

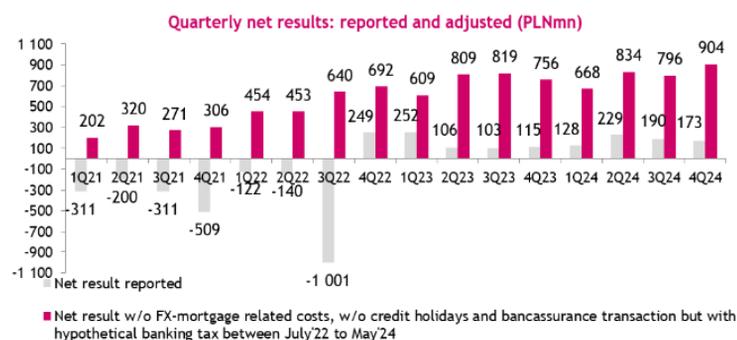
Quarterly Fact Sheet - 31.01.2025

Bank Millennium Group - preliminary 4Q24/FY2024 results

Considerable growth of reported FY24 net result

Bank Millennium S.A. Capital Group's reported net profit of PLN173 million in 4Q24 and PLN719 million in 2024 overall (up 25% y/y). Translating into annualised 9% ROE in the quarter (full year 2024: 9.8%), this solid quarterly result was achieved despite continued elevated costs related to FX-mortgage portfolio (PLN768 million after tax). The solid operating performance was supported by reversal of a part of estimated cost of credit holidays (PLN36 million after tax).

4Q24 net profit without FX-mortgage related costs would amount to record PLN941 million (2024: PLN3,110 million), while additionally adjusted for the credit holiday cost reversal it would reach a level of PLN904 million (adjusted 2024: PLN3,202 million, up 7% y/y) translating into an adjusted ROE of 19% (2024: 18.5%).



Solid and stable level of capital ratios

- **Solid levels of capital ratios** - cons. Tier1 / TCR ratios at 15.1% / 17.6%; comfortable capital surplus of 5.3 p.p. / 5.4 p.p.
- **Cancellation of solo P2R buffer** (1.47%) by the regulator in Jan'25; awaiting similar decision on consolidated buffer; **annulment of P2G buffer** in Dec'24

Financial highlights of 2024

Net profit (y-t-d)	PLN719mn
Net interest income	+7% y/y
NIM	4.35%
ROE reported	9.8%
ROE adjusted*	18.5%
Adj. cost/income	30.8%
NPL ratio	4.5%

(*) Equity adjusted by FX related costs

Business highlights of 2024

Customer deposits	+9% y/y
Consumer loans	+7% y/y
PLN mortgage loans	+5% y/y
Investment funds portfolio	+41% y/y
Leasing new sales in 4Q24	+62% 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 606 branches (including 363 own branches and 243 franchise branches), and electronic banking channels. Bank Millennium is Poland's 7th* largest bank by assets. It employs 6 714 people (FTEs).

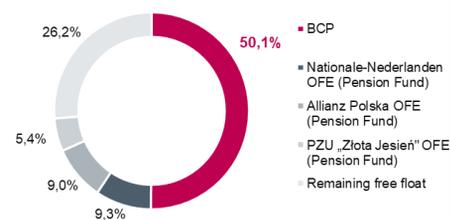
(*) Data as on 30.09.2024

Management Board

- Joao Bras Jorge - CEO
- Fernando Bicho - Deputy Chairman (CFO)
- Wojciech Haase - Board Member
- Andrzej Gliński - Board Member
- Wojciech Rybak - Board Member
- António Ferreira Pinto Júnior - Board Member
- Jarosław Hermann - Board Member

Shareholders structure

as on 31.12.2024



Bank's current ratings

Moody's	Baa3 / P3/ ba3/ positive outlook
Fitch	BB+ / B/ bb+ / positive 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

3.1 million active clients and 2.9 million digital clients

ACTIVE USERS OF DIGITAL CHANNELS



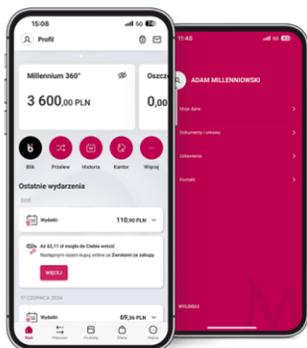
2.9mn
Digital users*
(+8% r/r)



2.65mn
Mobile users**
(+7% r/r)



2.16mn
BLIK users in 2H24
(+38% r/r)



CASH LOAN

84%

Digital share in cash loan sales in 2H24



ACCOUNTS

42%

Digital share in current accounts acquisition in 2H24



TERM DEPOSITS

95%

Digital share in term deposit sales in 2H24



JUNIOR ACCOUNTS

54%

Digital share in junior account acquisition in 2H24

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

Goodie – smartshopping platform



35% increase y/y

in the number of active users of the goodie cashback service



50% increase y/y

Number of transactions made through the goodie cashback service



20% increase y/y

for goodie gift cards sold



4.2



4.6



4.1



The most important awards and achievements of Bank Millennium in 2024



Bank Millennium is the Best Bank in Poland!

The Bank won the Newsweek ranking for the second year in a row, taking a double crown - winning in both the "Traditional Banking" and "Remote Banking" categories.



Bank Millennium is one of the best employers in Poland

Bank Millennium receiving the prestigious title of Top Employer Polska 2024. This distinction, confirming the bank's application of high standards in the field of human resources management and HR practices and the strong position of Bank Millennium as one of the best and valued employers.



2nd position in the new Ranking of Banks for Affluent Clients of Forbes magazine

According to the organizers, the three best banks in the ranking offer by far the highest quality of affluent customer service and have taken care of the entire customer service path, leaving the others behind.



2nd position in the Company-Friendly Bank ranking of Forbes magazine

Bank Millennium has been recognised as one of the top three banks in serving business customers. Banks were evaluated in four categories - "Service quality", "Customer acquisition", "Remote service channels" and "Branch features".

Bank Millennium Investor Relations

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Kanał na YouTube



@BankMillennium

Next events

24-02-2025 Consolidated and non-consolidated annual report for 2024

12-05-2025: 1Q25 results

29-07-2025: 1H25 results

24-10-2025: 3Q25 results

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.