8%
<i>leasing sales</i>	5.3%	5.0%	3.4%	4.2%
<i>factoring sales (*)</i>	6.7%	5.9%	5.7%	5.4%

	YE21	YE22	YE23	June 2024
Total deposits	5.5%	5.6%	5.6%	5.9%
Deposits of individuals	6.8%	6.8%	6.8%	7.0%
<i>demand deposits (**)</i>	7.0%	7.1%	6.7%	6.6%
Deposits of companies	3.7%	4.0%	3.9%	4.3%
<i>demand deposits</i>	3.2%	3.1%	3.2%	3.4%
Mutual funds (incl. third party)	4.6%	4.1%	2.7%	2.9%

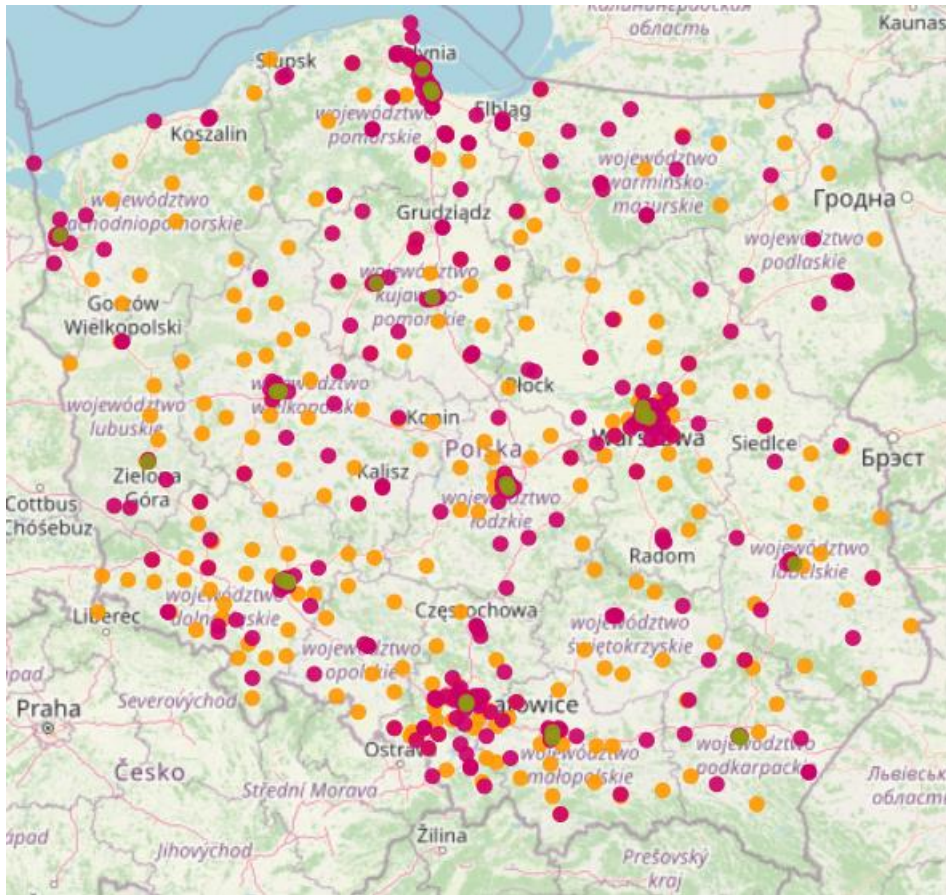


(*) among members of Polish Factors Association; (**) Including savings accounts;
Source: National Bank of Poland, Bank Millennium

BANK MILLENNIUM'S PHYSICAL FOOTPRINT

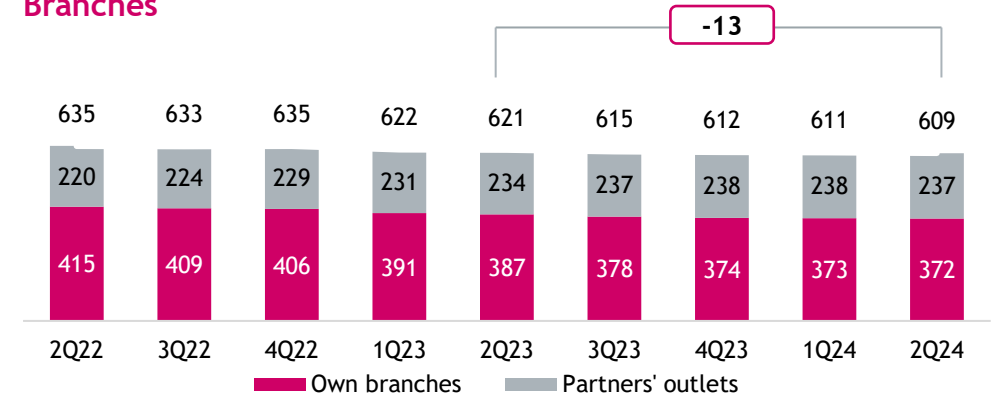
(as at 30 June 2024)

Network of 609 branches

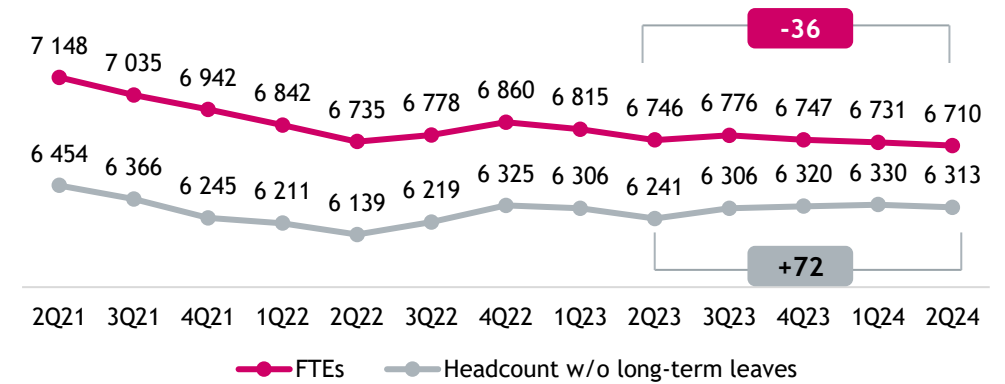


■ Own branches ● Franchise branches ● Mini branches

Branches



Employees

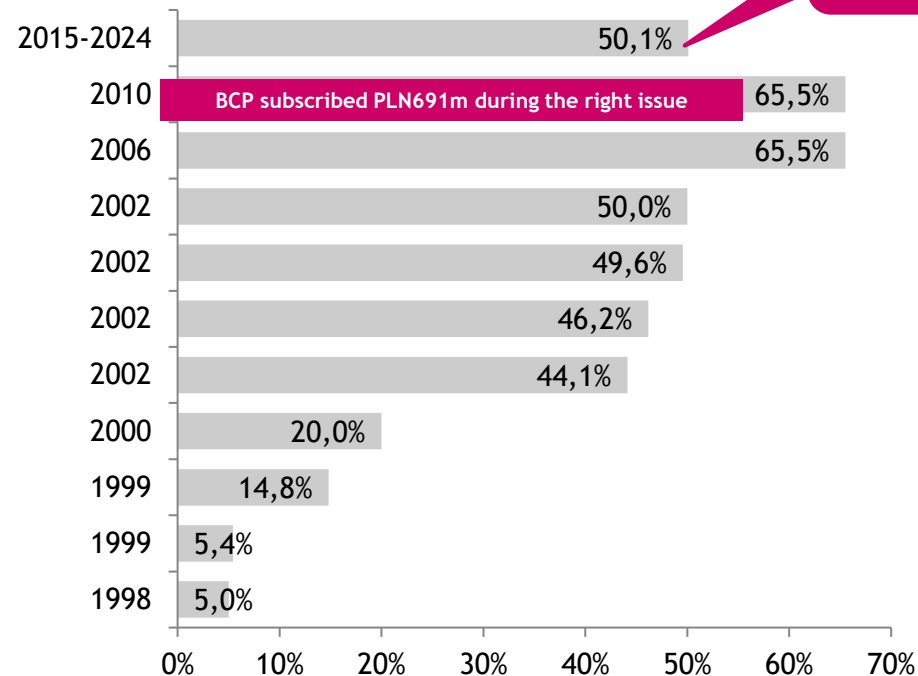


RELATIONS WITH BCP AND BM's MANAGEMENT COMPOSITION



- 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
- 8 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



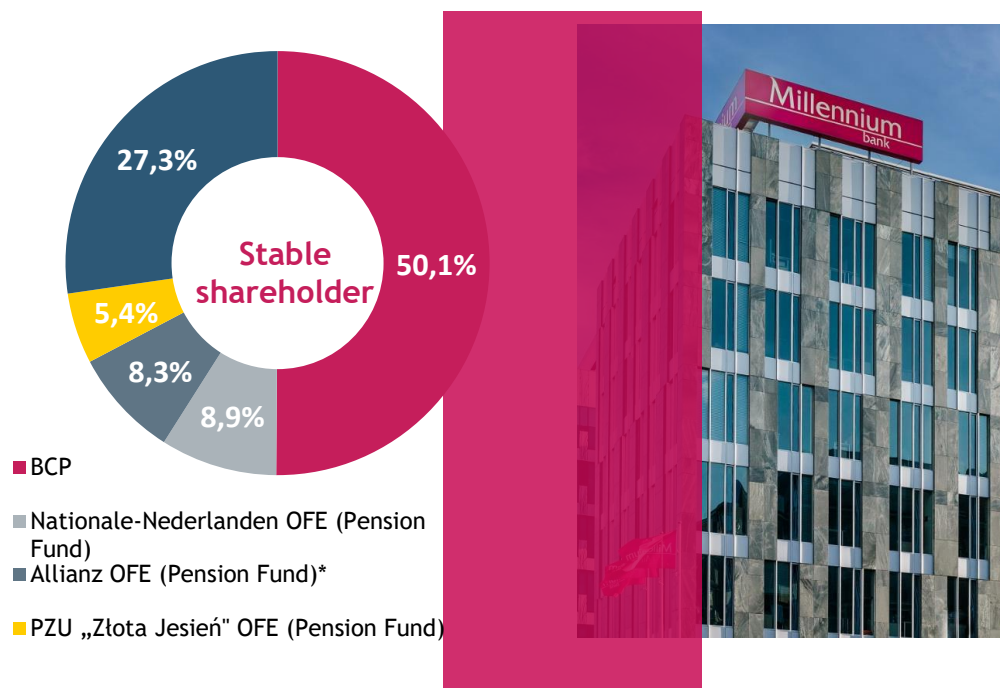
Antonio Pinto
Digital & Marketing
Since 2018



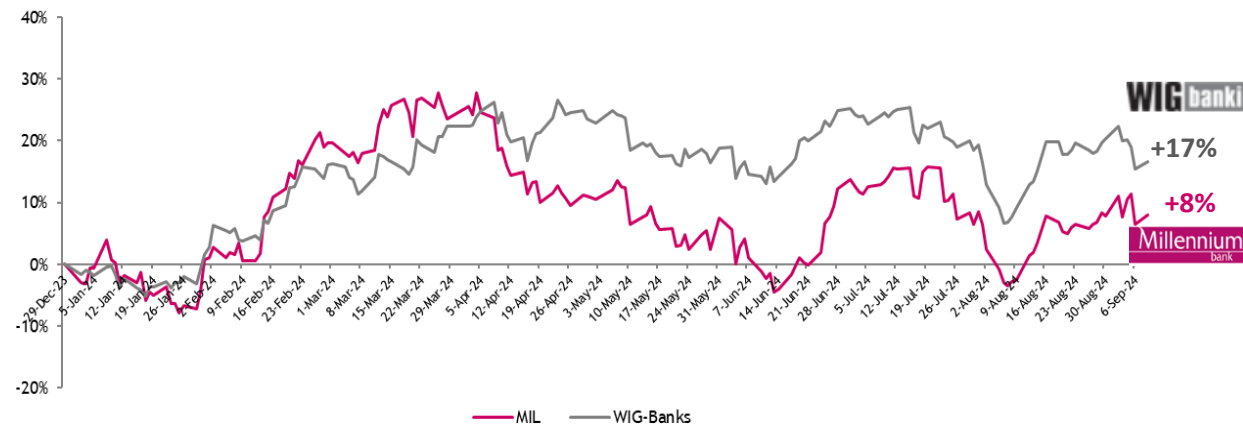
Jarosław Hermann
IT & Operations
Since 2018

SOLID FOUNDATIONS APPRECIATED BY INVESTORS

Bank Millennium's shareholder structure (31.12.2023)



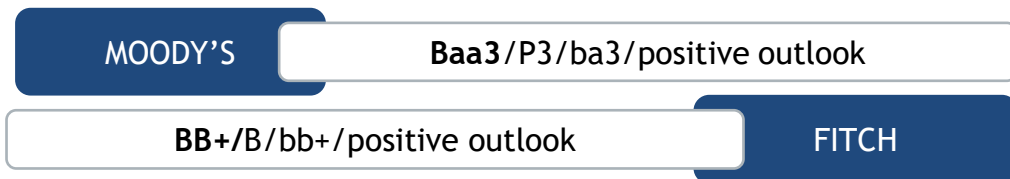
Annual change of Bank Millennium share performance vs. WIG Banks index (10-09-2024)



Participation in domestic stock market indices



Bank's current ratings





ESG AS A PERMANENT PART OF THE BANK'S STRATEGY

ENVIRONMENT



- **Continues decarbonisation efforts**
 - 50% reduction of scope 1&2 emissions (compared to 2020) achieved in 2022, The reduction trend continued in 2023 (69.2% decrease compared to 2020)
 - Climate neutrality in scope 1&2 planned for 2027*
 - Net zero in all 3 scopes planned for 2050
- **Focus on expanding of sustainable financing**
 - Evolution of green products offer
 - Partnerships in sustainable financing (ex. BGK - Polish national development bank)
 - Development of tools allowing to identify green financing
 - Supporting clients in identifying possibilities for obtaining EU funds
- **Responsible lending policy**
 - Environmental policy of no financing of new coal mining, coal-based Energy**
 - Coal-related exposure in the enterprise portfolio is close to zero.

SOCIAL



- Successful execution **of employee development and support objectives** proved by:
 - Increased satisfaction of employees
 - Well respected Top Employer certificate
- **Promoting equality and diversity**, incl. awareness building initiatives
- Assisting clients in **growing their business and finance**
- **Education** activities to increase **financial literacy and security** of clients and local communities
- **Inclusive banking**, removing physical and technological barriers in the access to banking services
- **Charity and support for culture**, including long-term patronage over Millennium Docs Against Gravity film festival and eco-volunteering initiatives

GOVERNANCE



- **ESG governance and reporting**
 - Permanent development of ESG risk management process
 - ESG Strategy monitored by Sustainability Committee
 - Regular dialogue with stakeholders
 - **ESG Report for 2023**, prepared according to Task Force on Climate-related Financial Disclosures (TCFD) guidelines and requirements of the EU Taxonomy, including the full GAR (Green Asset Ratio). The Bank is currently preparing for CSRD reporting.
- **Partnership with United Nations Global Compact**
 - A commitment to adhere to and implement the Ten Principles of the UNGC
 - Cooperation within the Climate Positive Programme of the UNGC Network Poland
 - Accession of the Bank's CEO to the Program Council of the UNGC Network Poland
- **Ethical business approach**
 - In accordance with Code of Ethics and compliance regulations



04



Financial performance

MAIN FINANCIAL ACHIEVEMENTS IN 1H24

1H24 with further improvement in core profitability and high efficiency. Strong asset quality and liquidity. Material net profit despite cost of credit holidays and costs related to FX-mortgage portfolio.



CAPITAL & MREL

- **Formal conclusion of Capital Protection Plan in May**
- **Exit of Recovery Plan in June**
- **Solid levels of capital ratios** - consolidated Tier1 ratio at 14.3% and TCR at 17.1%; comfortable capital T1/TCR buffers over minimums - of 4.4ppt and 4.9ppt respectively
- Higher MREL buffers following reduction of MREL requirements in June
- Inclusion of 1H24 net profit would add c1.3ppt to T1/TCR ratios



PROFITABILITY

- **Seventh quarter in a row with positive net result**
- 1H24 reported net profit of **PLN357mn** (stable y/y) and **PLN1,501mn** excluding extraordinary events (+6% y/y). Negative impact of credit holidays and positive tax impact (CIT & DTA) related to FX mortgage loans
- Strong NII w/o credit holidays (+5% y/y and +2% q/q) with NIM at 4.32%
- Core income up 4% y/y w/o credit holidays
- Cost-to-income ratio (adjusted) at **31.3%**
- Cost of credit risk at 50bps supported by NPL sale, NPL ratio at **4.53%**
- Banking tax returning to reported results
- **ROE reported 10%, adjusted 19%**

MAIN BUSINESS ACHIEVEMENTS IN 1H24

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



BUSINESS VOLUMES EVOLUTION

- Total deposits portfolio grew 16% y/y, retail deposits up 16% y/y
- Consumer loans grew 8% y/y (gross)
- PLN mortgage loans grew 6% y/y (gross)
- Growth of investment funds portfolio by 32% y/y
- Commercial liquidity surplus PLN41.9bn
- Loans to deposit ratio at 64%



MAIN COMMERCIAL HIGHLIGHTS

- Active retail clients of 3,083 th. with 92% digitally active
- YTD sales:
 - ✓ Cash loans PLN3.5bn (+10% y/y)
 - ✓ Mortgage loans PLN3.3bn (+73% y/y)
 - ✓ Leasing PLN1.9bn (+20% y/y)

SYNTHETIC P&L ACCOUNT

	1H23	1H24	Change Y/Y	1Q24	2Q24	Change Q/Q
Net interest income	2 598	2 536	-2%	1 354	1 182	-13%
<i>Including cost of credit holidays</i>	0	-201	-	0	-201	-
<i>Net interest income without credit holidays</i>	2 598	2 737	5%	1 354	1 383	2%
Net commission income	404	390	-3%	200	191	-5%
Other non-interest income	572	-185	-	-137	-48	-65%
Operating Income	3 574	2 741	-23%	1 417	1 324	-7%
General and administrative costs	-865	-994	15%	-544	-450	-17%
Depreciation	-105	-110	4%	-54	-55	2%
Total operating costs	-970	-1 103	14%	-598	-505	-16%
Net cost of risk *	-172	-190	11%	-120	-71	-41%
Other modification	-36	-42	17%	-21	-22	4%
FX legal risk provision	-1 621	-1 124	-31%	-549	-575	5%
Operating profit	775	281	-64%	129	152	17%
Banking tax	0	-35	-	0	-35	-
Pre-tax profit	775	247	-68%	129	117	-9%
Income tax	-418	110	-126%	-1	111	-
Net profit	358	357	0%	128	229	78%



(*) 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)

BALANCE SHEET

PLN million	30.06.2023	31.03.2024	30.06.2024	Change y/y
ASSETS				
Cash and balances with the Central Bank	6 769	4 937	5 857	-13%
Loans and advances to banks	532	427	488	-8%
Loans and advances to customers	74 152	73 911	74 645	1%
Amounts due from reverse repo trans.	48	431	198	315%
Debt securities	29 400	48 248	50 180	71%
Derivatives (for hedging and trading)	617	669	635	3%
Shares and other financial instruments	135	148	143	6%
Tangible and intangible fixed assets	995	1 040	1 057	6%
Other assets	2 176	2 327	2 331	7%
TOTAL ASSETS	114 824	132 138	135 535	18%
LIABILITIES AND EQUITY				
Deposits and loans from banks	523	558	585	12%
Deposits from customers	100 597	113 184	116 540	16%
Liabilities from repo transactions	350	380	3	-99%
Financial liabilities at fair value through P&L and hedging derivatives	898	621	645	-28%
Liabilities from securities issued	252	3 324	3 596	1328%
Provisions	1 142	1 822	2 264	98%
Subordinated liabilities	1 566	1 559	1 562	0%
Other liabilities	3 139	3 608	2 997	-5%
TOTAL LIABILITIES	108 466	125 056	128 191	18%
TOTAL EQUITY	6 357	7 082	7 344	16%
TOTAL LIABILITIES AND EQUITY	114 824	132 138	135 535	18%

ESG ACTIVITIES



ESG report of Bank Millennium and Bank Millennium Group for 2023

- The ESG report is an annual summary of the activities of the Bank Millennium Group in the area of sustainable development.
- The report complies with the standards issued by the **Global Reporting Initiative (GRI)**.
- This year's report incorporates **TCFD guidelines** (Task Force on Climate-related Financial Disclosures) for the first time.
- The report also includes full disclosures as required by the **EU Taxonomy**, including a full **GAR**.
- The report was **verified** as part of independent assurance services by **Deloitte** Audyt Sp. z o. o. sp.k. in terms of selected GRI indicators.



Continued cooperation with Bank Gospodarstwa Krajowego

- **BiznesMax Plus i Ekomax** - Bank Millennium has introduced the Businessmax Plus and Ekomax guarantees.
- Both instruments are aimed at an entrepreneur from the SME sector or small mid-caps or mid-caps.
- **Green Loan** - the Bank is also continuing the cooperation with the BGK in providing a Green Loan, which is co-financed by the European Funds for Modern Economy 2021-2027 (FENG) program, under Priority 3 "Greening of Enterprises."



Raising awareness of sustainable development

- The Bank has launched the **Green Academy**, a year-long proprietary development program for sales network and head office employees on green investment finance.
- The aim of the program is to support employees in **the development of knowledge and competences in selected practical aspects of ESG**.
- The program will enable staff to further improve their understanding of customer perspectives and needs, as well as identify sales potential, which will have an impact on the development of **the green finance portfolio**.

ESG ACTIVITIES



21. Millennium Docs Against Gravity festival

- For 19 years, **Bank Millennium has been a patron** of this largest film festival in Poland.
- The motto of this year's festival was **'In relation to the world'**.
- The festival took place in May in seven cities (Warsaw, Wrocław, Gdynia, Poznań, Katowice, Łódź and Bydgoszcz) and online at mdag.pl.
- In total, **more than 165,000 participants attended** - more than twenty thousand more than last year's audience.
- The bank has decided **to extend the cooperation with the festival** for another three years.



Our People'24: Save the Planet

- Bank Millennium and the Bank Millennium Foundation have launched the second edition of **the initiative bringing together employees around the idea of protecting the planet**, through sport and volunteering.
- The program promotes social values: **care for the environment, solidarity and a healthy lifestyle**.
- In the ongoing first part of the program, employees collect points (through sport activities), which are converted into zlotys.
- After two months of the program, participants **achieved their financial goal**, raising PLN 250,000 donated to the Bank Millennium Foundation by the bank.
- The Foundation will use the money for eco-volunteering, which is the second part of the program.



Financial ABC

- **The twelfth edition of the „Financial ABC”** program took place in H1 2024.
- This is a **proprietary financial education program for pre-schoolers**, launched by the Bank Millennium Foundation in 2016 and implemented by employees in partnership with the NGO.
- The program teaches toddlers to navigate the challenging world of finance fluently and safely.
- Since its beginning, more than **83,000 children** across Poland have participated in the program.
- In 2024, the "Financial ABC" project received **the honorary patronage of the Ombudsman for Children**.

THE MOST IMPORTANT AWARDS AND ACHIEVEMENTS OF BANK MILLENNIUM in 2Q24

The Innovators 2024, Golden Banker 2024, Stars of Banking DGP



Bank Millennium with the title of The Greatest Financial Innovation 2024

The new Bank Millennium app for companies received the title of the **Greatest Innovation in Finances** - in corporate banking category. The awards are granted by the Global Finance Magazine.

Jurors recognised specifically the User Experience (UX) of the mobile app. In the programme, awards are granted to institutions who, on regular basis, discover innovations and design new tools in finances.



Bank Millennium is again one of the best in Golden Banker

Bank Millennium took the high second place in the category of the best multi-channel service quality, with a difference of only 0.4 p.p. compared to the winner. In the payment card - best design category, gold was awarded to the unique WWF Millennium Mastercard with the image of a lynx, a species threatened with extinction in Poland. Konto 360° Junior also deserved a distinction, taking third place in the category of accounts for children.



Bank Millennium is one of the best banks in Poland in building customer relationships

The Bank came third in the “Customer Relationship” category of the Stars of Banking 2024 competition organised by Dziennik Gazeta Prawna in cooperation with PwC.

This is an important award determined by customer feedback. The winners were picked on the basis of results of an opinion poll, based on 12,000 surveys carried out among clients of financial institutions, holders of bank accounts.

AWARDS FOR DIGITAL CHANNELS IN 1H24

The quality of our digital solutions is appreciated in Poland and abroad



PAYTECH AWARDS - Award in the Best Card Initiative category for omnichannel credit card application and card services in digital channels

THE INNOVATORS - Top Innovator in Finance 2024 for Best UX for Corporates (award for Bank Millennium for Companies mobile app)

MOBILE TRENDS AWARDS - Nomination for Bank Millennium for Companies mobile app in the Mobile-based Business Solution category



INSTYTUCJA ROKU

1st place - Best Remote Account Opening Process

2nd place - Best Mobile App

4th place - Best Online Banking



ZŁOTY BANKIER

2nd place - Best Multichannel Service Quality

2nd place - Digital Banking (online/mobile)

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