

4. The Bank's information policy addressed to shareholders, investors, rating agencies and other capital market participants and stakeholders ("capital market participants").

The Bank fulfils the disclosure obligations of a public company, in particular by publishing confidential information specified in the regulations governing trading in financial instruments, including the disclosure of current and periodic information to the public within the time and to the extent required by law ("regulations on public companies"). The legal sources of this information are cited in the footnotes on page 1 of this policy, and the statutory terms are in the List of documents published by the Bank below. Notwithstanding the above provisions, the Bank publishes information required by other generally applicable laws, in particular the provisions of the Commercial Companies Code, the Act on Trading in Financial Instruments and the Banking Law.

The Bank also conducts open communication with shareholders during General Meetings, by:

- providing answers and explanations to shareholders during the General Meeting by members of the Bank's governing bodies;
- the Management Board may provide information in writing no later than within two weeks from the date of submission of the request during the General Meeting, if there are important reasons for doing so and the response is made publicly available on the Bank's website in the Investor Relations section,
- broadcasting the General Meeting via the Internet,
- enabling shareholders to participate remotely in the General Meeting using electronic means of communication (e-General Meeting), in cases where the person convening the General Meeting has decided on such a possibility,
- enabling the participation of media representatives in the General Meeting.

In addition, in its communication with capital market participants, it uses the following channels:

- current reports provided by the EBI/ESPI system
- direct, individual or group meetings with investors, analysts and rating agencies,
- investor conferences organised in a hybrid manner (on-line + the Bank's headquarters) or in an on-line format with two-way communication,
- press releases,
- information in the media,
- participation in conferences and thematic seminars organised by external entities,
- publications on the Bank's website,
- social media (among others LinkedIn, platform X).

The Bank provides information required by law within the deadlines resulting from the regulations concerning public companies in accordance with the List of documents published by the Bank below.

Employees of the Investor Relations Department respond promptly to inquiries from capital market participants addressed to the Investor Relations Department, but no later than within 7 days, unless the nature of the case requires an extension of this deadline, of which the Bank will inform the interested party. When answering, the following restrictions are taken into account, resulting from the obligation to maintain, among others:

- banking secrecy,
- the principles of personal data protection resulting from the provisions of law,
- trade secrets, confidential information or other information that could in any way contribute to the weakening of the Bank's competitive position.

List of documents published by the Bank addressed to the above-mentioned stakeholders, specifying the frequency and place of publication

Excerpt from the document "Information policy of Bank Millennium S.A. in the field of communication with clients, investors and the media" accepted by the Management Board on October 9, 2024

No.	Type of document	Frequency of publication	Place
1.	Quarterly presentation of the results and recording of the conference broadcast	Quarterly, usually before the end of the first month following the closed quarter, no later than 60 calendar days after the end of the quarter	Website: www.bankmillennium.pl (Investor Relations Section)
2.	Quarterly financial report	For the 1st and 3rd quarters, usually before the end of the first month after the closed quarter, no later than 60 calendar days after the end of the quarter	Website: www.bankmillennium.pl (Investor Relations Section)
3.	Semi-annual financial report	Once a year, usually at the end of July, no later than 3 months after the end of June	Website: www.bankmillennium.pl (Investor Relations Section)
4.	Annual financial report consisting of a descriptive report on the Bank's activities and a financial report (consolidated and Bank solo)	Once a year, usually at the end of February, no later than 4 months after the end of the financial year	Website: www.bankmillennium.pl (Investor Relations Section)
5.	Sustainability information (non-financial information of the Bank)	Once a year, together with the Descriptive Report on the Bank's activities	Website: www.bankmillennium.pl (Investor Relations Section and Responsible Business/ESG Section)
6.	Report on capital adequacy, risk and remuneration policy of the Bank Millennium's Group (CRR requirements*)	Report once a year (**), selected information every quarter	Website: www.bankmillennium.pl (Investor Relations Section/ Capital Adequacy and Financial Reports)
7.	Remuneration Policy	Once a year, it is part of the Descriptive Report on the Bank's activities	Website: www.bankmillennium.pl (Governing Bodies and Corporate Governance)
8.	Report on remuneration of Members of the Management Board and the Supervisory Board Of Bank Millennium	Once a year (***)	Website: www.bankmillennium.pl (Governing Bodies and Corporate Governance)
9.	Corporate Governance Report	Once a year, it is part of the Descriptive Report on the Bank's activities	Website: www.bankmillennium.pl (Investor Relations and Governing Bodies and Corporate Governance Section)
10.	Report on activities of the Supervisory Board of Bank Millennium	Once a year, at least 26 days before the General Meeting of the Bank (as one of the documents for the General Meeting)	Website: www.bankmillennium.pl (Governing Bodies and Corporate Governance Section)
11.	Current reports (ESPI)/ Corporate Governance Reports (EBI)	After an event that is to be disclosed in accordance with the MAR Regulation and internal rules	Website: www.bankmillennium.pl (Investor Relations Section)
12.	Press releases	According to needs/requirements	Website: www.bankmillennium.pl (Press Centre Section) and the Bank's official social media profiles

Excerpt from the document "Information policy of Bank Millennium S.A. in the field of communication with clients, investors and the media" accepted by the Management Board on October 9, 2024

13.	Annual Financial Report of the Parent Company (BCP)	Once a year (English only)	Website: www.bankmillennium.pl (Investor Relations/financial reports/annual reports section)
14.	Report in accordance with the CRR ("Market discipline") regulation of the parent company (BCP)	Once a year (English only)	Website: www.bankmillennium.pl (Investor Relations Section/ Capital Adequacy)
15.	Information on realised tax strategy of Bank Millennium S.A.	Once a year	Website: www.bankmillennium.pl (Governing Bodies and Corporate Governance section)

(*) This information is a mandatory disclosure under the EU Capital Requirement Regulation (CRR). Detailed rules for these disclosures can be found in the document entitled "Policy for disclosure of information on risk, own funds, capital requirements, information on remuneration and other information required by law or recommendations of the PFSA" referred to as the Information Policy according to CRR. In particular, it contains the rules for the publication of selected data disclosed on a quarterly and semi-annual basis.

(**) Update of variable remuneration of the Management Board after the decision of the Personnel Committee of the Supervisory Board (convened after the General Meeting of the Bank).

(***) The document is one of the documents accepted by the General Meeting of Shareholders