

Millennium
bank

Millennium 2024

Inspired by people

Warsaw, 6 December 2021



AGENDA

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Our aspirations

02

We are well positioned to deliver

03

We address legacy issues while moving forward

04

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05

Financial, business and risk aspirations



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01

Our aspirations



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Millennium Bank **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**



Last months brought a shift of customers' expectations and preferences. Purchasing patterns also have changed - consumer journey starts with "when do I need it?" not "where do I buy it?". Consumers are more conscious in their spends. **With more remote channels to serve, it's extremely important to find a balance between humanity and technology (go online but stay human).** In this age of hyper individualisation, people want to feel special. They expect brands to understand and respond to their individual needs.

Piotr Gajnodzinow

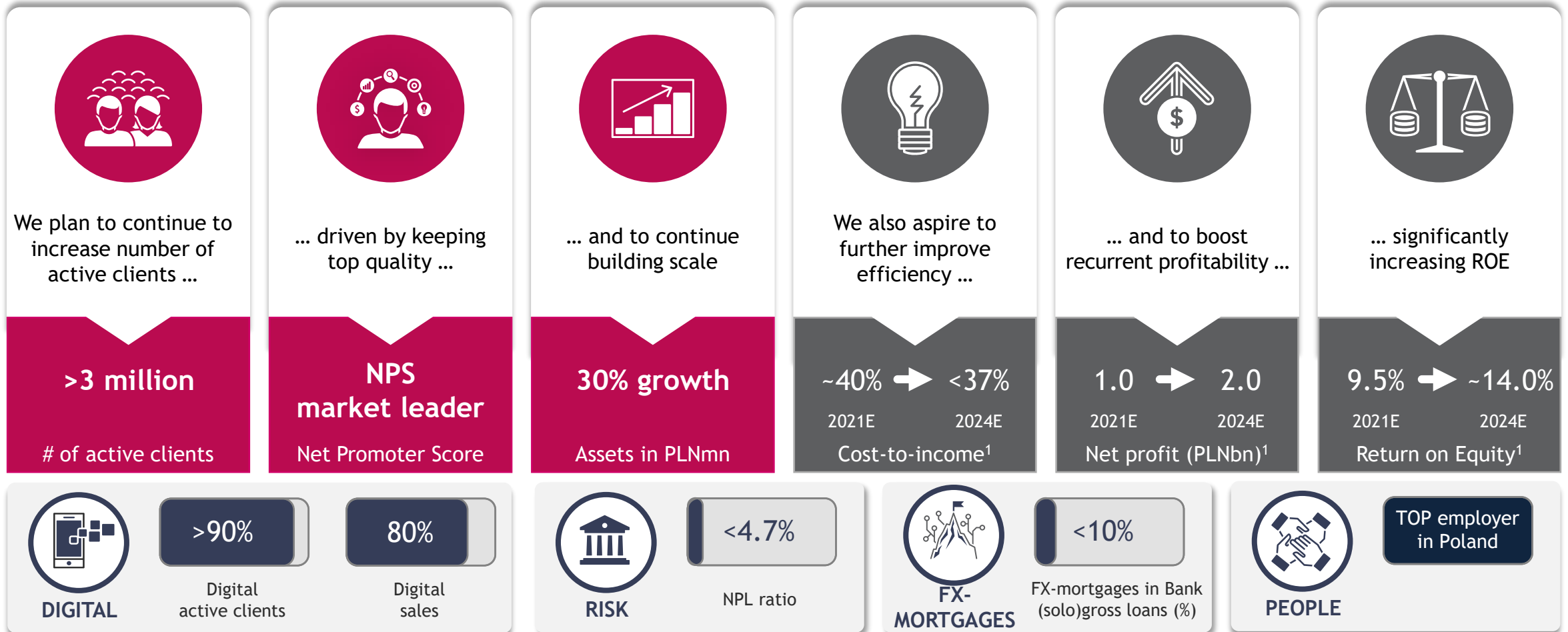
Manager of the Customer Experience Monitoring Team
in the Quality Department



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Strategy 2024 ambitions in brief | Profitable growth, doubling Bank Millennium's recurrent profit while driving scale, strong customer recognition

Ambitions by 2024:



1. C/I, net profit and ROE excluding FX-mortgage book related costs

02

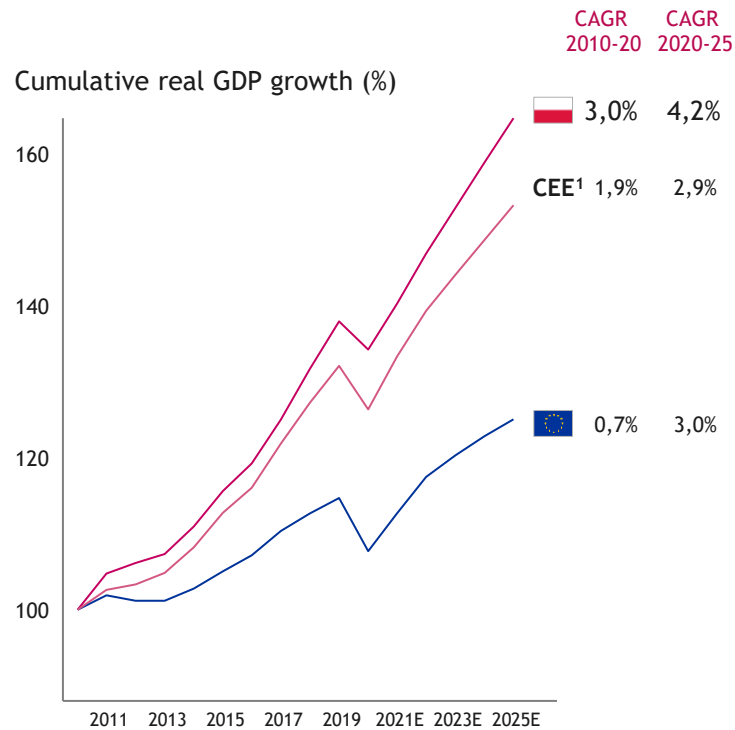
**We are well
positioned to deliver**



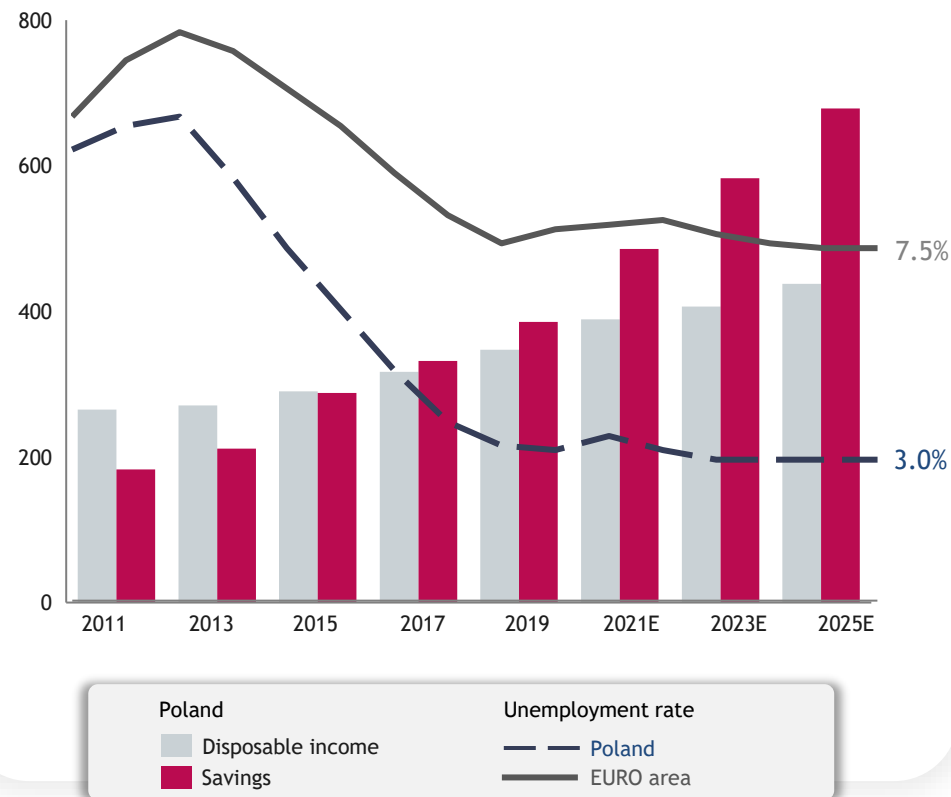
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Benign macroeconomic outlook...

01 GDP with top dynamics in the EU - both historical and forecast



02 Unemployment one of the lowest in the EU driving consumer buying power and savings



03 Decarbonisation & economic development programs

~EUR 275-365bn

Green transition CAPEX required by 2030

~EUR 58bn

Polish Recovery Plan

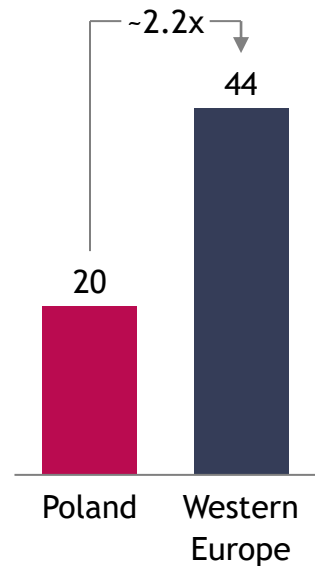
... should support banking sector

Convergence to Western Europe level boosting volumes across all key products

Poland and Western Europe¹ 2020

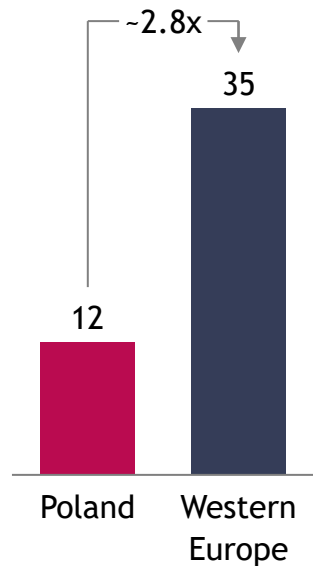
Mortgage

Mortgage volumes / GDP (%)



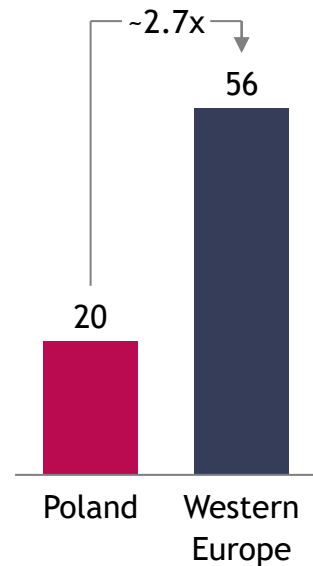
Investments²

Investments / GDP (%)



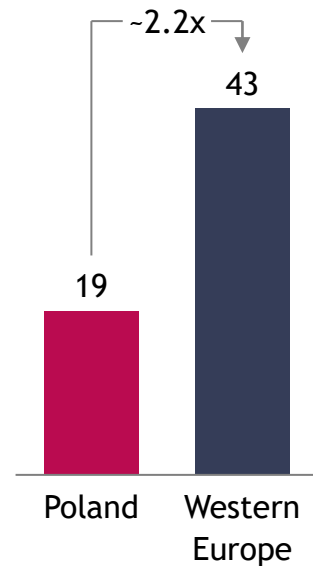
Investments

Investments / disposable income (%)



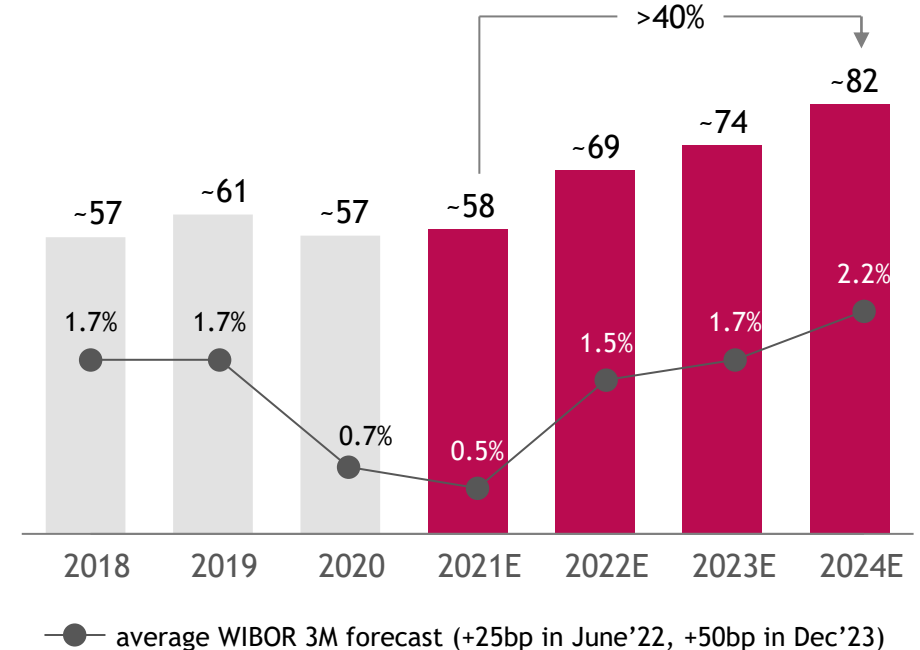
Corporate lending

Corporate lending / GDP (%)



Forecast sector's revenue growth driven also by expected interest rate increase

Total sector net banking income (PLNbn)

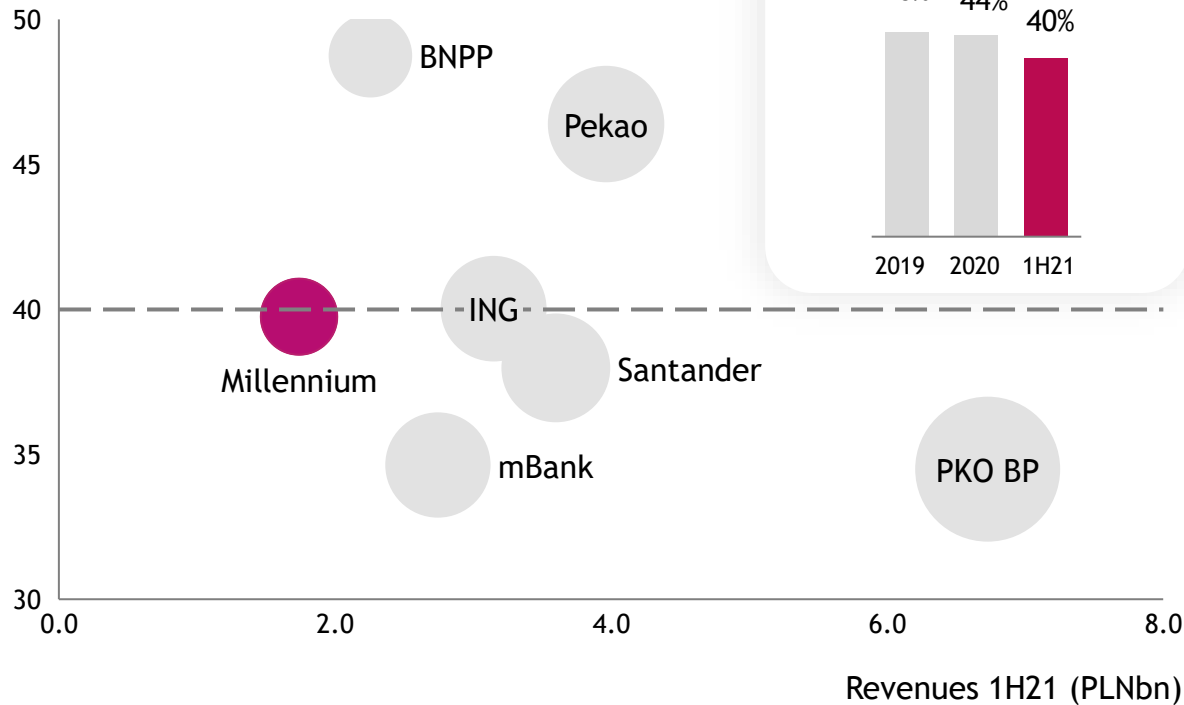


We are highly digitalised and a result operate a cost efficient and scalable platform

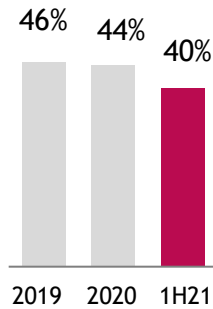
While being the 7th largest bank we are offsetting scale effects with much higher operational efficiency

Revenues vs. cost-to-income ratio

C/I excl. BGF (1H21) (%)



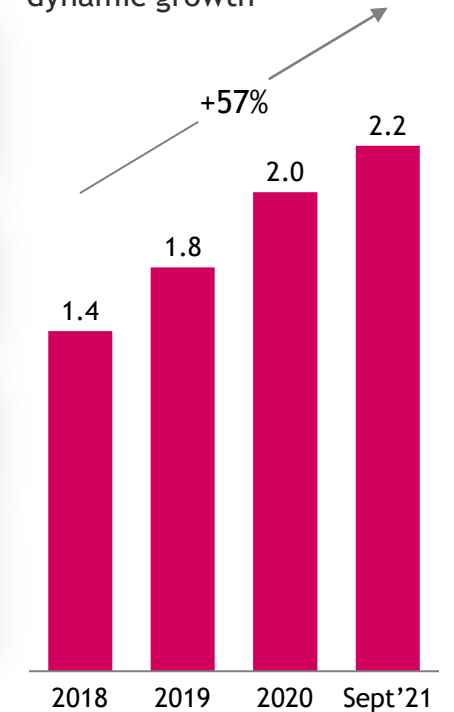
Bank Millennium's C/I excl. BGF



Bank Millennium to date: strong digital growth and remote channels boost

- 2.2mn digital active users
 1.2mn digital heavy users
 99% of transactions
- 1.63mn mobile active users
 1mn mobile only users
- 1.17mn BLIK users
 (+33% in 9M21)
- 70% of cash loan sales in digital

Digital banking users' dynamic growth



Size - assets



Source: financial statements (unconsolidated)



We took advantage of COVID times by speeding up the office space modernisation in HQs, providing the space that supports hybrid work with variety of meeting rooms with videoconference systems, as well as introduction of unassigned seating with lockers and standard of workplaces for all employees. Our goal is to provide optimised offices, decreasing running costs and carbon footprint, and at the same time adjusted to changing work environment. The Bank's office space is modern, diversified and supports collaboration.

Weronika Paksoy

Manager in Administration and Infrastructure
Department



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We are leaders in digital innovation and offer best in class quality of service to our customers

Human focused approach in digital and innovations based on:



Research and needs' understanding



Following newest trends to shape better emotions and behaviours, solutions testing neuroresearch, eyetracking, CX monitoring

Technology and cyber security



Which support digital transformation and customer protection ex. AI, chatbots, IoT, robotisation, analytics

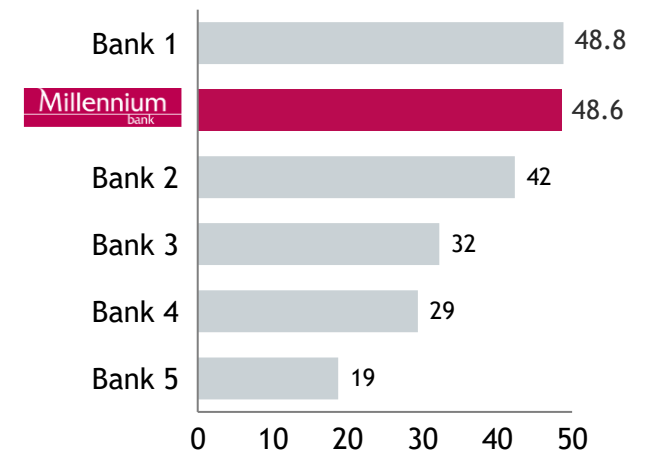
Products and processes



Fully adjusted to digital and omnichannel. Ensuring need of deeply personalised experience. Supported by newest technology ex. biometric, e-identity, PSD2

... and adding value to customer experience drive high loyalty and recommendation (NPS¹). These led to our recognition as the innovation and quality leader

NPS of Polish banks (2021)



Newsweek

1st place 2021
"Traditional banking"
2nd place 2021
"Remote banking"



Winner 2020
European Customer Centricity Awards



Fin-Tech Innovator 2020
Golden Banker

GLOBAL FINANCE

Outstanding Innovator 2021
for Open Banking Services
Global Finance



Working with clients is the essence of our Bank. We treat each client individually, we want to address her/his needs and expectations in a personalised way. We closely follow results of customer satisfaction surveys, results of our internal monitoring and provides feedback to our consultants. Each month we draw conclusions and improve the way we operate.

Celina Rutkowska

Head of the Quality Management Team in the Direct Banking Department



We are well prepared for fast changing customers' preferences and expectations

Banking world is dynamically changing ...



60% Customers declare using digital channels for banking



GEN Z Digital native customers entering banking market



QUALITY Service quality and convenience as the top reasons for selecting a bank for current account opening



70% Consumers willing to pay more to retain sustainability



PERSONALISATION with the biggest impact on a bank recommendation

... and we are in the best position to win



The Best Consumer Digital Bank in Poland by Global Finance Magazine

>40%

of acquisition pool consists of Gen Z

>70%

growth of clients under 18 acquisition vs. 2020

49 NPS

Bank Millennium with high NPS score ...

2nd place

... leading Polish bank on the market



+10 years of membership



>85%

of customers agree that proposed offers / solutions are suitable for them

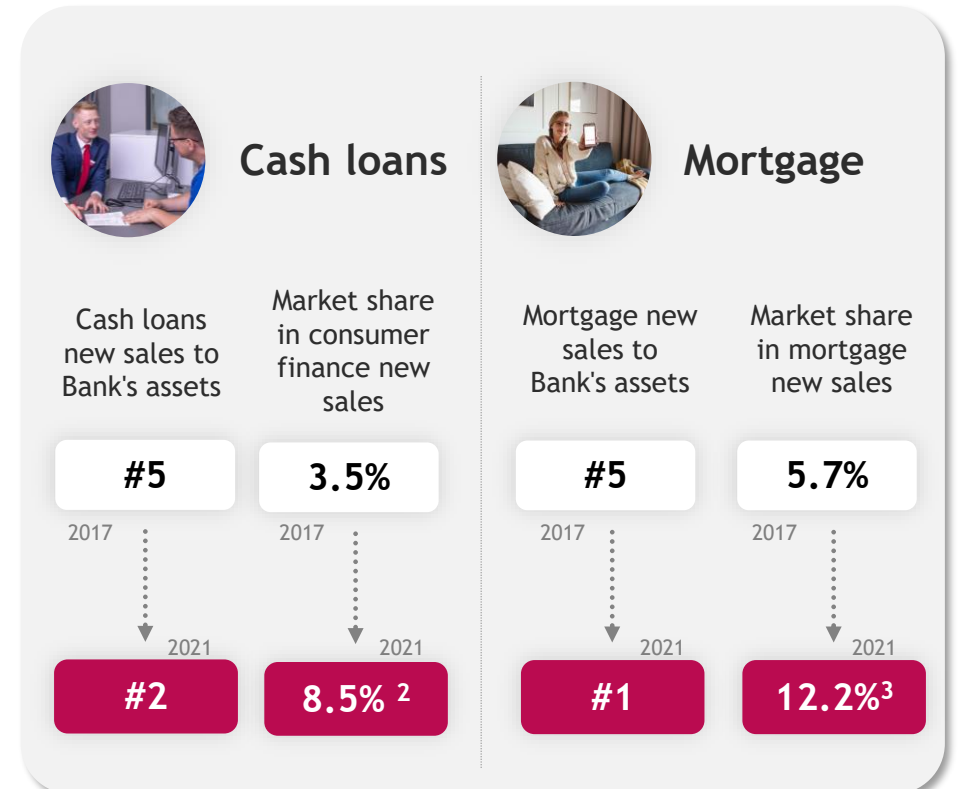
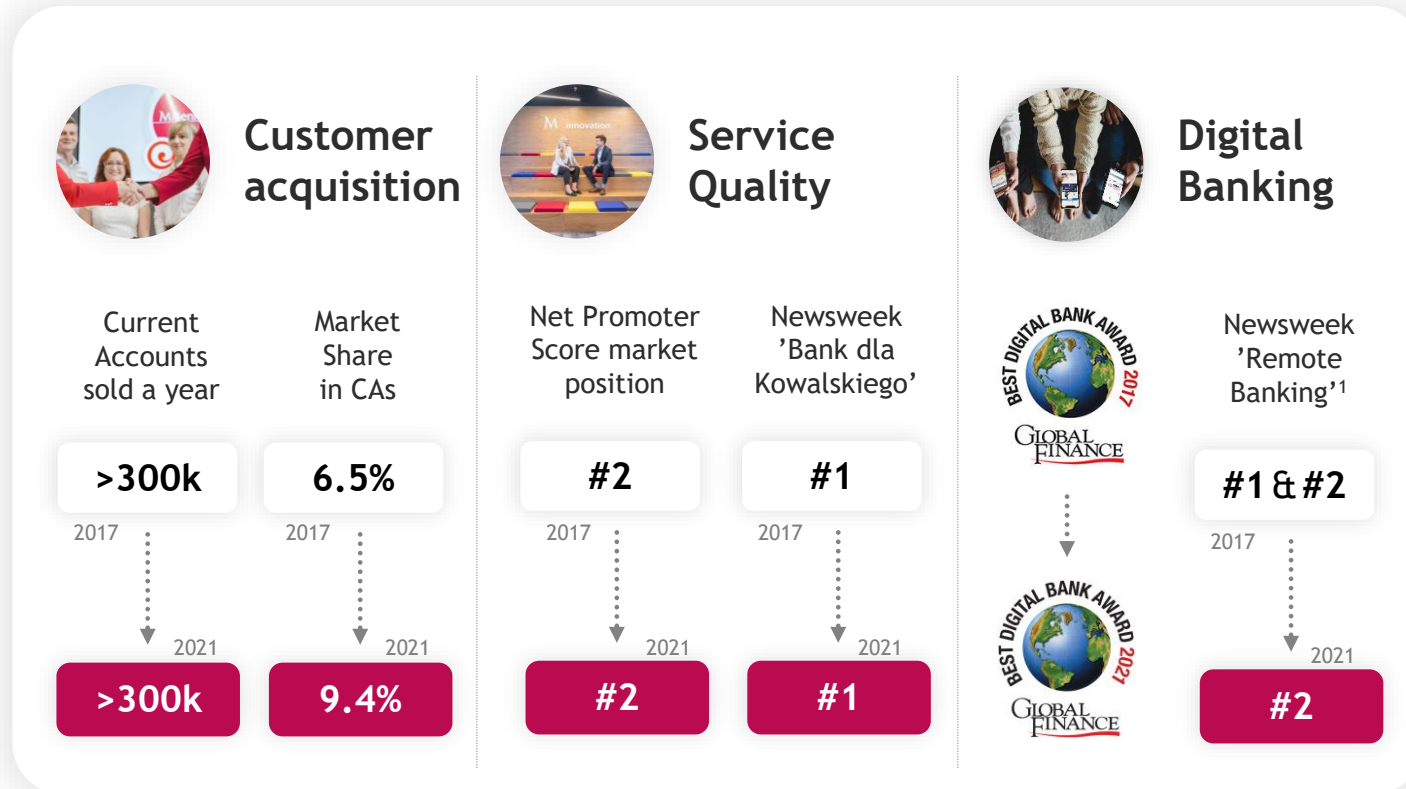
50%

of corporate customers signing credit agreements digitally (qualified signature)

We have a solid track record of delivering

Our top customers growth engine was fuelled by leading position in quality and digital services ...

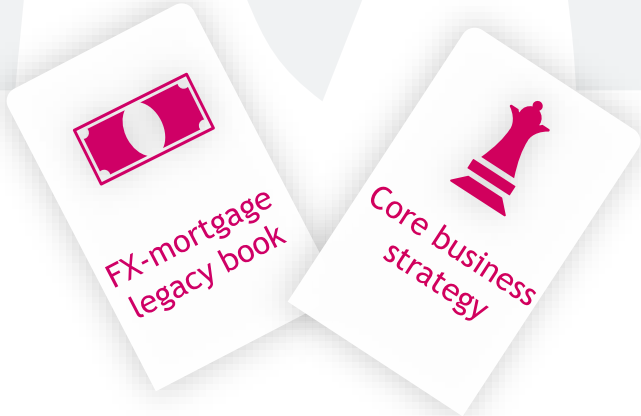
... now complemented by competences in development of loan offer



1. In 2017 edition Bank was ranked in following categories: „Mobile Banking” - 1st place and 'Internet Banking' - 2nd place / 2. 1H21 / 3. 1Q-3Q21
Source: Bank Millennium, Financial statements, Kantar, Newsweek, Global Finance Magazine

03

We address legacy issues while moving forward



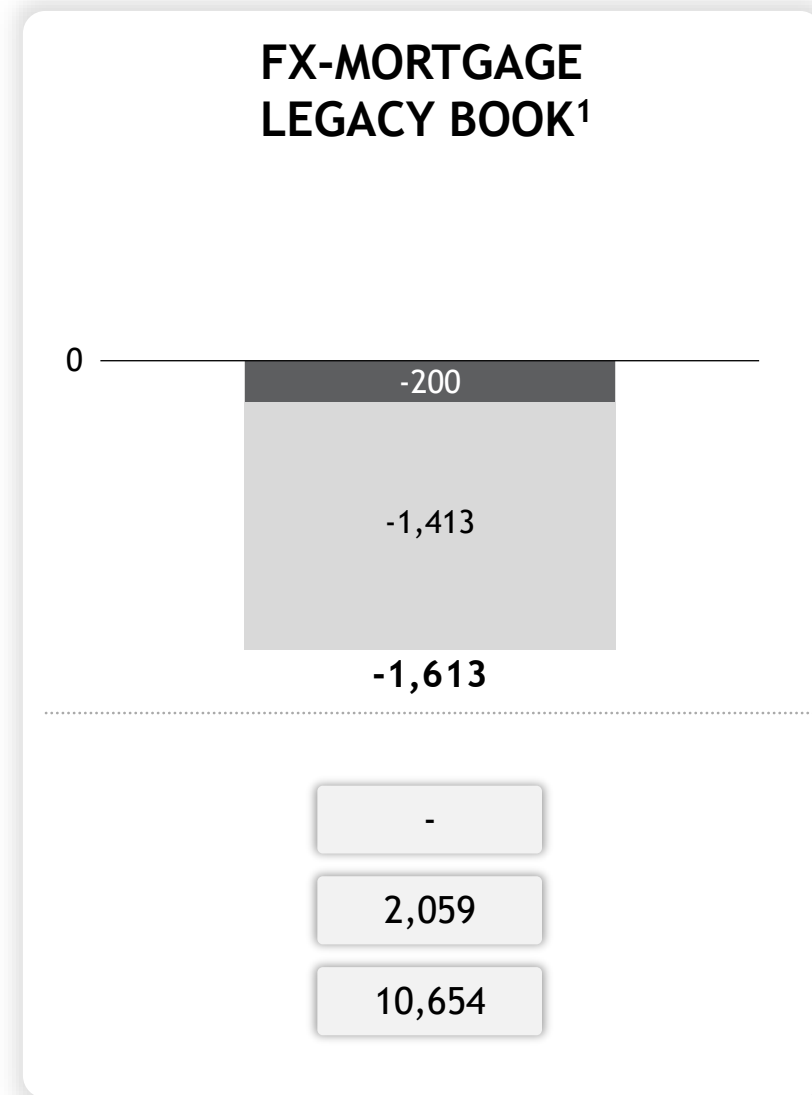
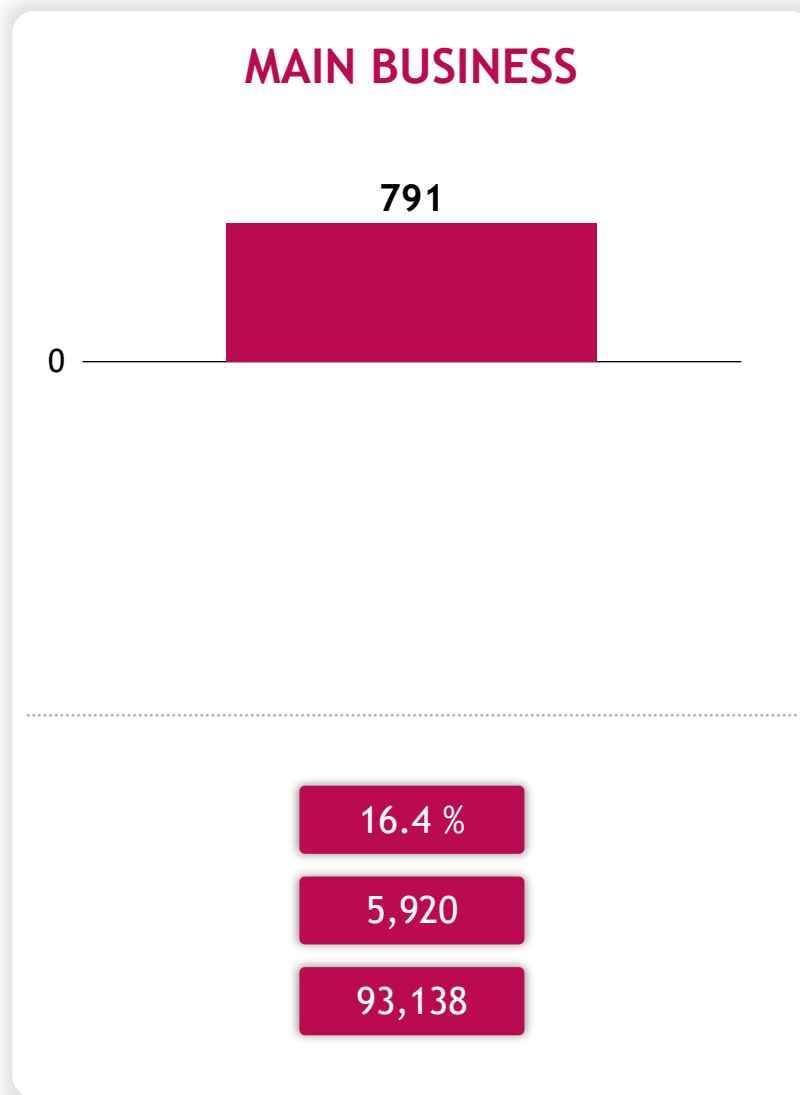
FX-mortgage legacy book | Cost related to the legacy portfolio recently undermined profitability of the Bank

9M21 net profit:
(PLNmn)

- FX negotiations and legal costs
- FX legal risk provisions²
- Net profit w/o FX-mortgage costs

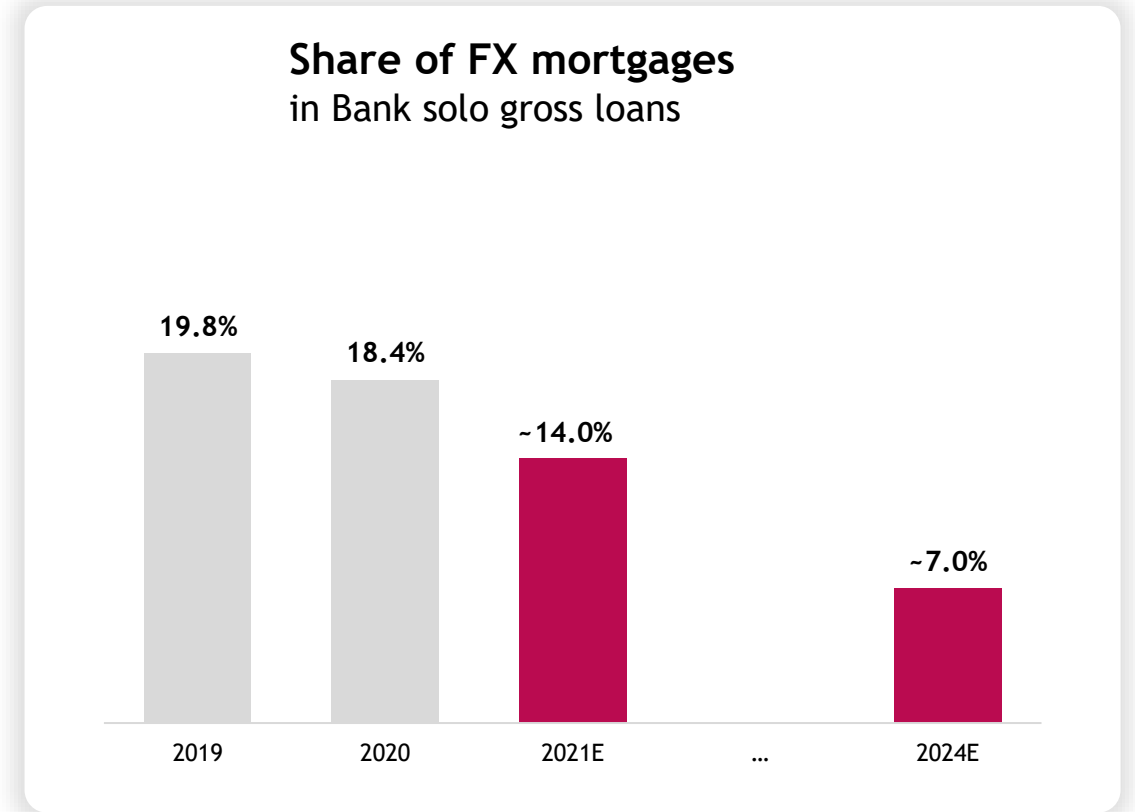
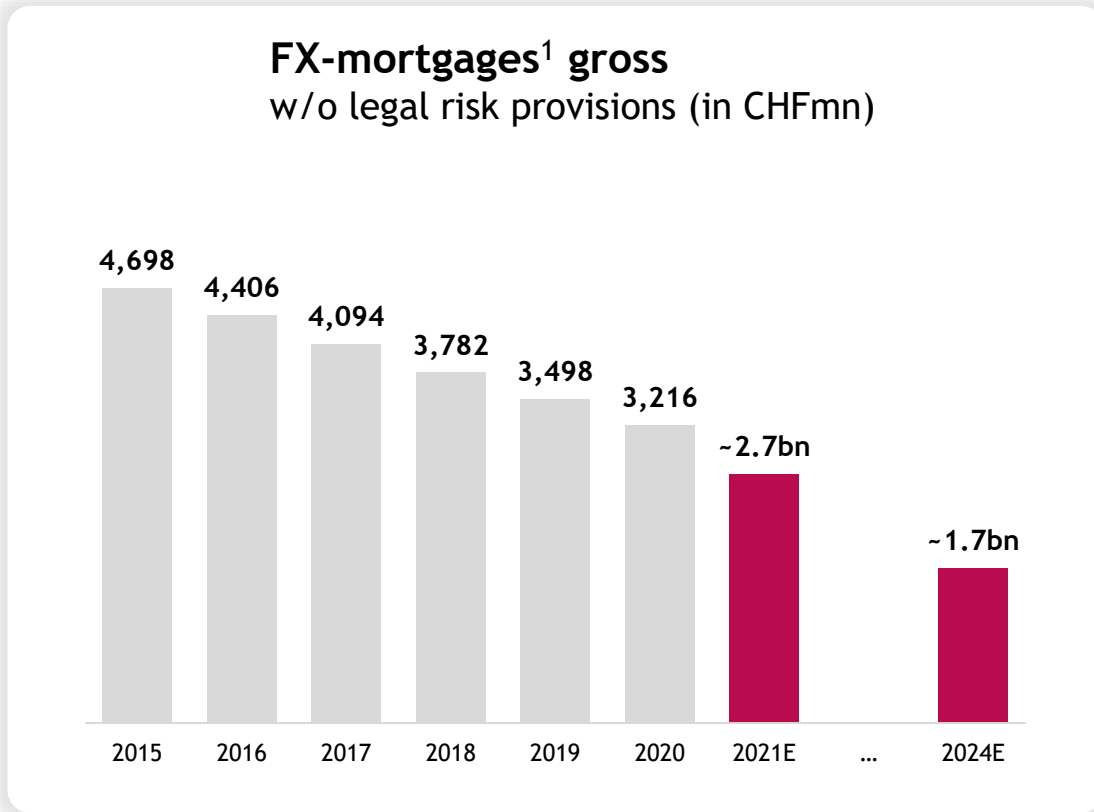
Key balance sheet items:

- 01 ROE³
- 02 Equity allocated⁴
- 03 Assets⁴



1. No revenues / cost of funding and other direct costs included, 2. w/o provisions related to former Euro Bank portfolio, 3. 9M21 annualised, 4. end of Sept'21

FX-mortgage legacy book | Legacy book declining in absolute and relative terms



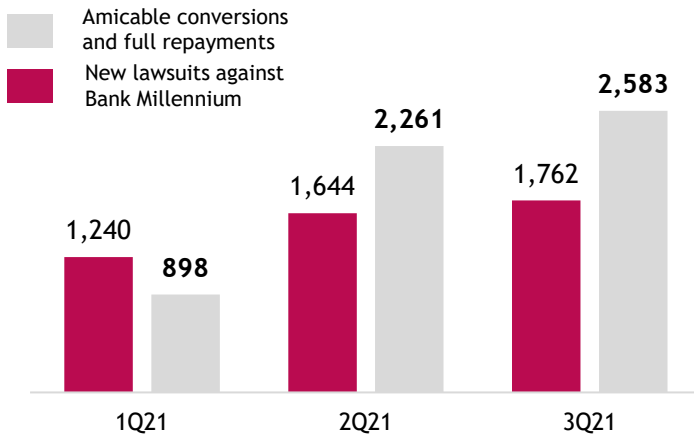
Bank has been focusing on reducing the FX mortgage size. In 2021, the annualised reduction pace of the FX mortgage portfolio (in CHF) exceeds 17% while the weight in the total portfolio is already close to 14%.

FX-mortgage legacy book | How we dealt thus far and intend to address the problem

01 Constructive approach

Amicable settlement with borrowers out of court or within court proceedings

New lawsuits¹ vs. amicable conversions and full repayments (#)

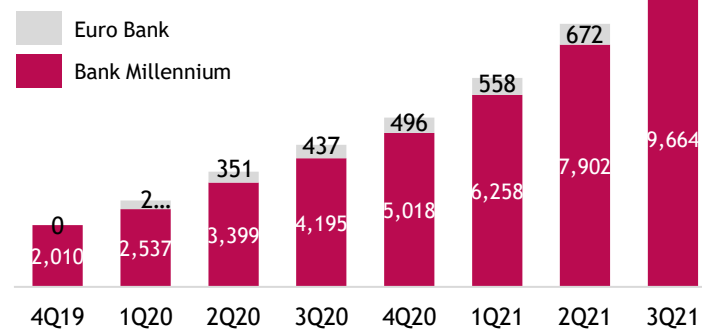


02 Legal defence of the Bank's position

Legal defence of the Bank's position

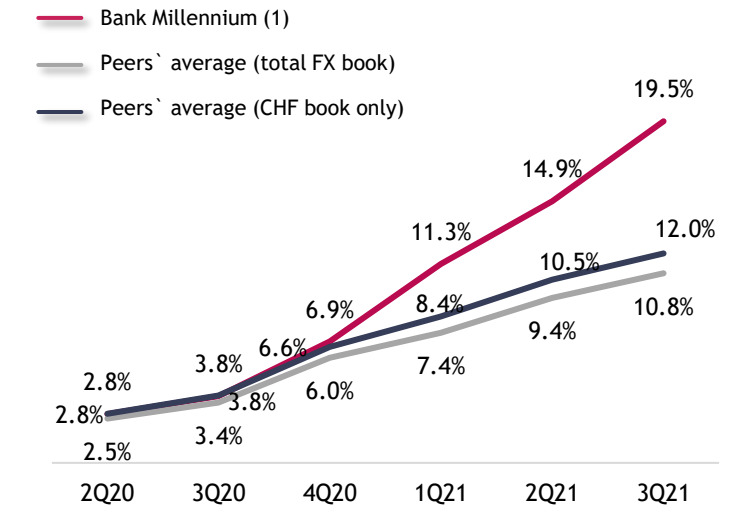
- Defending the validity of the loan agreements
- Protecting the Bank's rights in case of declaration of invalidity, including counterclaims against borrowers for unjust enrichment

Individual FX-mortgage related claims



03 Regular assessment & update of provisions for legal risk

Legal risk provisions coverage (as % FX-mortgage outstanding)



Reduction of the share of mortgages in total loans to <10%



Pace of successful negotiations maintained in the next 12 months



Main financial impact to be reflected by 2023



The project of negotiating mortgage loan settlements in Swiss francs involves tens of thousands of contacts with clients each month, through all available channels. **These are often extremely long talks leading to finding the best solution.** Currently, over one hundred negotiators are in talks with clients. We have been successful in reaching our clients' needs and expectations in this difficult matter. We always devote so much time and attention to each customer to find a mutually satisfactory solution.

Grażyna Stawropolcewa

Manager of the Mortgage Products Handling Team in the Direct Banking Department



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Core business strategy | Engines of growth - innovative solutions matching customers' needs

Retail



Mortgage

Rapid verification and decisions, E2E digital/hybrid processes, remote advisory hub, automation of back-office



Cash loan

Leveraging PSD2 for new-to-bank clients, x-sell to installments, seamless digital journeys, efficient risk engines to address mobile first sales



Investments

Exploring x-sell on own customer base, robo advisory to drive self-service, remote model for affluent clients, omnichannel investments platform

Micro



Lending

End-to-end digital process, remote expert's support



Value proposition

New features e.g. new company registering, money management



Acquisition

Targeted offers to retail client base

Corpo



Credit process

Digital and fast process with utmost customer experience



EU funds & green finance

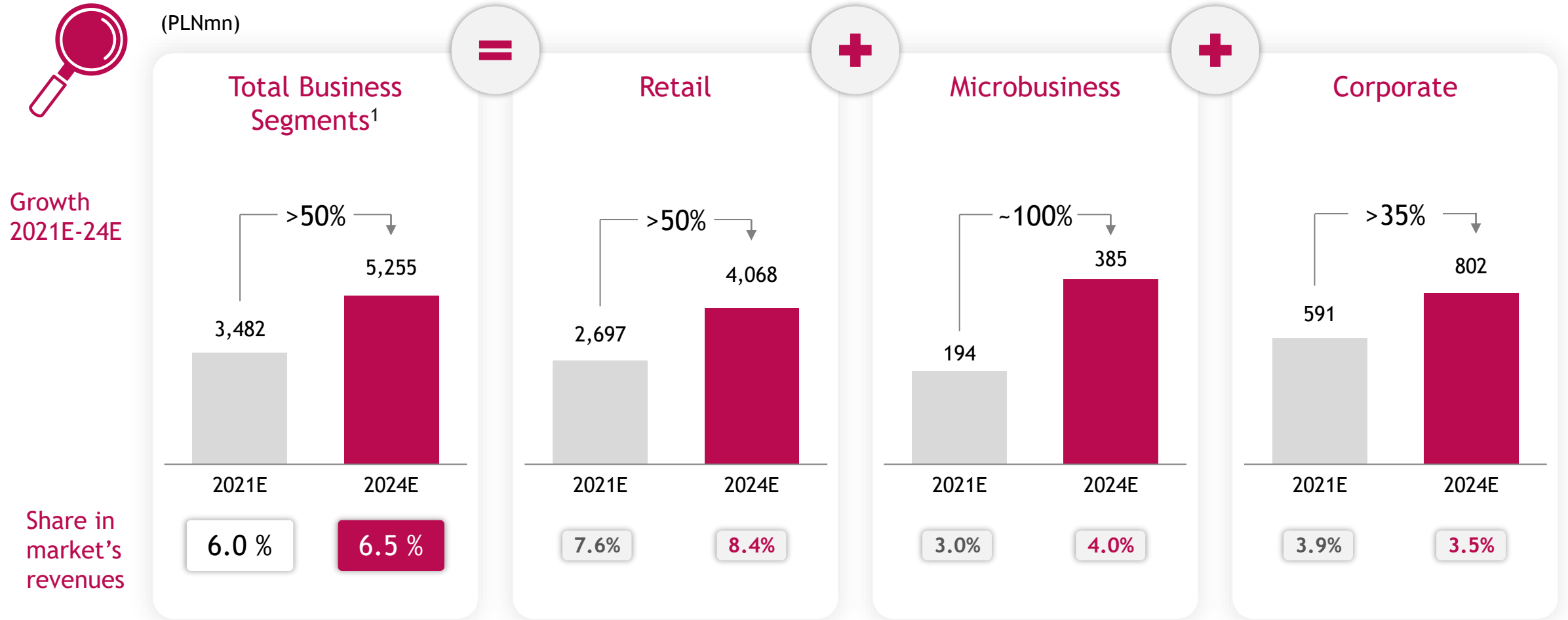
Financing and holistic support in company transformation



Digital solutions

Enhanced digital platforms for clients and tools for RMs

Core business strategy | We expect segment revenues to grow >50% by 2024 with retail remaining the key driver



1. Sum of business segments w/o consolidation adjustments
Source: Bank Millennium, BCG Banking Value Pool Model



Every day at our branches, we introduce hundreds of our clients to the world of mobile banking. We help them to install our application, activate access to the internet account, and complete first transactions. Thanks to this, they save time and have their bank always at hand. This way, we familiarise them with the world of modern banking, increase satisfaction and a positive impression that it is so simple!

Barbara Jędrzejczyk
Head of branch, Warsaw



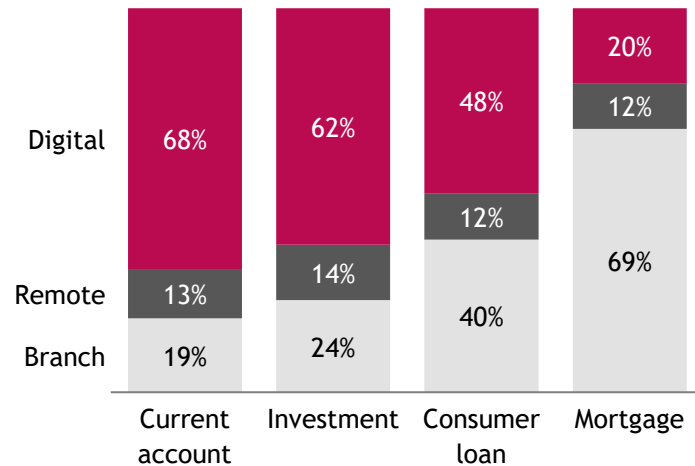
Sales and service | We plan to further digitalise our sales and service model tapping on shift of customer preference accelerated by Covid-19

Covid-19 accelerated digital channels adoption ...

~33%

of digital clients enrolled to digital during Covid-19

Preferred channels by clients while acquiring new products¹



... therefore, further streamlining our distribution model and channel roles will be essential for the future



Digital
Primary channel for sales of 'easy' products and customer service with focus on mobile



Branches
Focus on customers acquisition, more sophisticated products, education & onboarding to digital



Remote RMs
Dedicated specialists for more sophisticated products (mortgage, investments, micro), available in convenient timing



Call Center
Service and support in client migration to digital channels

We will increase digital / omnichannel contribution (aspired % levels change 2021E-24E)

	2021E	2024E
Digital active clients	83%	>90%
Transactions	99%	~99%
Sales (vol.)		
Current Accounts	✓ 27%	>90%
Cash Loans (#)	✓ 67%	>80%
Investments	✓ 64%	>80%
Credit Cards & Overdrafts	53%	>90%
Mortgage (leads)	6%	>50%
Loans (SOHO)	20%	>90%
Loans (CORPO)	n/a	>30%

✓ Among Top 3 market players



We will continue to manage the balance between human and electronic channels, adjusting to customers' preferences and trends

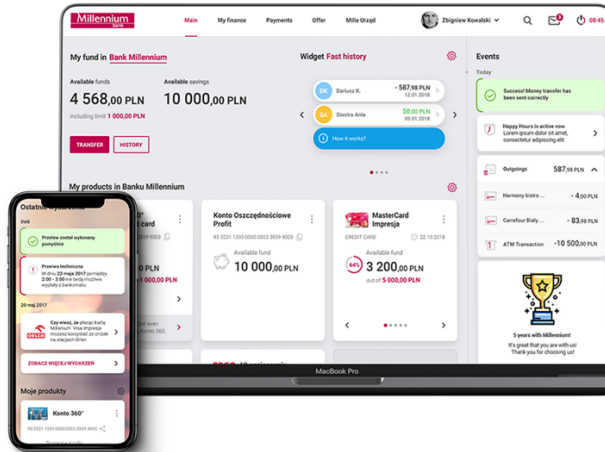
Digital | Mobile app gained in importance and became the key interaction channel

Mobile app development cycles

2012 - 2017

Add-on to Internet banking

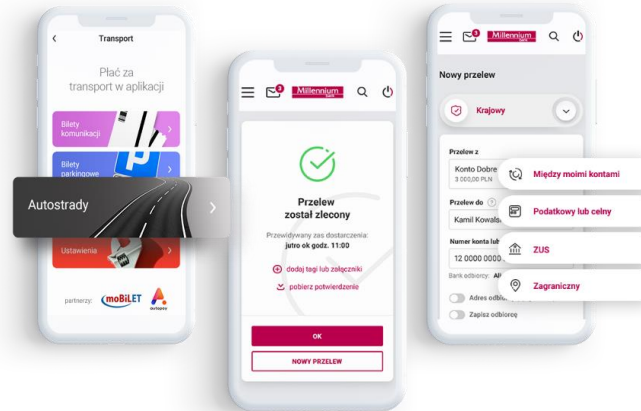
- ✔ Simple operations
- ✔ Basic information



2018 - 2021

Key daily banking channel

- ✔ Majority of daily banking operations & payments
- ✔ First sales processes
- ✔ Going beyond banking
- ✔ Family eco-system - new app for kids



2022 - 2024

App as a personal command center

- ✔ Financial well being support tool
- ✔ All sales processes
- ✔ Adjusted & personalised based on customer needs
- ✔ Even more beyond banking services and one app for all my accounts (open banking)



Strategic cycles

2012-2014 Rebalancing the business model for profitability

2015-2017 Focus on profitability preservation, while keeping organic growth target



2018-2021 Accelerated growth



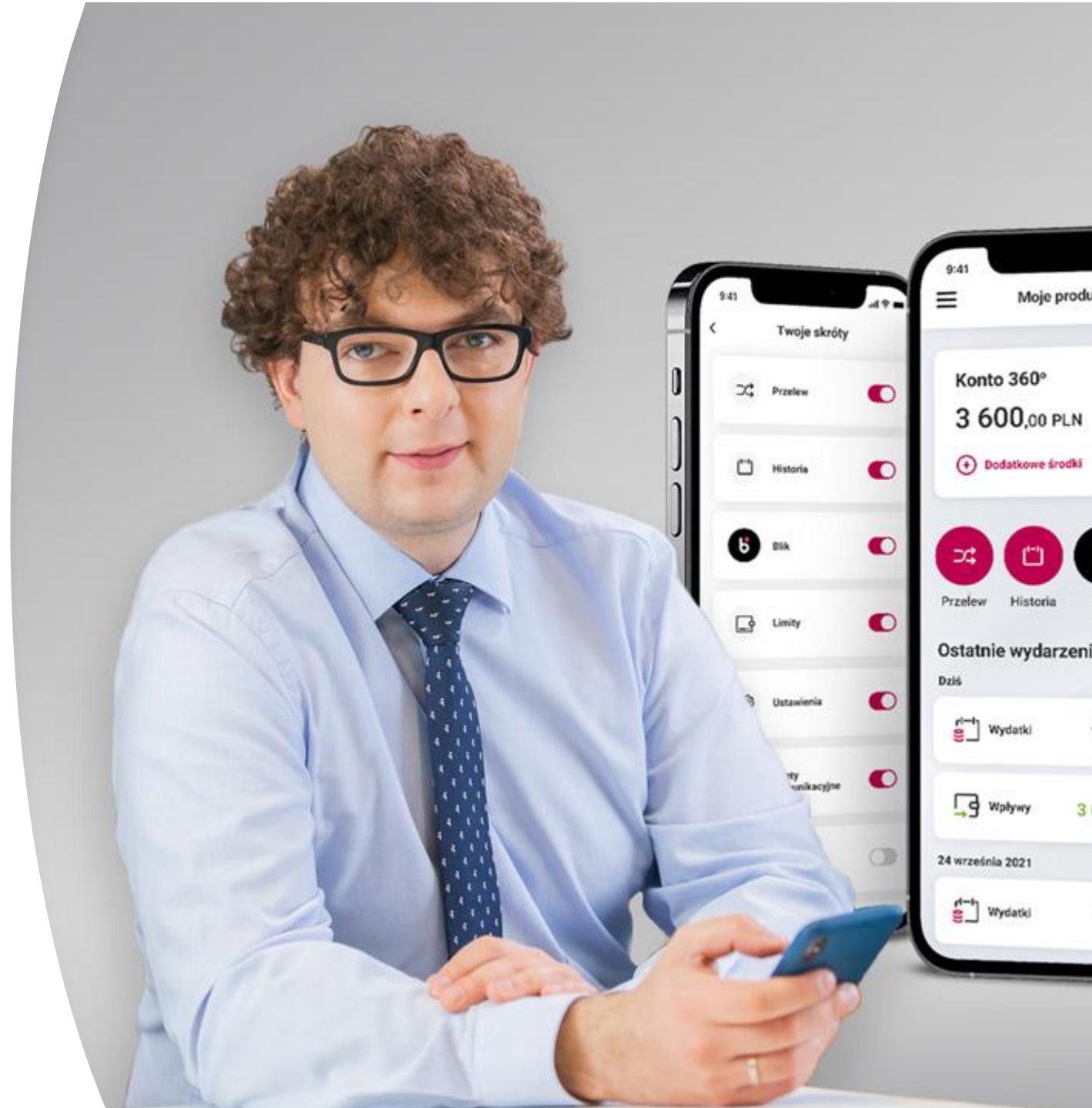
2022-2024 Inspired by people



We can see, how the world and customer expectations are changing. Today, our clients look for experiences, not products. For many of them 'bank' stands for the mobile app they use every day. Therefore, our goal is to develop mobile services, and not only the banking-related ones. The app is to be customer-oriented and versatile. It should give easy access to finances and contact with bank, but also, become the centre to manage every-day matters.

Ernest Lachowski

Head of Mobile and Internet Banking Team



goodie Currently one of the most popular deal aggregators. Now time to strengthen the offering with even higher degree of personalisation

goodie is already a success story

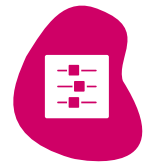
2.8mn goodie app downloads

2021 P&L breakeven point reached

9 out of 10 goodie users with potential to become Bank Millennium's clients

20% uplift in average user session duration in goodie app, 1H20 - 1H21

goodie as a lever for acquisition boost and further CVP¹ enhancement through stronger integration with banking solutions



Personalisation

Further advancement of digital capabilities and personalization competences



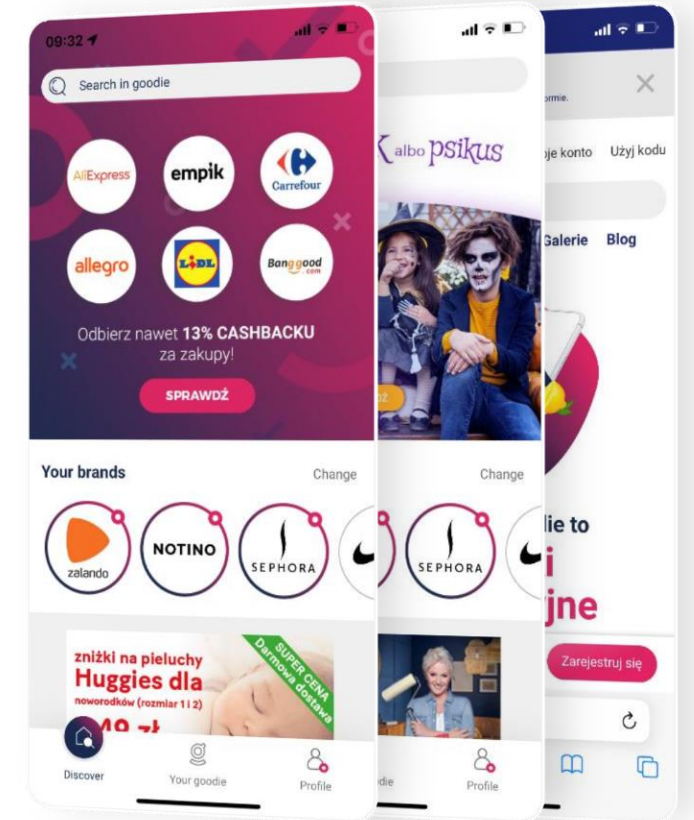
Financing options

goodie as an initial channel for cash loan or POS loan sales and a booster for x-sell



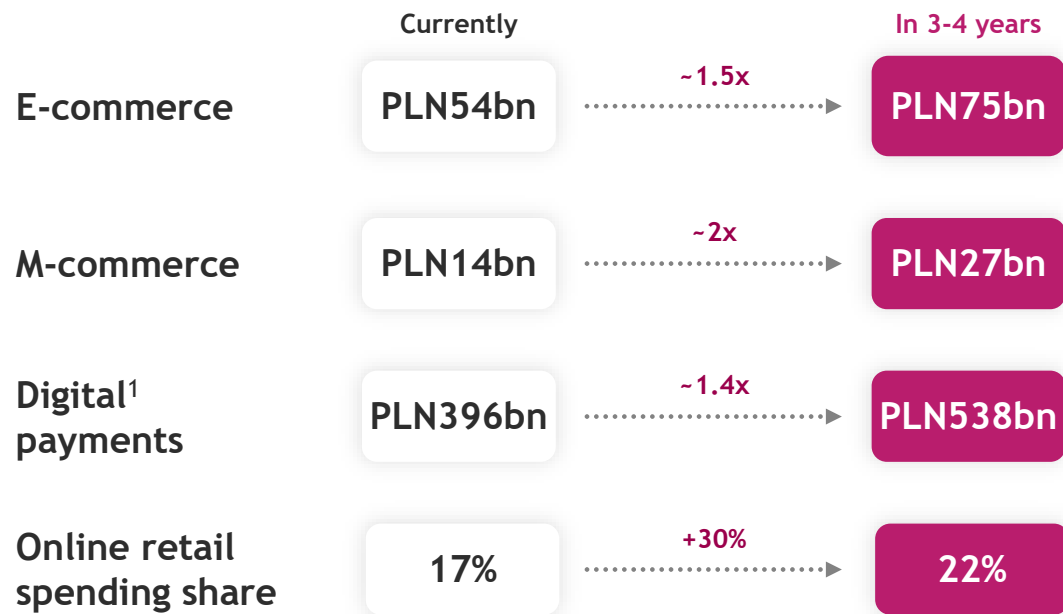
Leverage of PSD2 enabled opportunities

Incentives for PSD2 integrations between goodie app and external banking apps



E-commerce | We are planning to take advantage of booming sales in digital and expand our e-commerce offering to better meet customer needs

E-commerce/m-commerce and share of digital payments are expected to continue to rise



Bank Millennium is also planning to leverage the trends to further extend its offering

Installments partnerships with major retailers

Payment Gateway
Being developed jointly with a partner

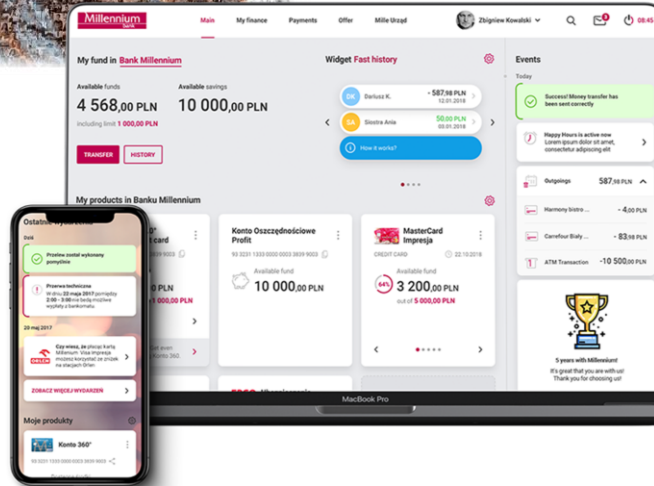
Buy Now Pay Later
Sector solution being developed jointly with BLIK

Personalisation | We will delight our customers with even stronger personalisation

Already in 2017, we were the first bank to bet on personalization ...

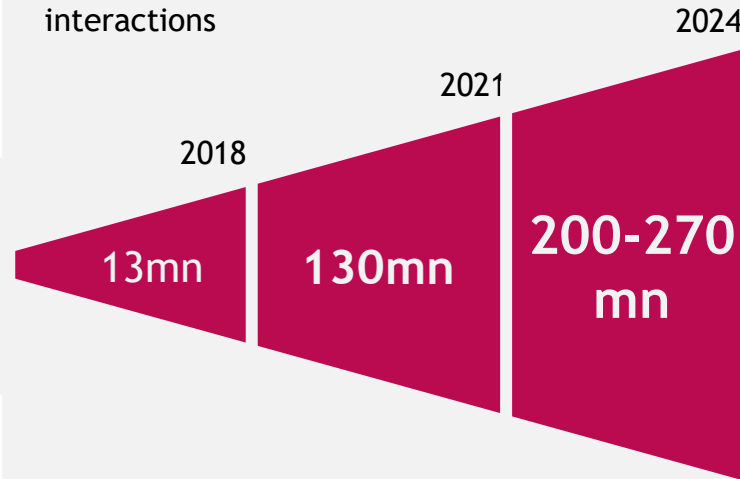


... and we delivered on it



Number of touchpoints with clients that we can turn into personalization insights is dramatically increasing ...

Number of daily mobile interactions



... and we have clear plan how to further develop our personalisation capabilities to leverage those interactions



Integrated data ecosystem



Real-time capabilities



Scalable content production



Maximisation of business self-service



Customer Relationship Star
Stars of Banking ranking by
“Dziennik Gazeta Prawna” & PwC

Personalisation reflected
in new marketing slogan



Inspirowany Tobą



For clients, the waiting time for a loan decision is, next to the price and amount, the most important element of choosing a mortgage offer. To meet this need, we implement solutions that automate the process, increasing its transparency and user-friendliness. We want our mortgage process to be even faster and easier and fully adapted to the needs of clients and the changing world.

Katarzyna Kowalczyk
Director of the Department of Mortgage Credit
Decisions



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Mortgage | We aspire to retain Top 4 position in mortgage lending through mortgage application process improvements and generating more traffic in own channels


There is a lot of customer friction on the market


Issues signalled by customers

- 42%** Long time taken for final decision
- 40%** No visibility over application status
- 24%** Necessity to visit a branch

... and Bank Millennium is already innovating to address them

Recently implemented improvements

 Rapid <5 days for secondary market

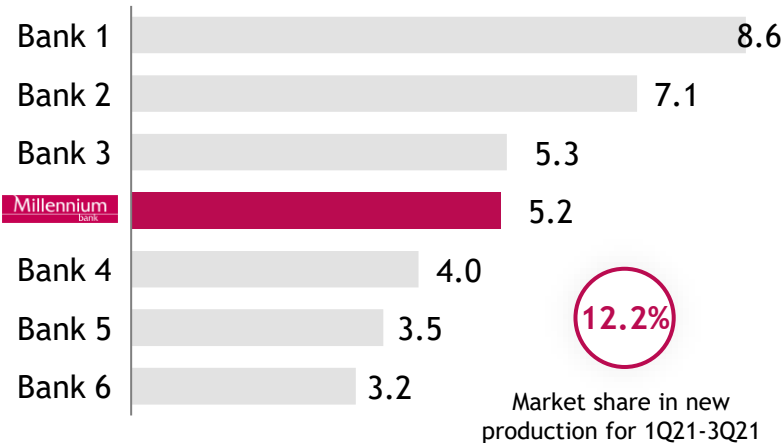
 Application status access in the app



Złoty Bankier2021 „Mortgage” category
1st place / Winner

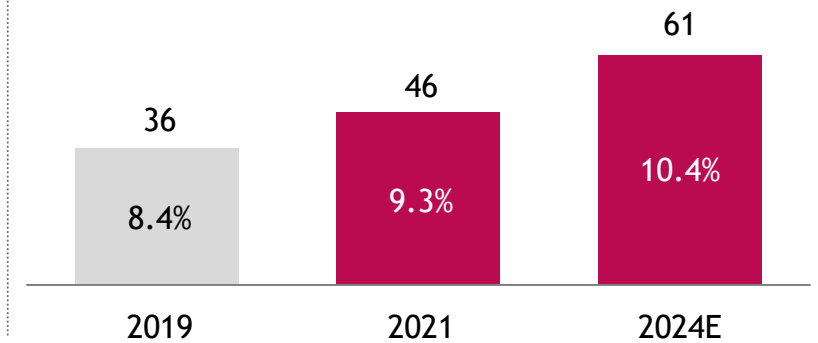
We are already #4 in new sales and expect to further grow volumes ...

Mortgage new sales in 1H21 (PLNbn)



... driving of the market share in three years to above 10%

Mortgage volume dynamics (PLNbn) and market shares in stock (%)




We have ambitious agenda to address clients' expectations


E2E digital/
hybrid process


Remote advisory
hub expansion

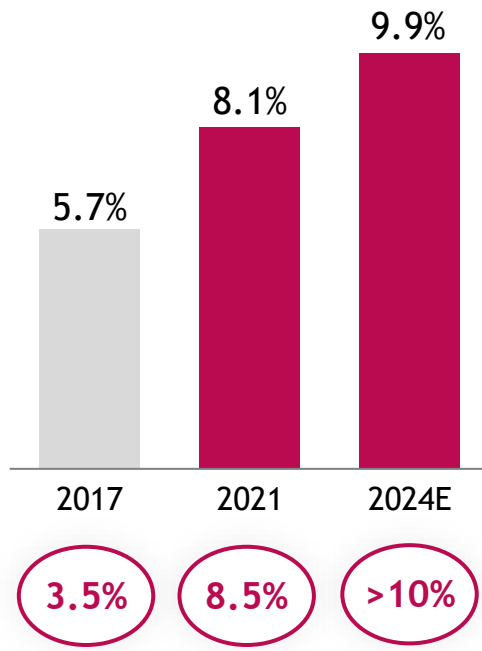

Supporting customer
early on mortgage CJ


Automation of
back-office processes

Consumer Finance | We will further explore the potential of our own customer base and win new clients via enhanced digital processes

In consumer finance products we exceeded our fair market share and will focus on further development to achieve ~ 10% ...

Consumer finance¹ revenue market share (%)



... by investing in value offer enhancement both for our existing base and for new-to-bank clients

01 New-to-bank clients



Leverage PSD2 new possibilities for income verification, to ensure smoother customer journeys



Be more supportive, ensuring we offer the solution when and where the customer needs

02 Own bank clients



Adding new e-installment loans partners and increase cash loan x-sell volumes with the usage of new, more innovative digital solutions



Leverage AI data analytics to anticipate customer needs and make available personalized offer

... and Customer support & education



Strengthen customer support by creating highly friendly contact tools, mostly digital and enhancing customer knowledge about the product



Continuous improvement of CX in all the channels, achieved by simplifying the processes and by rewarding broad relationship with the Bank

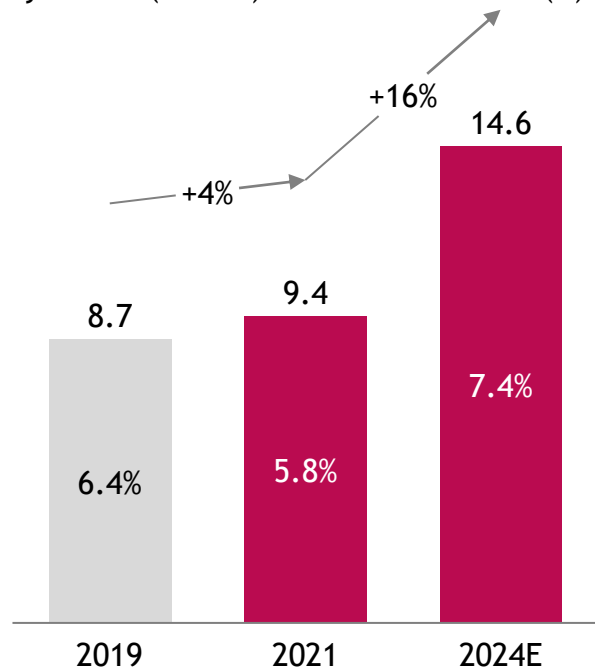


Stimulate migration of simpler cash loan transactions to digital channels to enhance the availability and customer satisfaction

Investments¹ | We are already among leaders in terms of digital disruption, yet still with large potential to generate higher volumes and penetration

We plan to significantly accelerate growth (>2x historical rate)

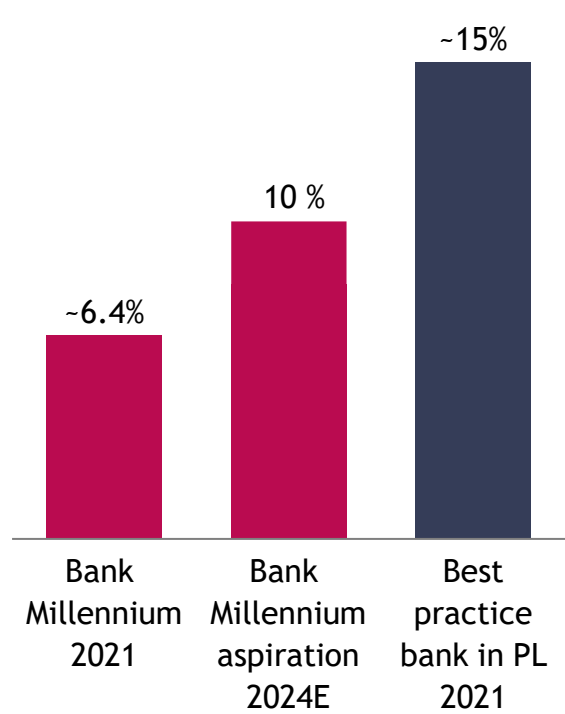
Bank Millennium investment volume dynamics (PLNbn) and market shares (%)



We are already very strong in digital, yet still with room for improvements in investments penetration

>60%
Share of digital sales

Investments penetration as % of active customer base



We have ambitious set of strategic initiatives to deliver aspirations

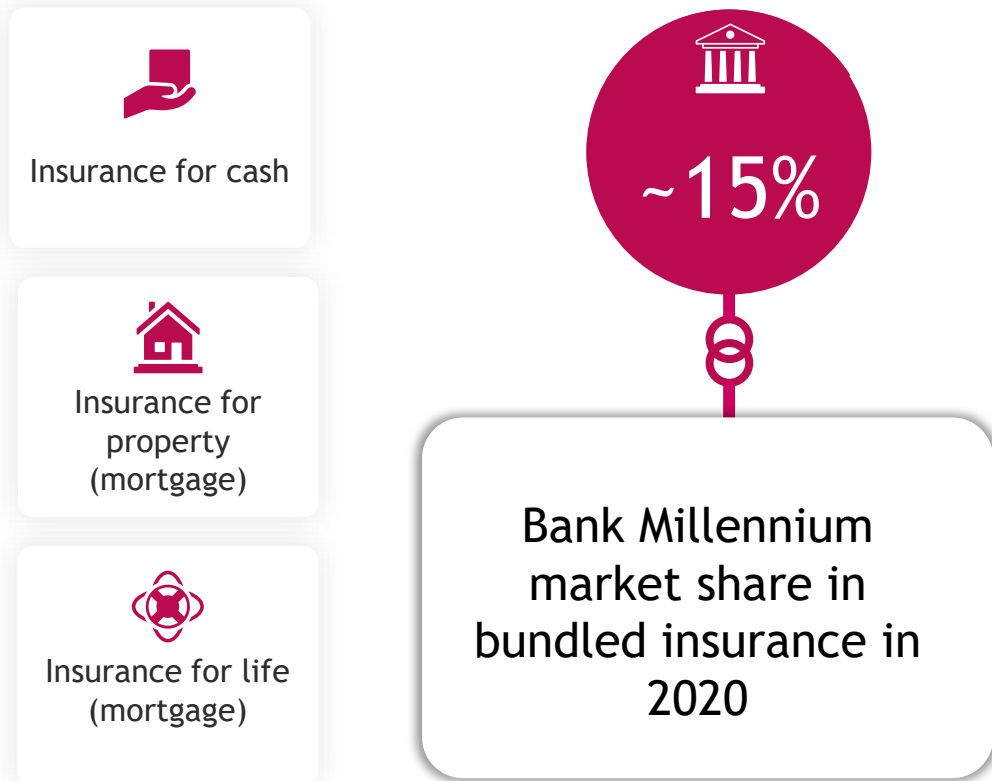
- RoboAdvisory platform for self-service clients to be launched in 4Q21
- Remote investment advisors for affluent customers
- Omnichannel investment platform including enhanced offering (e.g. brokerage service)
- Extensive educational activities to address customers' needs



1. Mutual funds and other investment products
Source: Bank Millennium, BCG

Bancassurance | We plan to leverage our vast potential to improve in stand-alone insurance products

Already very strong in bundled insurance products



Opportunity to better cater to clients' needs by offering wider scope of stand-alones while improving net fee income

01 Product expansion beyond motor and travel



Life



Home



Accident



Microinsurance

02 Sales and service model



CRM¹ and personalisation



Digital channel boosted with other channels e.g., call centre



Remote relationship managers



Possible insurance expansion can positively impact net fee income

Close cooperation with bancassurance partner(s) leveraging their capabilities to be explored



The coming years will be a time of major change for entrepreneurs resulting from accelerating digitalisation and transformation towards a green economy. These investments will be stimulated by significant public funds - both from the Multiannual financial framework of the European Union and the Recovery and Resilience Plan for Poland. Our active support in the implementation of projects with the participation of public financing will allow clients to take advantage of the opportunities and even faster development. We want to be an essential element of their success.

Agnieszka Kucharska

Head of the Product and Credit Process Team in the Corporate Banking area



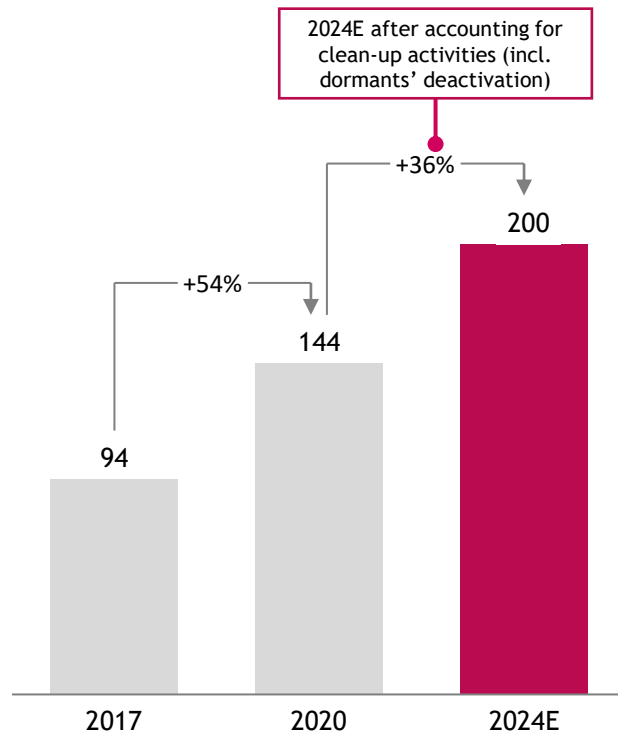
Millennium 2024
Inspired by people



Microbusiness | In micro business, we plan to deploy an innovative, digital-first model to tap upon large opportunity to grow

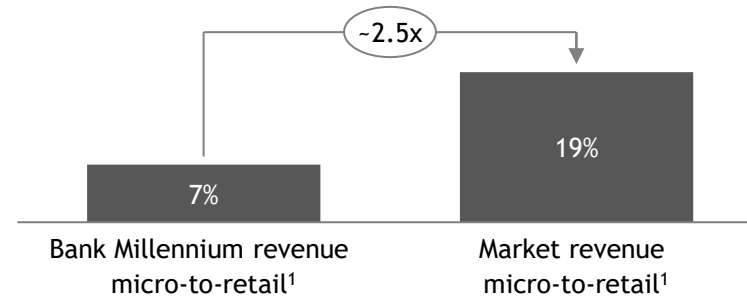
We experienced and plan strong growth in number of clients

Number of micro clients (k)

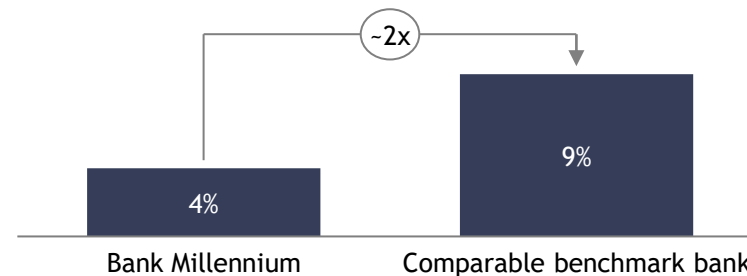


There is a huge potential for further growth based on retail customer base

Share of Micro in retail revenue, 2020



of micro clients as % of retail client base, 2020



Further growth to be unlocked with data analytics and new digital capabilities



Digital sales & remote RMs as our main service model



End-to-end digital lending processes supported by guarantees (e.g. de minimis)



Comprehensive value proposition for SOHO segment addressing entire customer journey starting with setting company, through convenient daily banking, expanding company thanks to lending, leasing, etc. all this mainly digital with support of human touch



Data-driven, personalised actions targeting retail clients

Corporate | In corporate banking we want to focus on digitalisation of key customer processes to boost scalability and efficiency

COVID accelerated importance of digital solutions among SME/ MID clients

~17%

growth in number of active eBanking SME users in 2020 vs. ~11% average growth rate between 2016-2019

~70%

clients declared that eBanking functionalities impacted their decision on the choice of our Bank in 2020 vs. ~55% in 2019

~35%

increase in clients' preferences in contacting our Bank through remote advisors

Our focus in 2022-2024 will be further development of our digital capabilities to increase scale and efficiency



Credit process development to handle more applications and decrease Time-To-Yes without impact on risk profile



Development of product offering & self-service solutions with focus on digital interface for SME clients to improve customer experience and efficiency



Improvement of efficiency of relationship managers through digital tools supporting client's acquisition and x-sell



In 2022-23 we will focus on improving profitability from capital deployed and prepare for strong growth thereafter





The climate crisis poses many challenges to business in terms of implementing environmentally neutral solutions. Our customers also face these challenges. **For me personally, this means that in the coming years I will have the opportunity to actively support clients in financing "green investments"**. I am glad that the share of this type of investment in our portfolio will grow, and I will have the opportunity to participate in the such important project in the coming years for the transformation of entrepreneurs.

Martyna Wolińska
Senior Banking Advisor, Poznań



Corporate | We plan to focus on capturing new investment flow stimulated by EU & PL funds, particularly within green finance

~EUR47bn

estimated EU funds on investments over the next 6 years

We will develop capabilities to provide our client's support in green transformation of their business models



We will offer investment loans backed by EU funds with focus on SME/ MID



We will provide holistic support in financing preparation and selection of EU programs devoted to green transformation



We will support our customers in implementation of renewable energy projects including for own purposes and foster electromobility



We want to capture our fair share ~5% in investment loans backed by EU & PL funds and related to green finance



04

Our ESG ambitions





The Bank has been using solutions supporting environmental protection for years. Moreover, we are proud of the fact that we are the first fully ecological branch in Poland. We also increase the environmental awareness of our clients. We taught them how to use digital solutions and showed them the benefits of a mobile application. Finishing elements used in the facility: air purifying paint, ventilation with heat recovery, furniture made of wood and 100% PET materials make work in such a branch 100% 'eco'.

Martyna Sarnik
Head of retail branch in Gdańsk



ESG | Environment: Sustainability has long been included in our business strategy. Now we plan to become climate neutral

Our advanced capabilities in the ESG & Sustainability development ...



Strong own emissions' monitoring, reductions and reporting for over 10 years



Environmental policy of no financing for new coal mining, coal-based energy



0.96%

% of coal-related exposure in corporate portfolio (09/21)

0.27%

% of coal-related exposure in all portfolio (09/21)

Zero exposure to extraction of hydrocarbons and coal mining

... will support our leading position on the climate neutrality path

Reduction of emission...

50%

% cut in own¹ CO₂e emission in 2022 vs. 2020

... and striving to achieve climate neutrality by:

2027

Scope 1&2

2050

Scope 3

Reduction of financing of not sustainable activities and ...

PLN2bn

financing for corp. & leasing in sustainable and transformational projects (next 3 years)

Implementation of sustainable products in retail ...

... and contribution to the increase of awareness and knowledge about climate change



ESG | Social: Banking in Millennium - responsible and without barriers

Our strong position has been recognised on the market ...

Best Bank for CSR

In CEE 2017



Golden Leaf

Polityki 2021



... and our aspiration is continue to achieve ambitious goals in the coming years



Customers

- ✔ Customer centric service focused on superb quality, further simplification of client-facing processes and communication, best-in-class digital and omnichannel experience
- ✔ Banking without barriers and accessible for persons with disabilities



Employees

- ✔ Enhanced EVP¹ incl. development of hybrid working model, talent management based on career paths creating new opportunities and top quality of working conditions
- ✔ Self-education and training adjusted to the individual needs
- ✔ Regular employee opinion polls



Community

- ✔ Financial education for children and their parents
- ✔ Cultural initiatives as over 30-year old tradition
- ✔ Support for employees' social initiatives benefitting their local environment



ESG | Governance: Highest quality and standards

Our strong position has been recognised on the market ...

+10 years
of membership

WIG ESG

RESPECT
Index

Signatory

KARTA
RÓŻNORODNOŚCI

SUSTAINABLE
DEVELOPMENT **GOALS**

ESG Rating

Rating: **Medium**

SUSTAINALYTICS

Rating: **A**

MSCI

... and our aspiration is continue to achieve ambitious goals in the coming years



Ethical approach to business

- ✓ Regularly revised Code of Ethics and compliance assessment



Anti-financial crime measures

- ✓ Measures in place to increase transparency and credibility of business relations with clients
- ✓ Further development of robust AML IT system



Consideration of climate and environmental risks

- ✓ Sustainability metrics in Risk Appetite Statements
- ✓ Climate risk assessment in risk policy
- ✓ Stress testing





The analysis of the situation on the labor market initiated a number of activities aimed at better matching the broadly understood HR offer to the needs of candidates, employees and the bank. **Looking to the future we believe that effective acquisition and retention of talent is a crucial competence of the Bank. We also want keep taking care of our current employees, as their commitment determines our ability to achieve our ambitious goals.**

Monika Parczewska

Expert from the Recruitment and Development Team



Millennium 2024
Inspired by people



Organisation | We aspire to become even more desired place to work for the top talents

We are already recognised as a top employer in Poland...

... and we will strive to further improve as a great place to work for top talents



2nd
place

Forbes and Statista
Poland's Best
Employer 2021
(in banking sector)



4th
place

Universum Most
Attractive Employers
Poland 2020
(in banking sector)



Reliable
employer
award

For best HR
practices
and enabling
employee
development (2020)



New ways of working



Enhanced employee value
proposition and employer branding



Empowering and inspiring workplace



Environment supporting
collaboration and innovation



Attractive development programs



05

Financial, business and risk aspirations



Millennium 2024
Inspired by people

We aim at doubling recurrent profit and significant efficiency improvement

Ambitions by 2024:

