



Bank Millennium Group

Results of 3rd Quarter 2013

28th October 2013

Friendly Bank



No 1 in Poland



Service Quality Stars



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Financial data presented hereby is based on the consolidated Bank Millennium Group level and is consistent with published Financial Statements of the Group (available on Bank's website at www.bankmillennium.pl). The only exception are **pro-forma data** described below.

From 1st January 2006 the Bank started to treat under hedge accounting principles the combination of mortgage floating rate FX loans, floating rate PLN deposits and related cross currency interest rate swaps. From 1st April 2009 the Bank extended hedge accounting principles also to FX swaps. According to the accounting principles, the margin from these swaps is reflected in Net Interest Income. However, as this hedge accounting does not cover all the portfolio denominated in foreign currency, the Bank provides **pro-forma data**. The pro-forma statement presents all interests from derivatives included in Net Interest Income, which in the Bank's view allows better understanding of the economic evolution of this item.

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Agenda of the conference

1 Introduction of the new CEO



▪ **Joao Bras Jorge**

Chairman of the Management Board (CEO)

2 Presentation of 3Q 2013



▪ **Fernando Bicho**

Deputy Chairman of the Management Board (CFO)

3 Q and A session



Bogusław Kott
Chairman of the Supervisory Board



Joao Bras Jorge
Chairman of the Management Board



Fernando Bicho
Deputy Chairman of the Management Board (CFO)



Artur Klimczak
Deputy Chairman of the Management Board



Artur Kulesza
Director of Investor Relations

Message to investors from Bank Millennium new CEO

Strategy of the Bank - continuation of main directions announced 1 year ago

- Better loan and deposits structure (higher margin products, more corporate loans)
- Quality of service
- Leadership in digital innovation
- Next steps: improvement of sales effectiveness of branch network



Strong financial situation

- Continued improvement of profitability translated into share price performance
- Lower costs and better efficiency
- Strong asset quality, liquidity and capital

Medium term targets for Bank Millennium Group



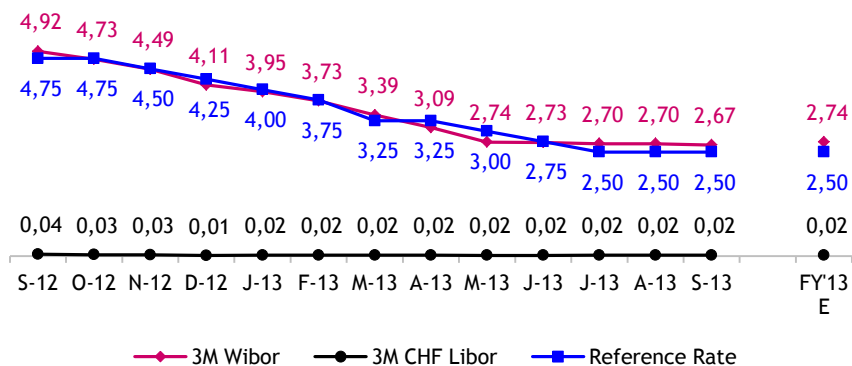
Bank Millennium way to achieve medium-term targets

| | | 2012 September | 2013 September | 2015 Target |
|--|---|-------------------|-------------------|----------------|
| 1. Sustainably improve profitability and efficiency | ROE | 10.1% | 10.5% | 14-15% |
| | Cost to Income | 58.2% | 55% | ~50% |
| 2. Maintain conservative liquidity management & solid capital base | L/D | 96% | 91.4% | <100% |
| | CT1 | 11.4% | 13.4% | >10% |
| 3. Maintain competitive advantage of exceptional convenience and quality | Customer satisfaction* | 89% | 90% | >90% |
| | <div style="display: flex; align-items: center;">  <div style="border: 1px solid black; padding: 5px; display: flex; align-items: center;">  <div style="text-align: center;"> <p>The most “Friendly Bank for Retail Customers” in Poland, in the ranking prepared by the <i>Newsweek</i></p> </div> </div> </div> | | | |
| 4. Evolve to become a more balanced commercial bank; increasing presence in corporate sector | % of loans | 25% | 27.4% | 30-35% |

* % of retail customers being satisfied and very satisfied, latest data for January 2013

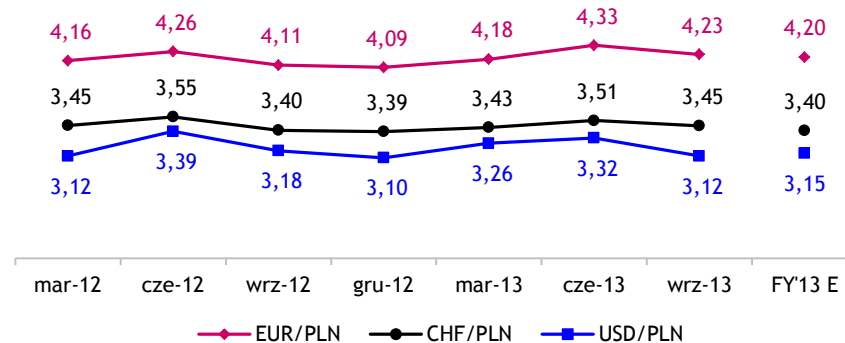
Macroeconomic Overview

Interest Rates Evolution (%)



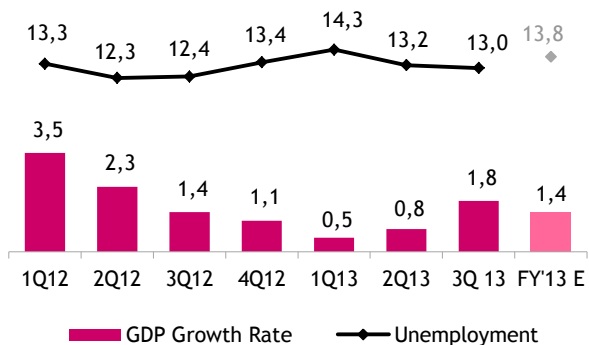
| | | | |
|------------|------|----|------|
| Q-o-Q (bp) | -6 | 0 | -25 |
| YTD (bp) | -144 | 1 | -175 |
| Y-o-Y (bp) | -225 | -2 | -225 |

FX Rates Evolution

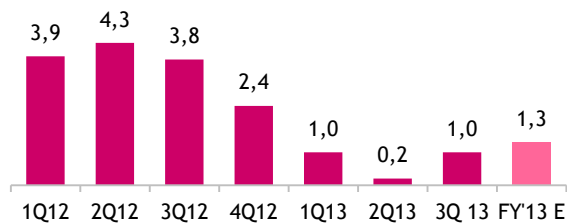


| | | | |
|-------|-------|-------|-------|
| Q-o-Q | -2,3% | -1,6% | -6,0% |
| YTD | 3,5% | 1,9% | 0,7% |
| Y-o-Y | 2,8% | 1,4% | -1,8% |

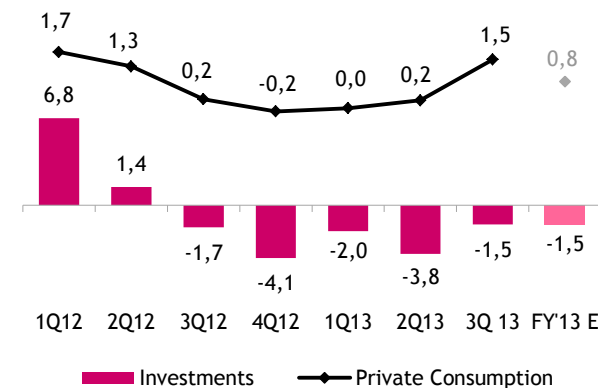
GDP Growth & Unemployment Rate (%)



Inflation (CPI %)

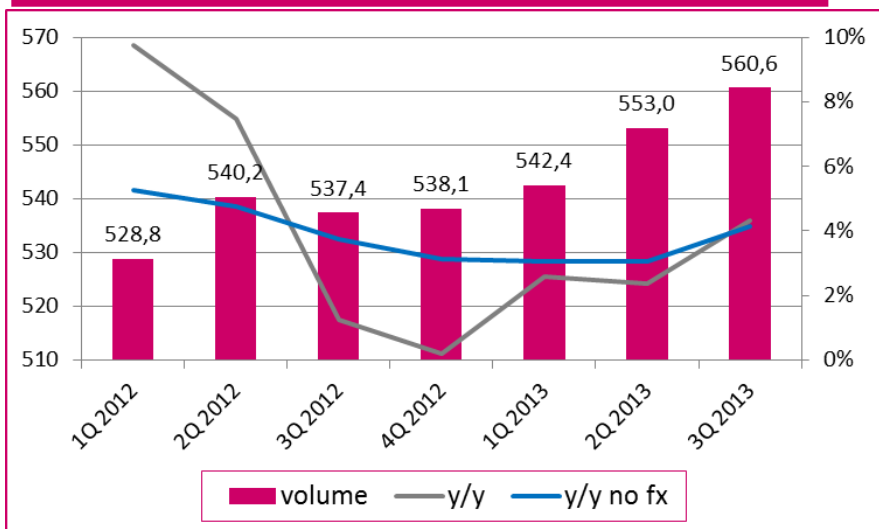


Investments & Private Consumption

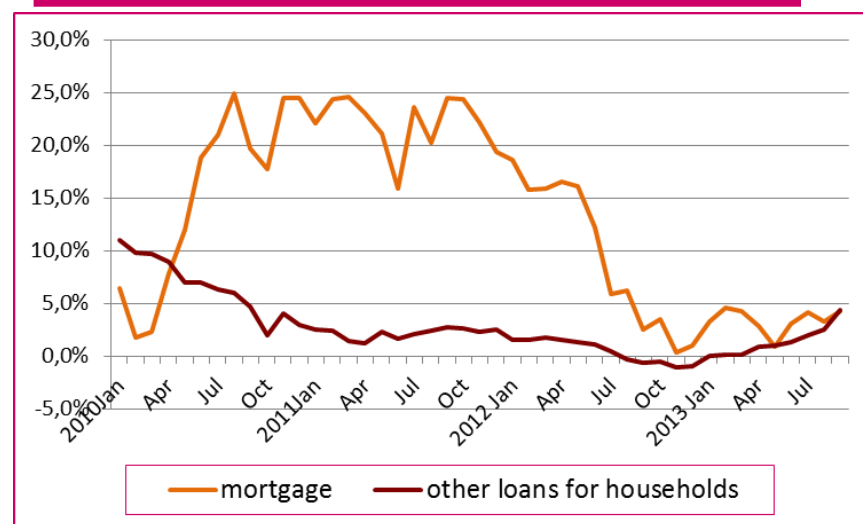


Macroeconomic Overview

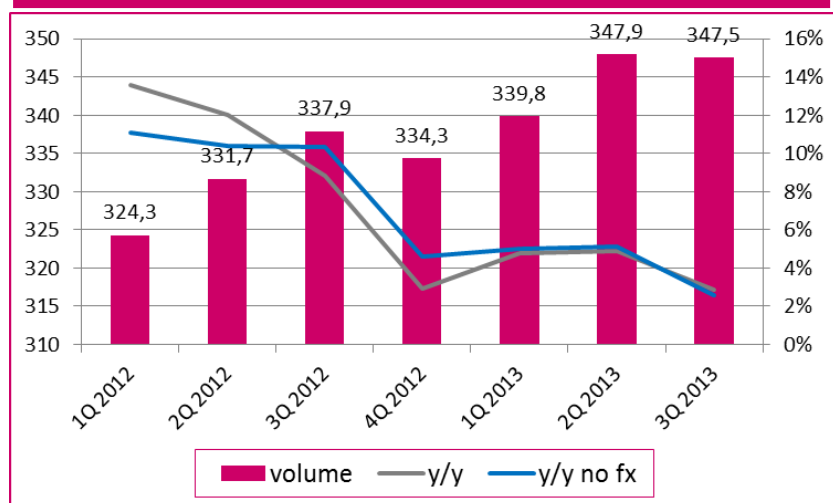
Loans to households * [% y/y]



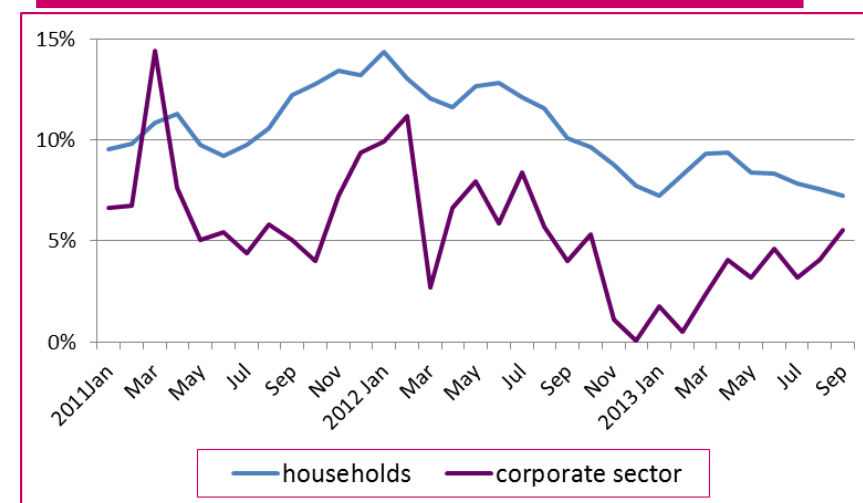
Loans to households - split [% y/y]



Loans to corporate sector * [% y/y]



Deposits in the Polish banking sector [% y/y]



Agenda

Message from the new CEO

Financial performance

Business development

Appendixes

Main financial highlights of 3Q 2013

Continued improvement of net profit

- 1-3Q'13 net profit at PLN 393 million; 13% up y/y
- 3Q'13 net profit at PLN 139 million; 3% up q/q
- ROE at 10.8% in 3Q (10.5% ytd)

Net interest income growth despite lower interest rates

- Net Interest income grew 3.2% q/q and 0.6% y/y
- Net commissions up 6.8% y/y

Lower costs, better efficiency

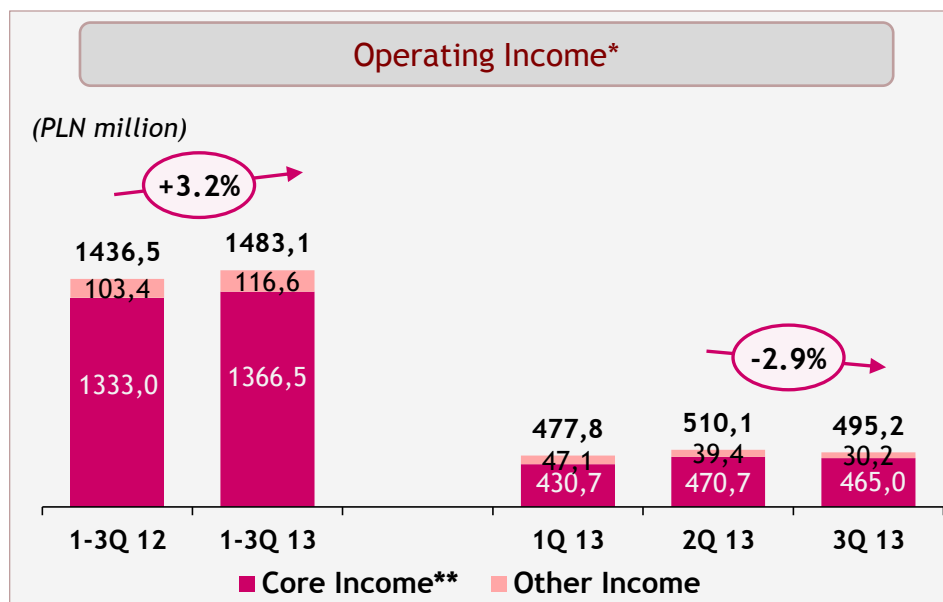
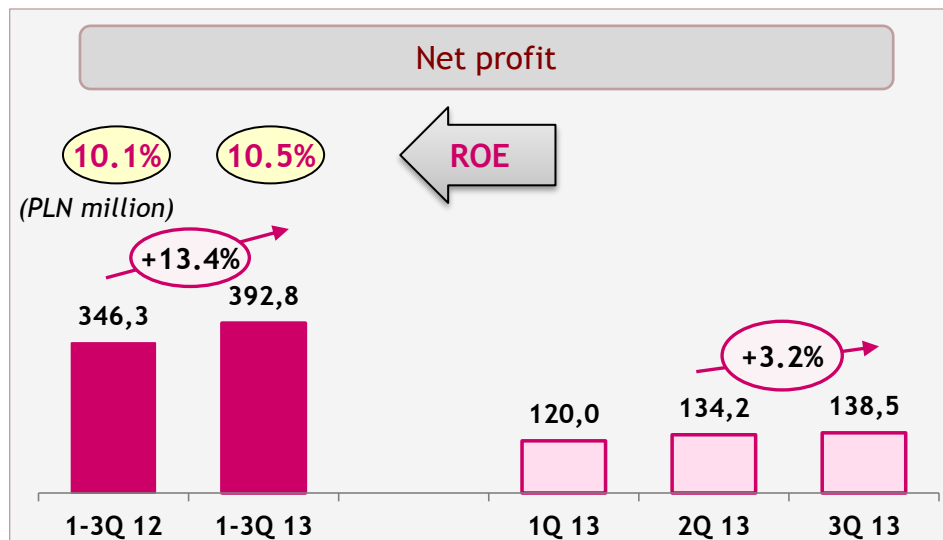
- Operating costs for 1-3Q'13 dropped 2.3% y/y
- Cost-to-Income ratio improved to 53% in 3Q (55% ytd)

**3 strong pillars:
asset quality
liquidity
capital**

- Impaired loans ratio at 4.5%
- Loan-to-deposits* at 91%
- Core Tier 1 at 13.4% and total CAR at 14.9%

* Includes Bank's bonds and debt securities sold to individuals, repo transactions with customers and securitisation of leasing assets

Profitability

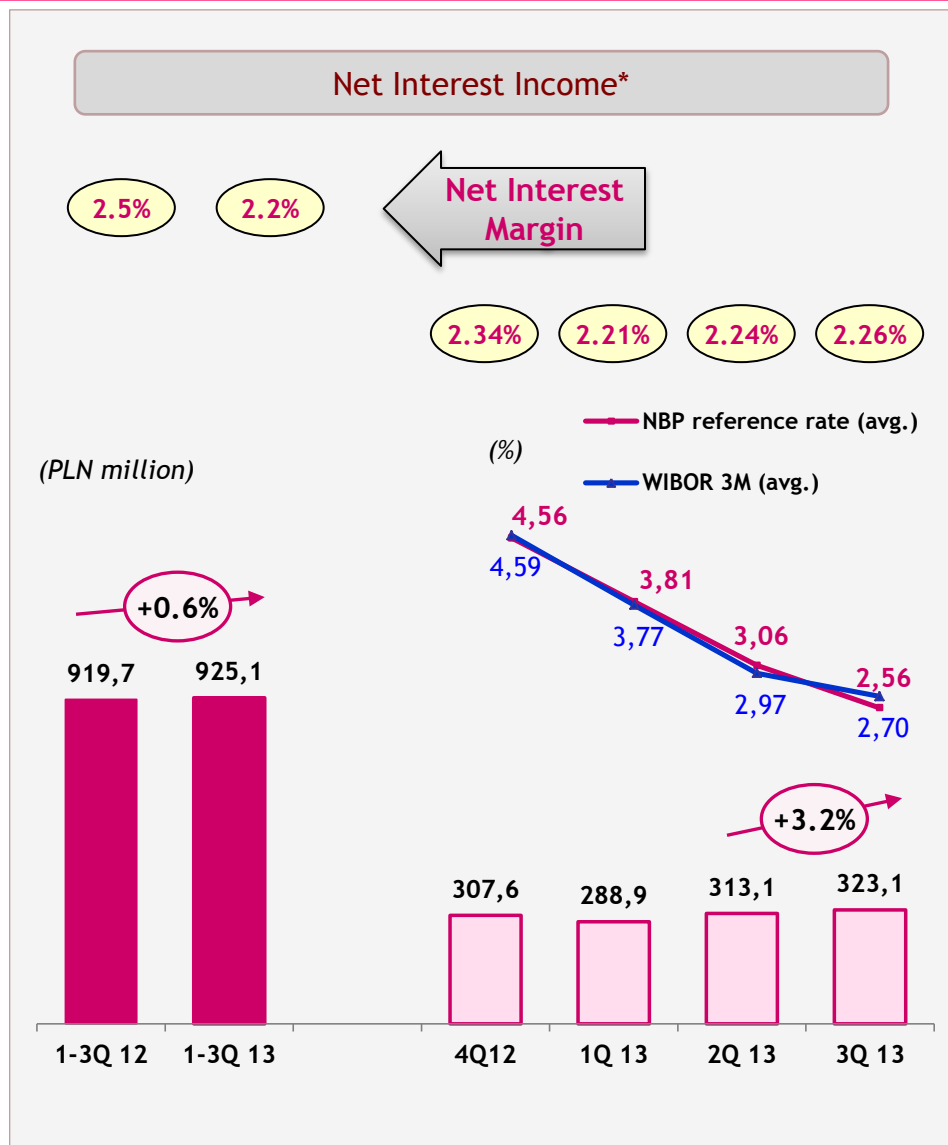


- 3Q'13 Net Profit, at 138.5 million, continued quarterly growing trend and was 3.2% higher compared to the previous quarter.
- Net Profit reached PLN 393 million in 1-3Q'13 and was 13.4% higher than in the corresponding period of last year.
- Profit growth (in annual terms) was achieved thanks to better core income, lower costs and stable provisions.
- Total operating income* for 1-3Q'13 recorded PLN 1,483 million and increased by 3.2% y/y, of which Core income** grew by 2.5% y/y.

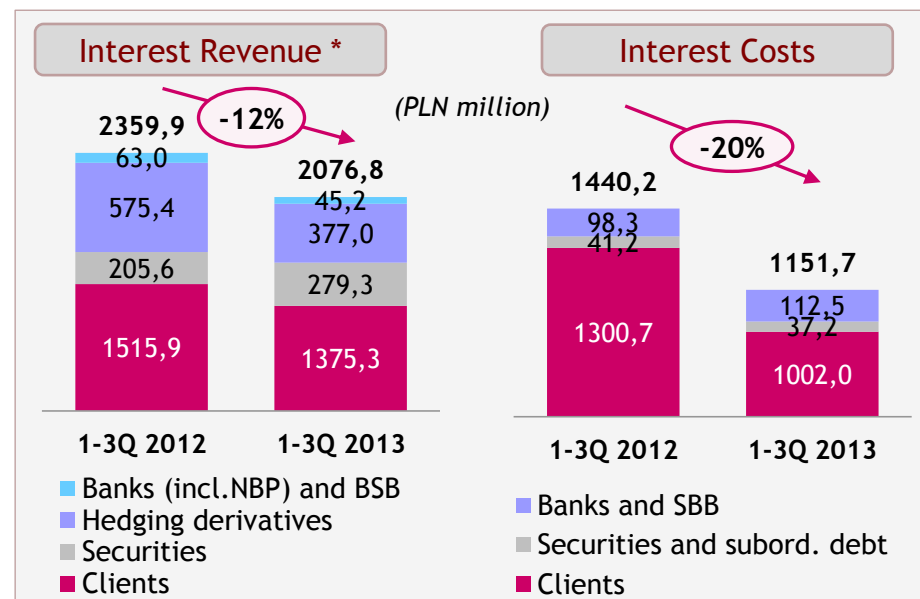
* Including net other operating income and cost

** Net Interest Income + Net Commissions Income

Net Interest Income



- Net Interest Income* continued its quarterly growing trend and increased in 3Q'13 by 3.2% compared to 2Q'13. In annual terms, Net Interest Income grew by 0.6% compared to 1-3Q'12 despite a significant drop of market rates (WIBOR 3 months) by 225 bps yearly.
- Net Interest Margin in 3Q'13 reached 2.26% and improved by 2 bps versus previous quarter.

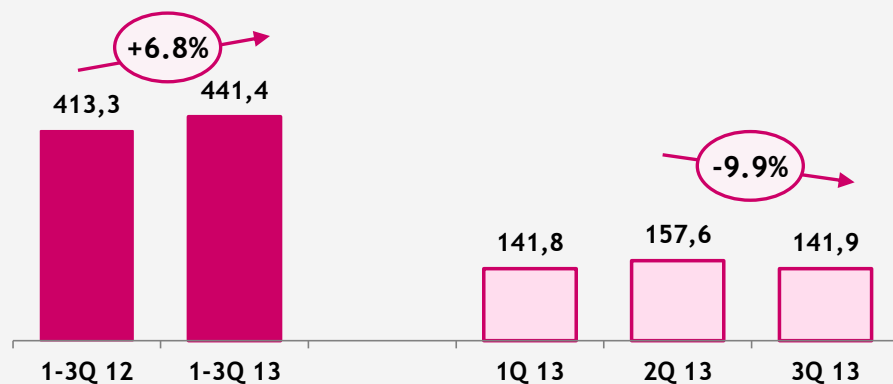


* Pro-forma data. Margin from all derivatives hedging FX denominated loan portfolio is presented in interest revenue (hedging derivatives) and NII, whereas in accounting terms part of this margin (PLN 49.6 million in 1-3Q'13 and PLN 40.7 million in 1-3Q'12) is presented in Result on Financial Operations.

Non-interest Income

Net Commission Income

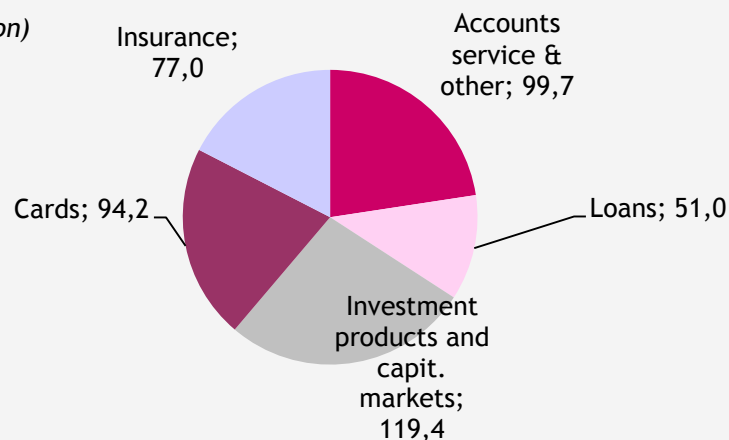
(PLN million)



- Net Commissions in 1-3Q'13 visibly increased by 6.8% compared to the corresponding period of 2012. The main driver were fees from distribution of investment products (own and third parties) and insurance.
- Other non-interest income* of 1-3Q'13 grew by 12.8% y/y but fell (by 23.3% in 3Q'13) compared to previous quarters, in which extra gains from sale of investment securities were achieved.

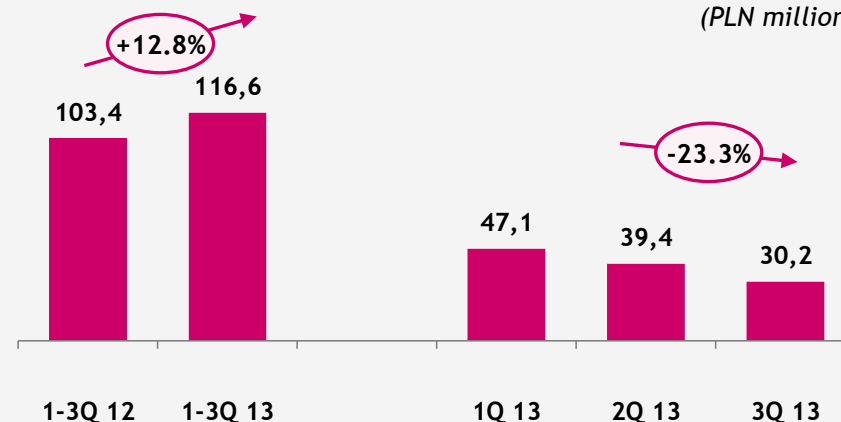
Net Commission split for 1-3Q 2013

(PLN million)



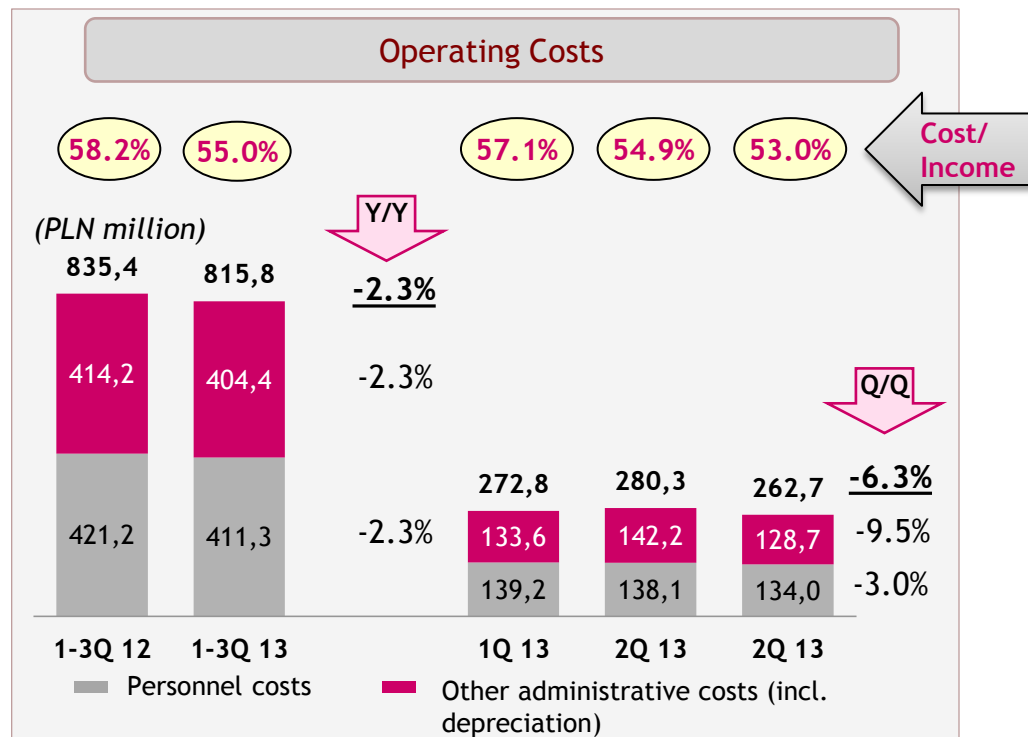
Other Income*

(PLN million)

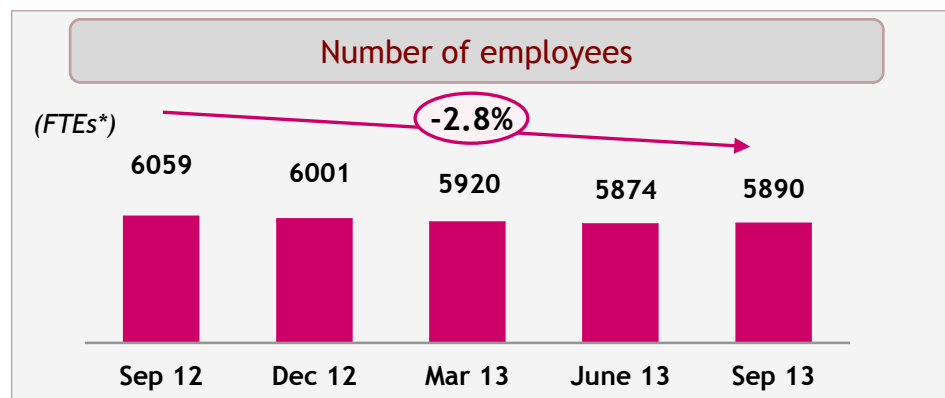


* On pro-forma basis, including FX income, result on financial operations, dividends and other operating income and costs.

Operating Costs

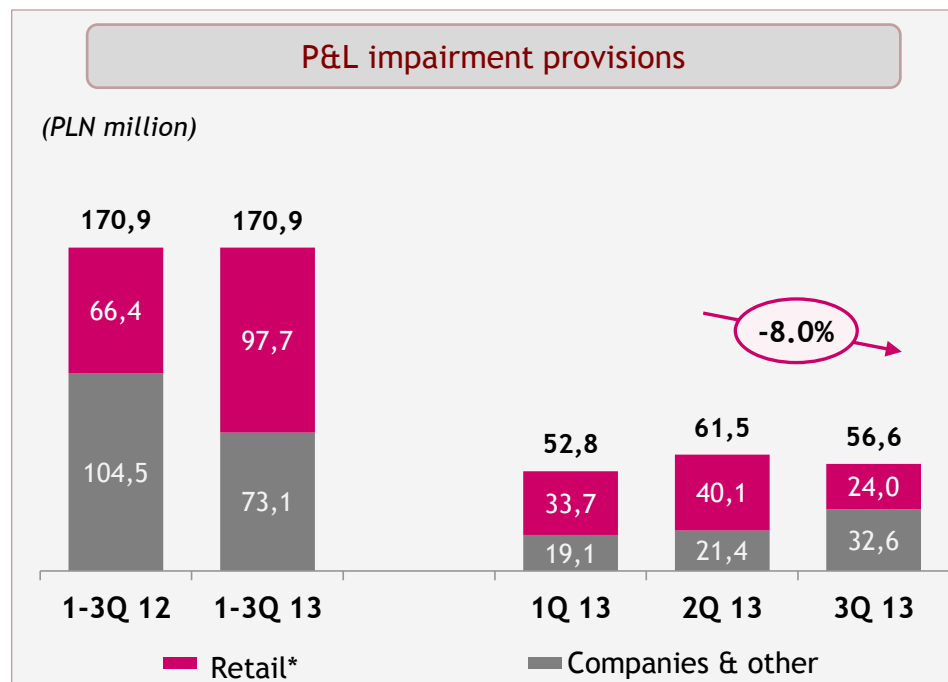


- Continuation of strict cost discipline: Total costs in 1-3Q'13 decreased by 2.3% y/y and 6.3% q/q.
- Cost-to-Income ratio improved to a record low of 53.0% in 3Q'13 and 55.0% ytd.
- Total other administrative costs (including depreciation) decreased by 2.3% y/y. The quarterly decrease of this cost group was significant (-9.5%) and mainly resulted from lower marketing costs and depreciation.
- Personnel costs also dropped by 2.3% y/y and continued decreasing quarterly trend. Total number of employees decreased by 2.8% in annual horizon (to 5890 FTEs).



* Full time equivalents

Cost of Risk



Cost of Risk over average net loans

(in bps, annualised)

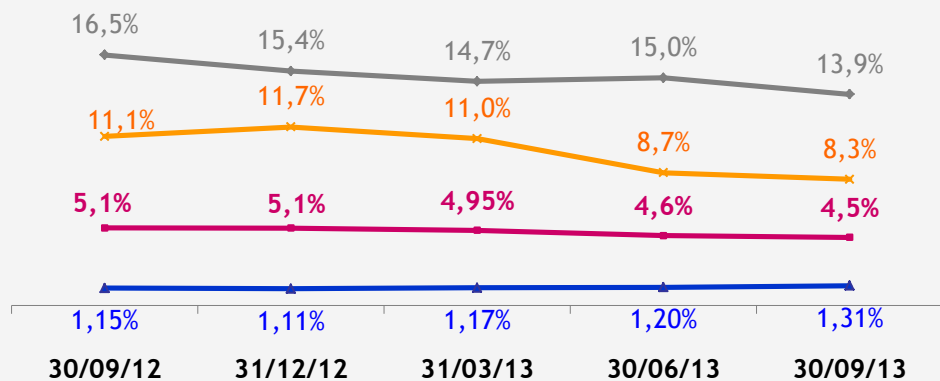
| | 1-3Q'12 | 1-3Q'13 |
|---------------|-----------|-----------|
| MORTGAGE | 14 | 16 |
| OTHER RETAIL* | 161 | 219 |
| COMPANIES | 162 | 97 |
| TOTAL | 56 | 55 |

- Provisions created on risk in 1-3Q'13 (PLN 170.9 million) were exactly at the same level as in 1-3Q'12.
- In 3Q'13 provisions amounted to PLN 56.6 million and were lower by 8% quarterly.
- The relative measure of cost of risk (total provisions made in the period over average net loans) reached 55 bps in 1-3Q 2013 and is similar to the average for homologous period of 2012.

* according to internal segment division of the Bank

Asset quality

Impaired loans ratio by products



Coverage ratio **

Retail*: 68%

Companies: 65%

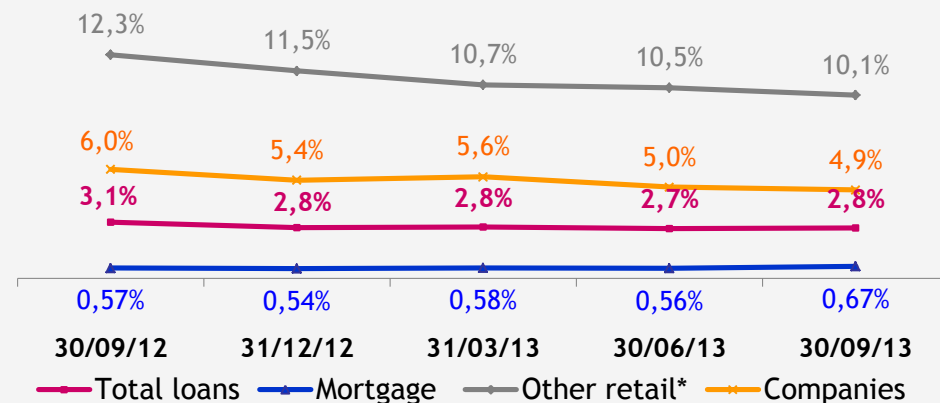
Total: 67%

- Further improvement of impaired loans ratio to 4.5% at the end of 3Q'13.

- Loans past-due over 90 days ratio relatively stable, at 2.8%.

- Coverage ratio of impaired loans improved to 67%; coverage of loans past-due over 90 days stood at 107%.

Past-due loans (90 days) ratio by products



Coverage ratio **

Retail*: 105%

Companies: 110%

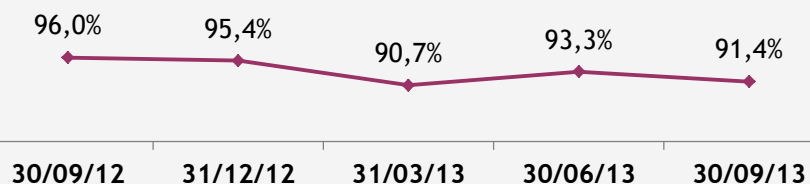
Total: 107%

* According to internal segment division of the Bank

** Coverage of gross impaired and gross past-due 90 days loans by total provisions (incl. IBNR)

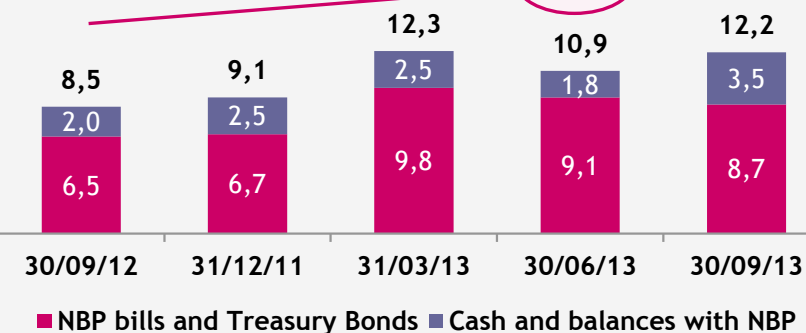
Liquidity

Loan-to-Deposit Ratio*

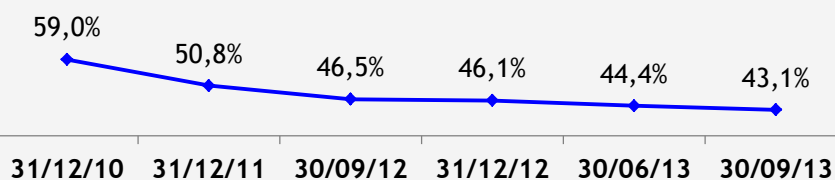


Liquid assets evolution

(PLN billion)



Share of FX mortgage in total gross loans

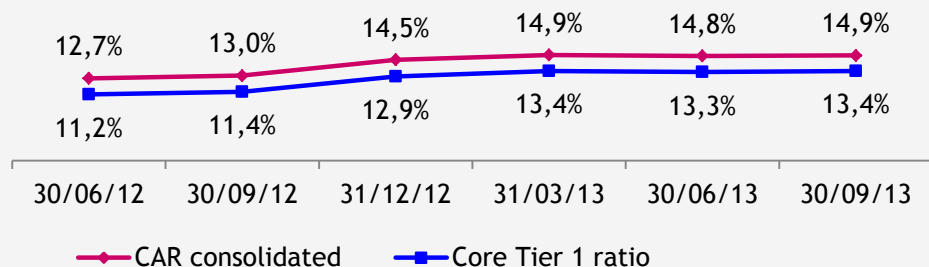


- Loan-to-deposit ratio improved during 3Q'13 to 91.4% as a result of growing deposits and lower FX mortgage loan level.
- Liquid assets grew to PLN 12.2 billion in Sept.'13, of which liquid debt securities constituted PLN 8.7 billion.
- Share of FX mortgage loans in the Group's loan portfolio continued to gradually decrease and dropped to 43% at the end of Sept. 2013.

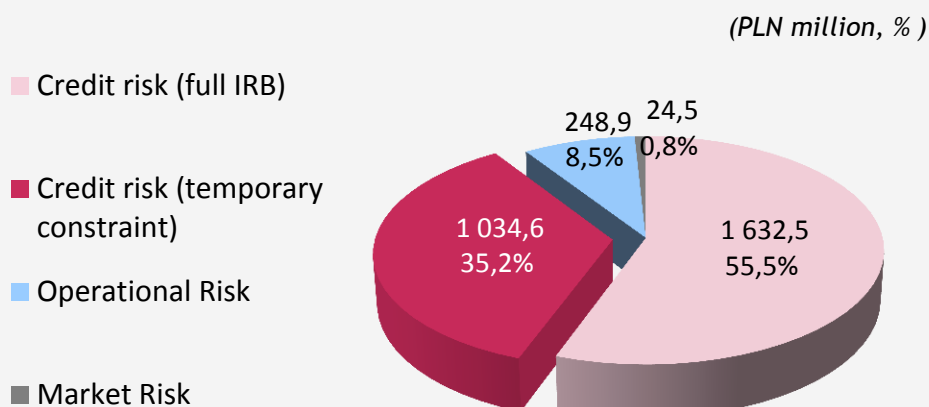
* Includes Bank's bonds and debt securities sold to individuals, repo transactions with customers and securitisation of leasing assets.

Capital adequacy

Evolution of Capital Adequacy Ratio



Capital requirement, 30 September 2013



- Capital ratios at the end of September 2013 improved slightly to the level of 14.9% (total CAR) and 13.4% (Core Tier 1 ratio).
- Since December 2012, the Bank has been applying Internal Rating Based (IRB) approach to most of the retail exposure classes with temporary constraint*. Capital requirement resulting from this temporary constraint makes over 35% of the total requirement.

(*) This constraint will be applied until the confirmation of fulfilment of the conditions defined by BdP and KNF, but not before 30 June 2014.

Agenda

Message from the new CEO

Financial performance

Business development

Appendixes

Main business highlights in 1-3Q 2013

Combined growth of volume and margin in deposits

- Solid growth of deposits (2.3% q/q, 9.2% y/y)
- Continuation of margin improvement on deposits
- Improved structure of deposits, with higher share of current and saving accounts

Strategic change of asset mix continues

- Cash loans sales at PLN 475 million in 3Q, portfolio up 29% y/y
- Factoring quarterly turnover at PLN 2.6 billion, leasing new sales at 500 million
- Loans to companies grew by PLN 1.2 billion (11%) ytd
- Increased share of non-mortgage loans

Quality awards prove excellence in service level

- The most „Friendly Bank for retail customers” by Newsweek
- Awarded „Best Consumer Internet Bank” by Global Finance

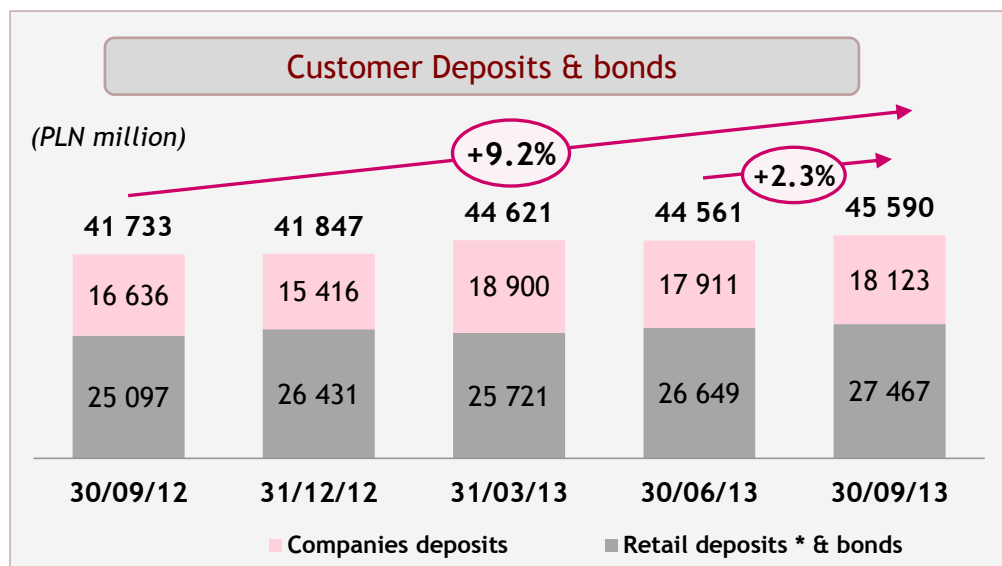
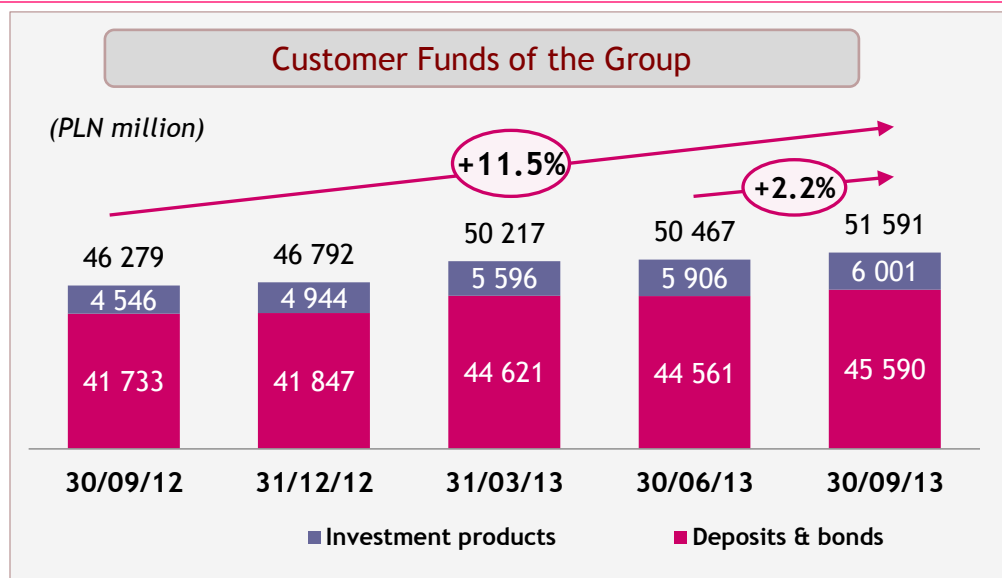
Quality and Customer satisfaction as one of Bank`s strategic goals



- **90% of satisfied Customers**
- **2012** - Newsweek: 2nd in traditional Banking, 1st place in Internet, Global Finance, Bank na Medal, Godło Jakości
- **2013** - Newsweek: 1st in traditional Banking, 2nd place in Internet, Global Finance, Puls Biznesu



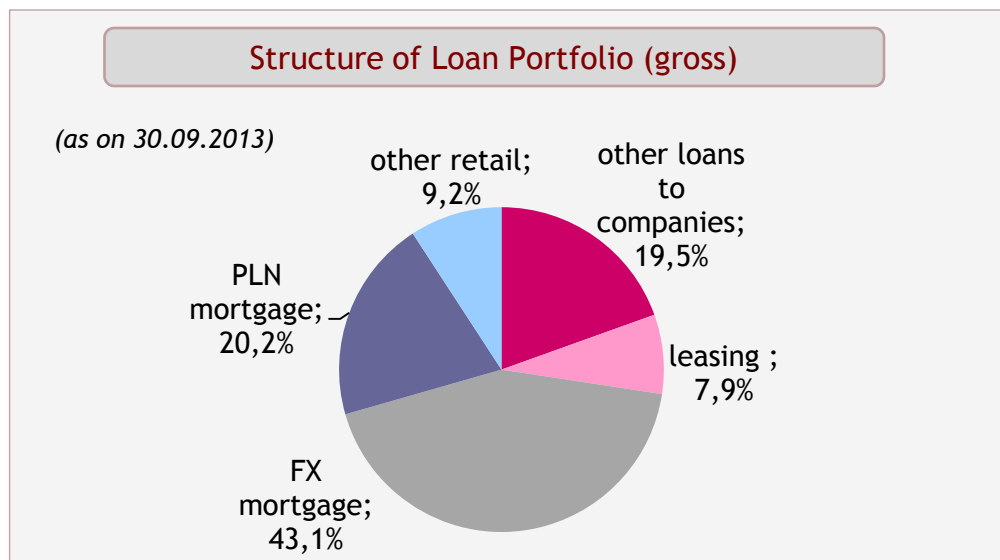
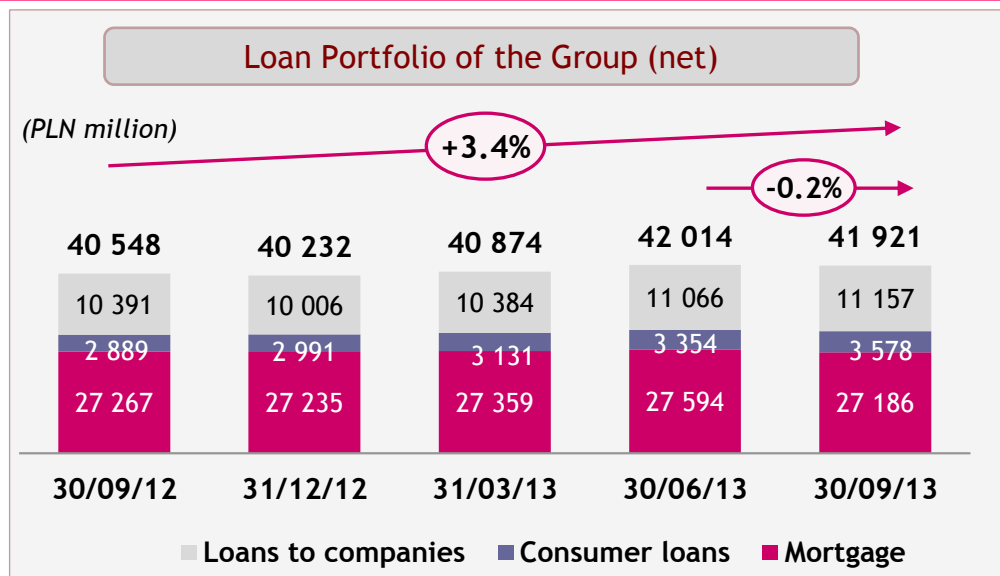
Customer funds



- Customer funds of the Group keep solid growth rates: 11.5% y/y and 2.2% q/q.
- Total deposits grew by 9.2% y/y and by 2.3% q/q driven by strong retail deposits growth whereas corporate and institutional deposits stabilized after strong annual growth recorded in 1Q'13.
- Off-balance sheet investment products exceeded PLN 6 billion in effect of strong growth of 32% y/y.

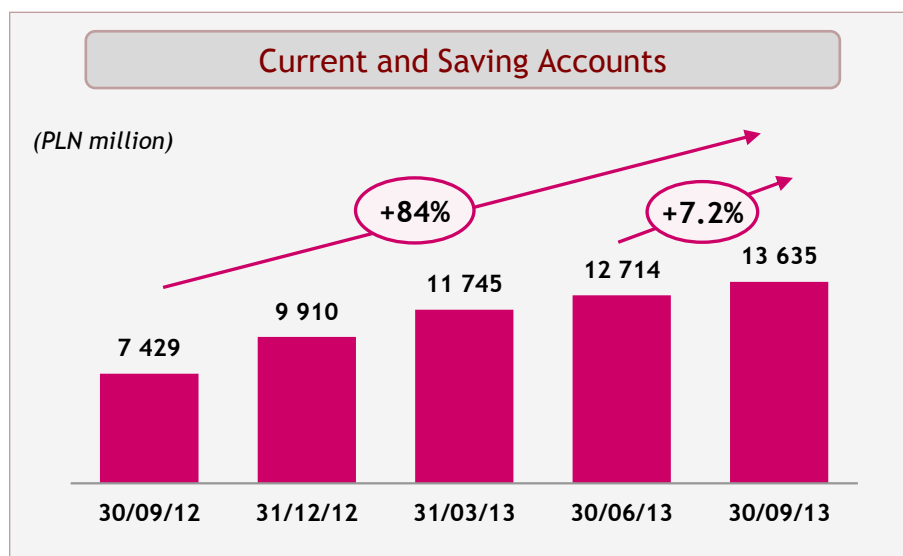
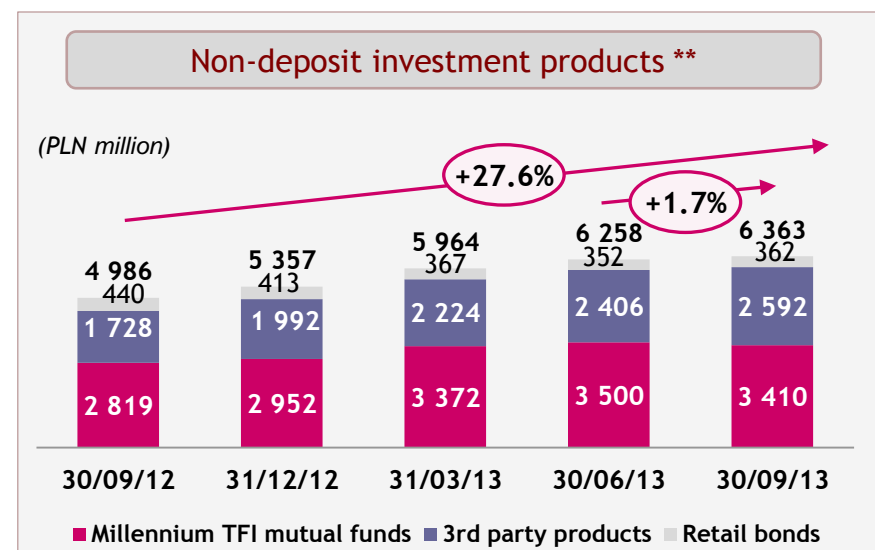
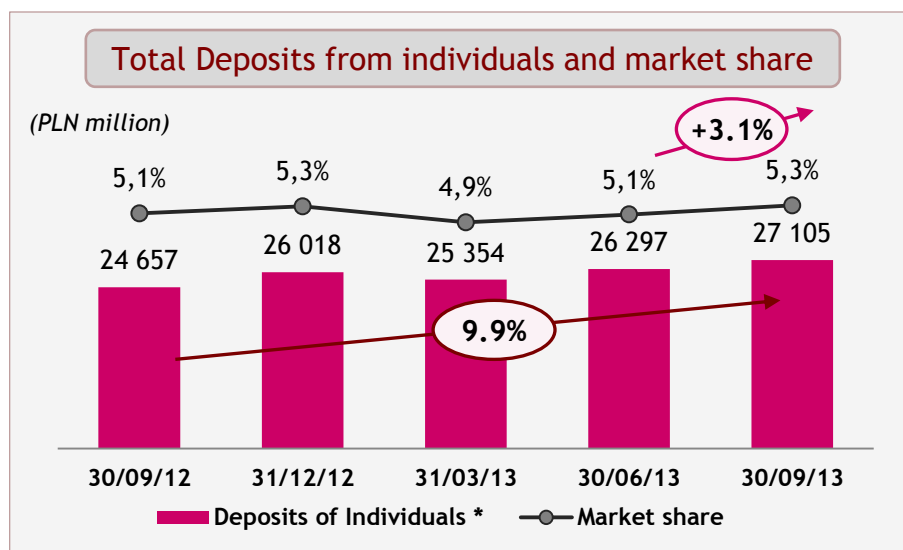
* Include balance of saving-insurance product presented as corporate deposit in the financial statements

Loan portfolio



- Loan portfolio grew 3.4% y/y driven by strong growth of non-leasing corporate loans (+10.6% y/y) and consumer loans (+23.8% y/y).
- Mortgage loans remain on stable level of c.a PLN 27 billion.
- In quarterly perspective, growth of cash and corporate loans helped to offset the decrease in mortgage (partly due to FX effect).
- Without FX effect, total loans grew by 2.5% y/y and 0.7% q/q.

Retail business results - deposits

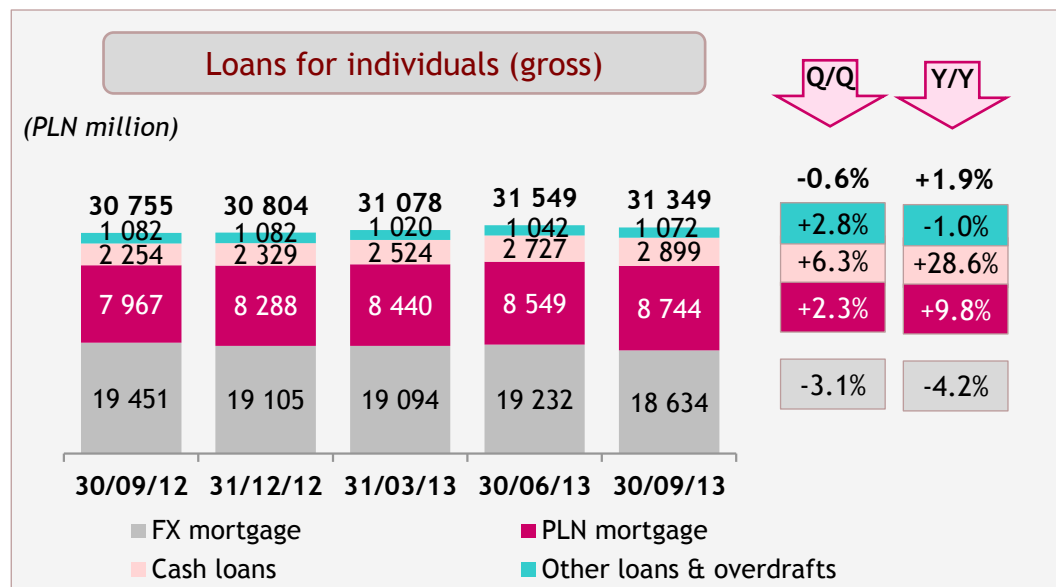


- Continued dynamic growth of retail deposits (10% y/y, 3% q/q) combined with improving interest margin.
- Better structure of deposits with growing share of current and saving accounts (to 50% of total retail deposits).

* Include balance of saving-insurance product presented as corporate deposit in the financial statements

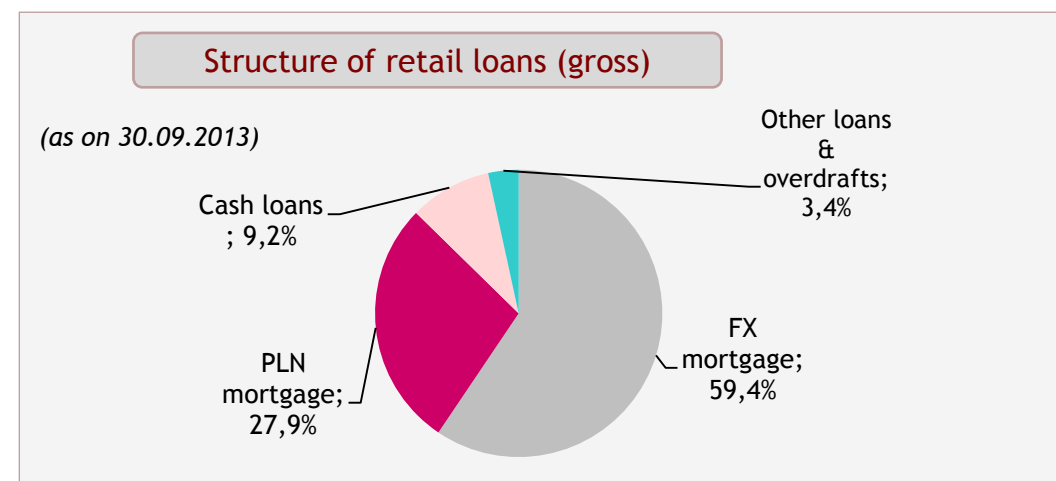
** Include own and third party mutual funds, insurance (SPE, SPUL) saving products and structured bonds/BPWs sold to retail customers

Retail business results - loan portfolio



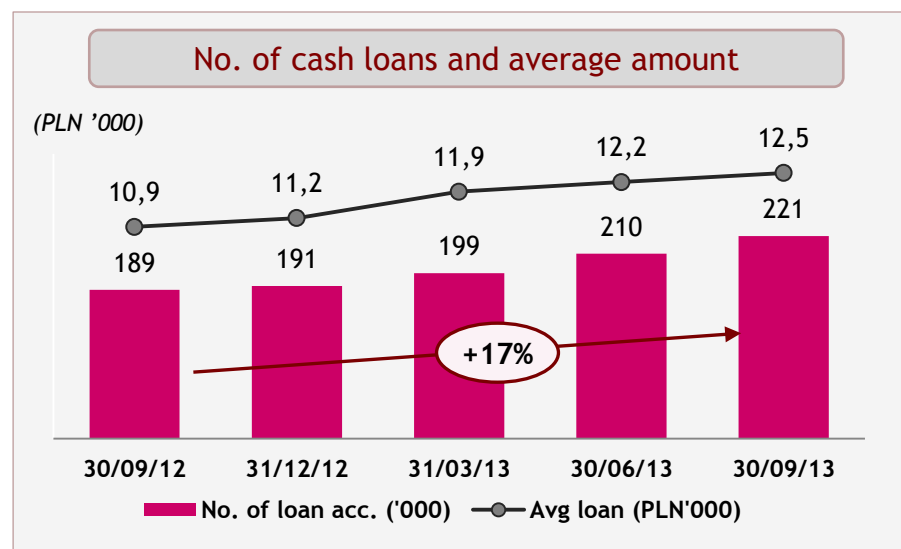
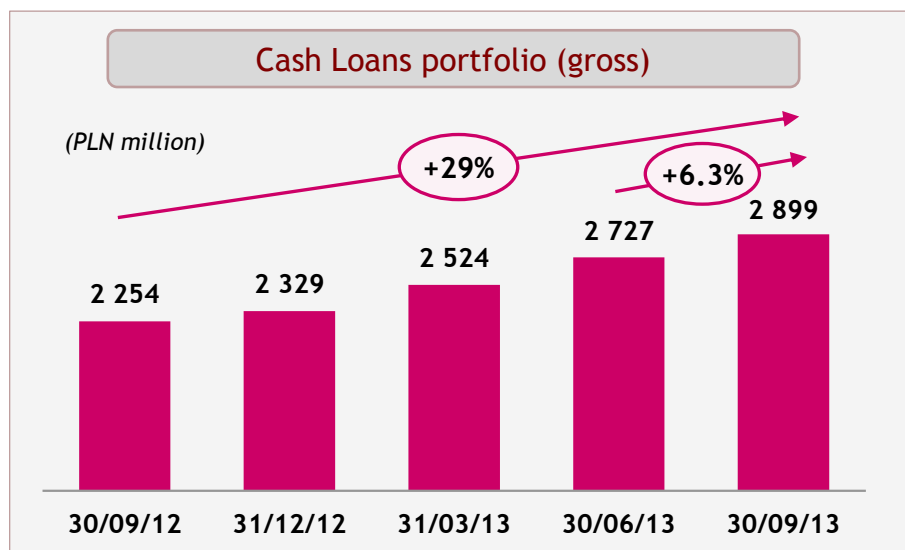
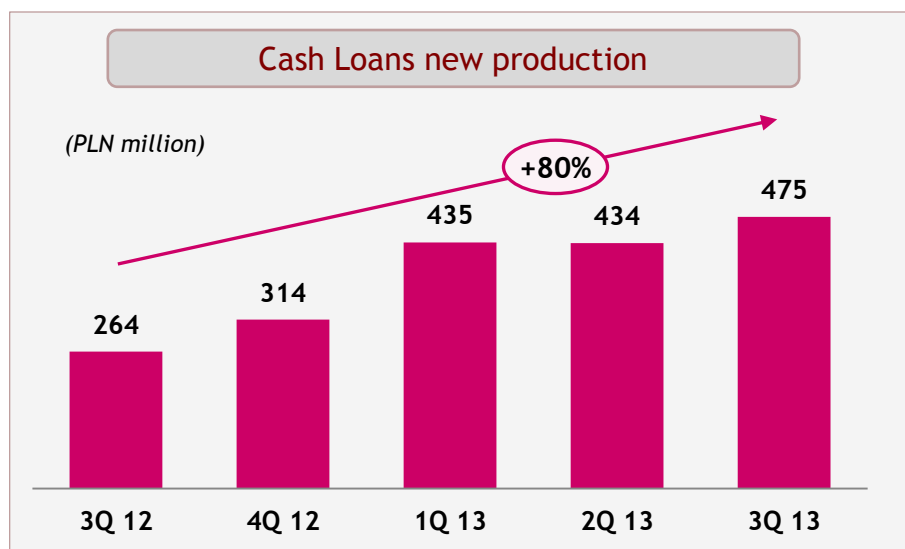
- Total loans for individuals grew by 1.9% y/y and decreased by 0.6% q/q.

- Consistently with current strategy, the highest growth was in cash loans: +29% y/y followed by PLN mortgage loans (+10% y/y).



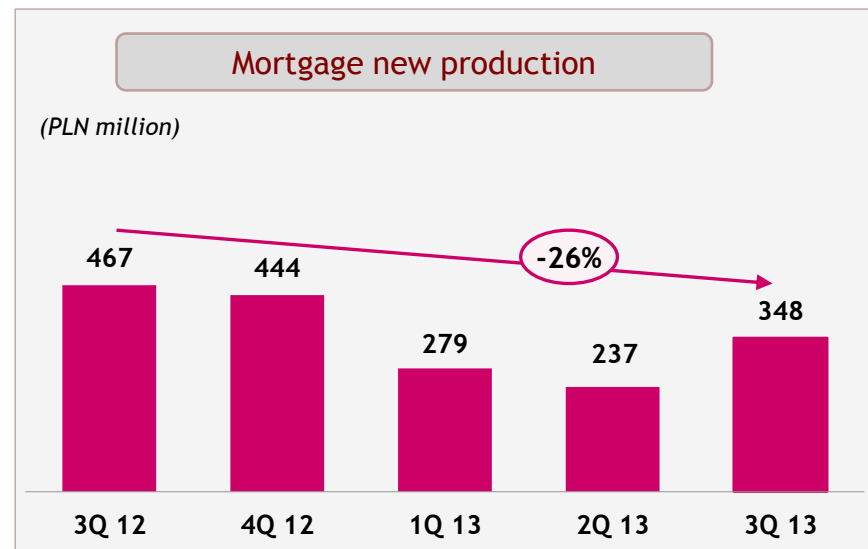
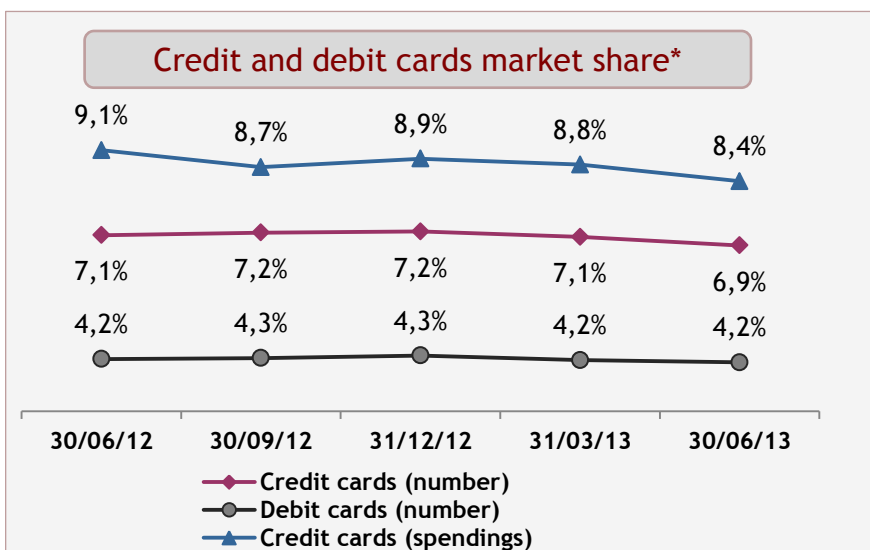
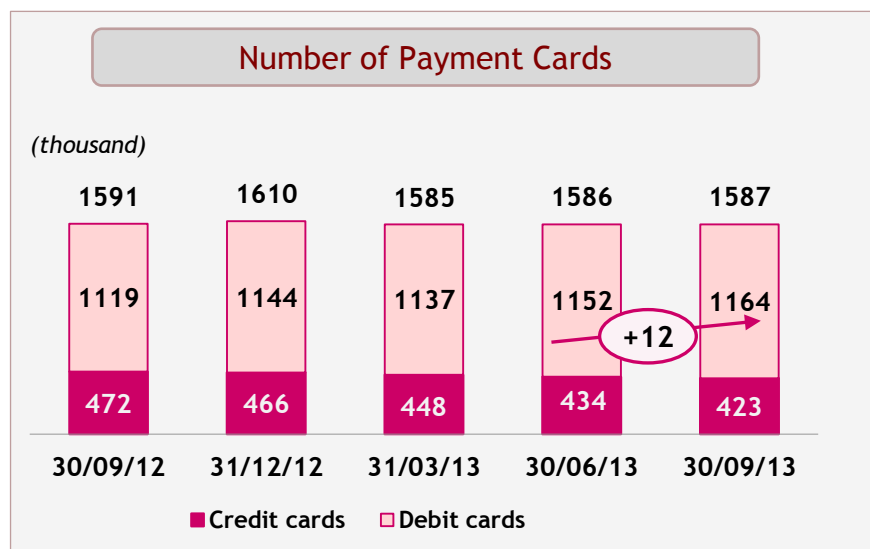
- FX mortgage loans decreased both yearly (by 4.2% y/y) and quarterly (by 3.1%).

Retail business results - cash loans



- Strong sale of cash loans during last 3 quarters; 3Q sales of PLN 475 million is 80% higher compared to 3Q 2012.
- As a result, cash loan portfolio continues to grow: 6% quarterly and 29% yearly
- The number of loans accounts grew by 17% y/y and reached 221 ths and the average loan amount grew from PLN 10.9 ths to PLN 12.5 ths
- 95% of new cash loans sold to existing customers of the Bank.

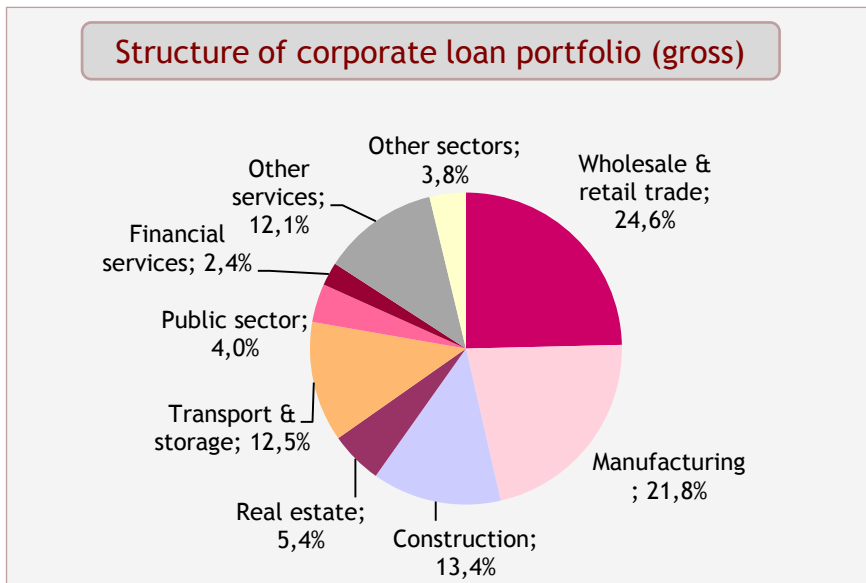
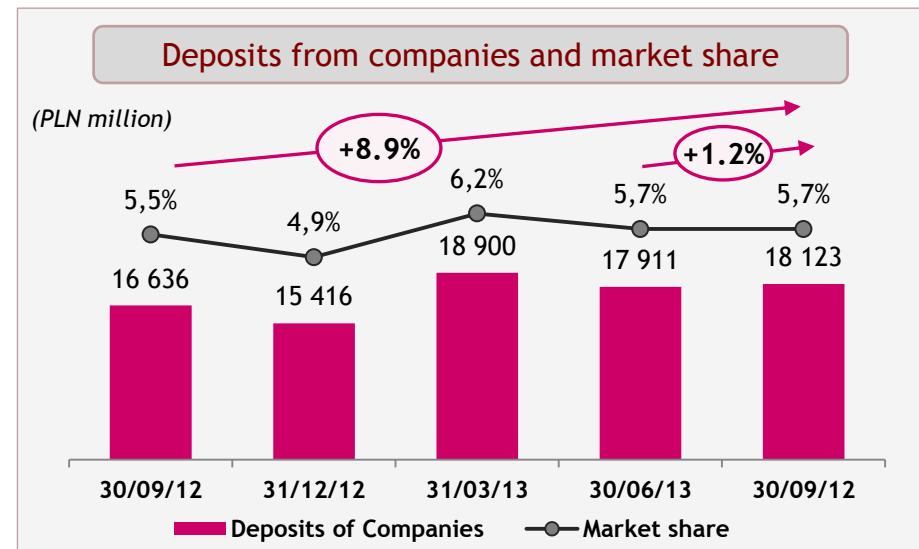
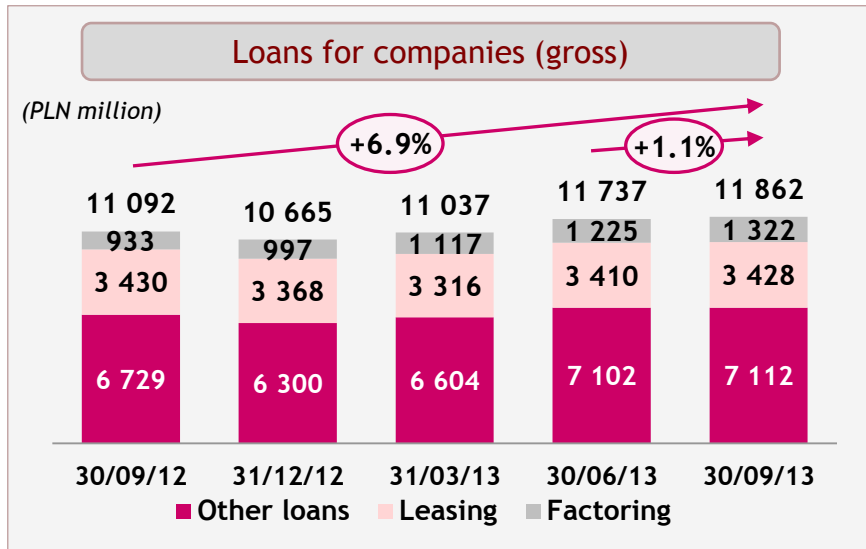
Retail business results - mortgage loans and cards



- Increase of debit cards by 45 ths. y/y, offsetting contraction in credit cards.
- Visible rebound in mortgage loans sales in 3Q compared to 1-2Q'13. although still lower than in 3Q'12

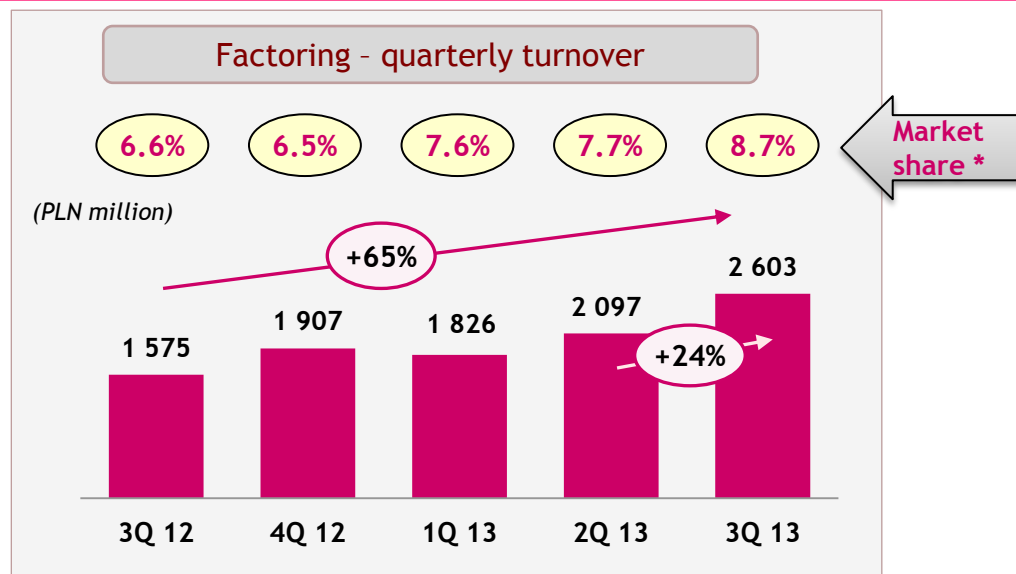
* Based on NBP data, latest for June 2013

Companies business results - loan and deposits



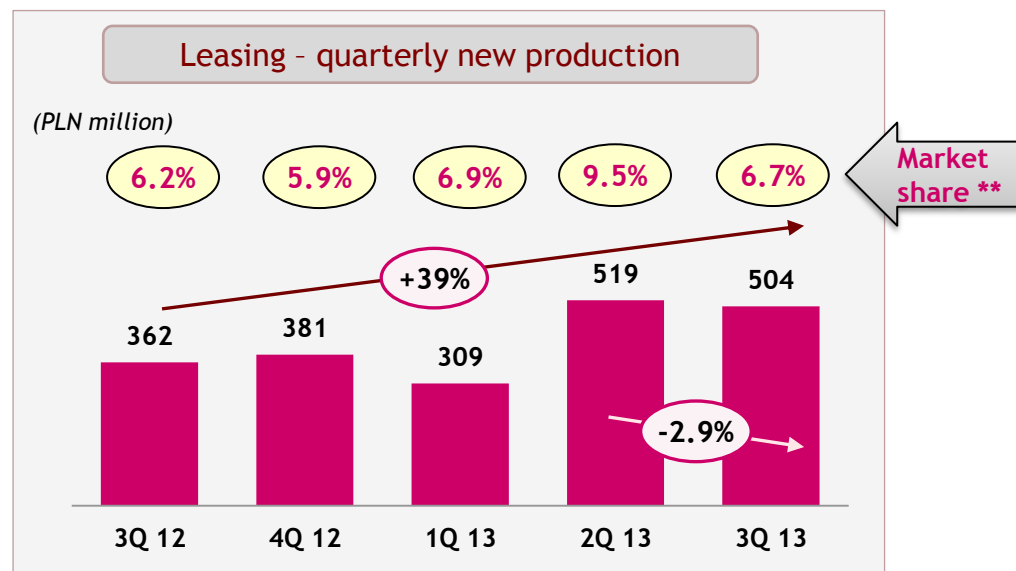
- Loans to companies grew by PLN 1.2 billion (11.2%) year-to-date and 1.1% q/q.
- Companies deposits grew by 8.9% y/y and 1.2% quarterly; market share kept at high 5.7% level.
- New, advanced on-line system for trade finance transactions implemented, allowing quick processing of L/C and guarantees.

Companies business results - leasing and factoring



- Another record in factoring quarterly sales: PLN 2603 million which means strong 65% growth versus 3Q'12.

- Leasing new sales kept at strong PLN 500 million level which suggests some rebound in corporate investment activity.



- Second highest market share in leasing new sales of movable assets for 1-3Q'13 of 7.8%**.

* based on PZF and other banks data gathered by Parkiet daily

** own estimations based on ZPL data (commitments); market share in movables

Agenda

Message from the new CEO

Financial performance

Business development

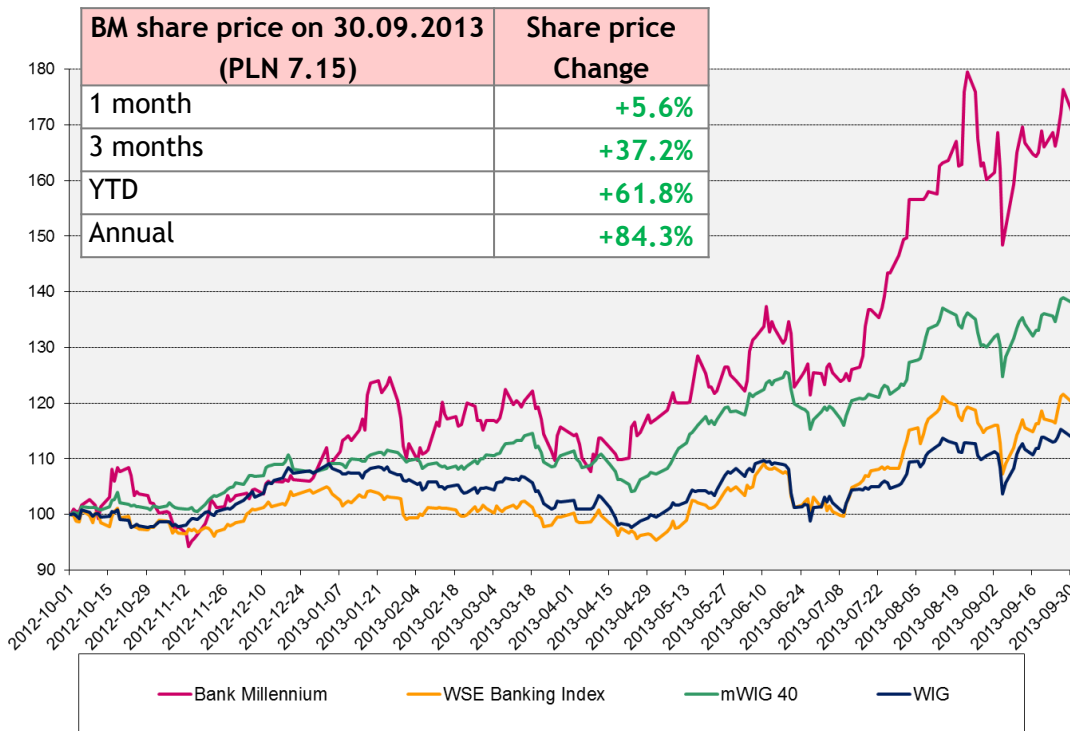
Appendixes

Bank Millennium share performance

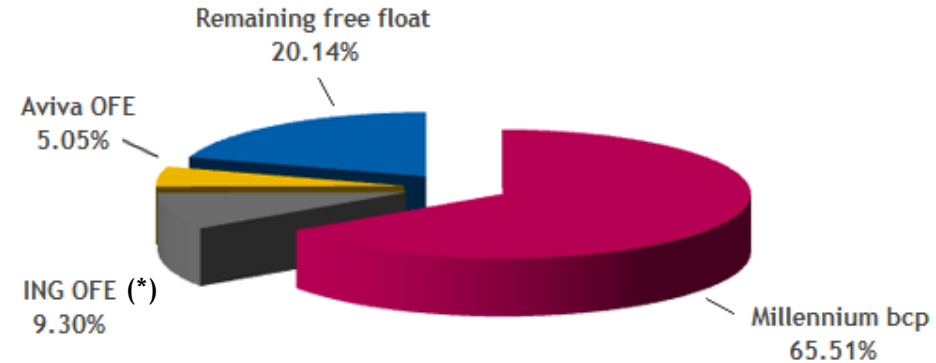
GENERAL INFORMATION ON BANK MILLENNIUM SHARES

- **Listed:** Warsaw Stock Exchange since August 1992
- **No of shares:** 1 213 007 541
- **Indices:** WIG, mWIG40, WIG Banki, RESPECT Index
- **Tickers:** ISIN: PLBIG0000016, **Bloomberg:** MIL PW, **Reuters:** MILP.WA

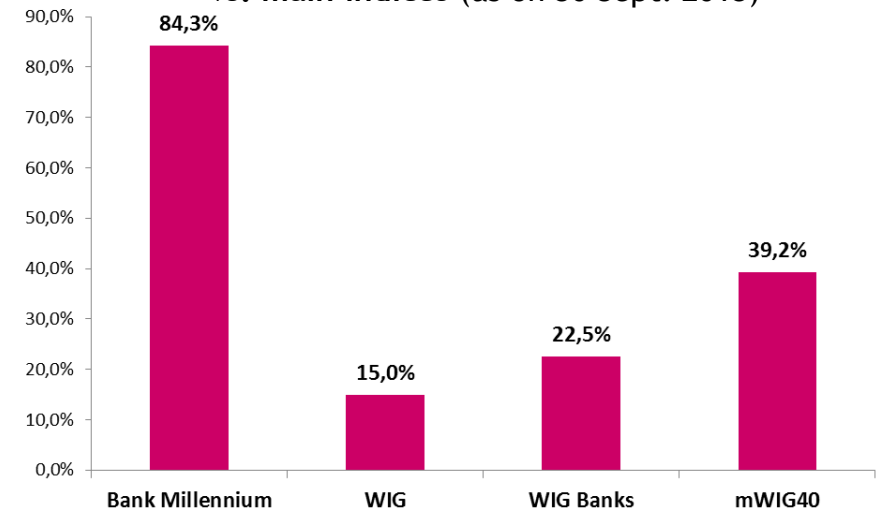
% change from 1st October 2012 until 30 September 2013**



SHAREHOLDERS STRUCTURE



Annual stock performance of Millennium shares vs. main indices (as on 30 Sept. 2013)



(*) The number of shares held by ING OFE and their stake in the Bank's equity was calculated on the basis of the ING OFE Annual Structure of Assets as at 31 Dec. 2012 (the average share price on this day at PLN 4.41 was assumed). (**) For better visibility average prices from last 5 trading days has been adopted

Main recent product campaigns for retail

INTERNET ACCOUNT



New campaign of **Internet Account** - modern and convenient solution for all those who value freedom and independence. This is a free account with free national online transfers in PLN, which allows access to the best online banking in Poland by *Global Finance* magazine.

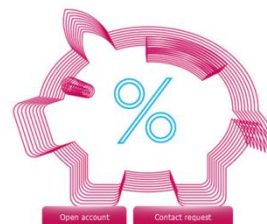


SAVING ACCOUNT



High promotional interest rate of as much as **3,5% per annum up to PLN 50,000** during 3 months and the interest will be capitalised monthly. The promotion shall continue until 4 November 2013.

Savings Center



CASH LOAN



Low monthly payment thanks to the **Lowest Interest Rate Guarantee**. If a customer finds lower interest rate within 30 days, Bank Millennium will pay back the difference and will change the interest rate. Typical cash loans are from PLN 1000 to PLN 80,000, while active Customers of the Bank can get even up to PLN 150,000. The promotion shall continue until 31 December 2013.

Recent major awards and achievements

Bank Millennium “Friendly Bank - Retail Customers”



- Bank Millennium won in the main **“Friendly Bank - Retail Customers”** ranking of best banks in Poland, prepared annually by the *Newsweek* magazine. In the **“Friendly Bank - Internet Bank”** ranking Bank Millennium came 2nd. The first time Bank Millennium was ranked among top 3 banks on the “Friendly Bank - Retail Customer” list in 2011 when the Bank came the third. Already a year later it moved up to the 2nd place to eventually win in this year’s edition. The ranking looked at the level of services provided to individual customers. Attention was given to many aspects, including features of bank outlets (organisation of customer service, cleanliness), quality of service (know-how of employees, way of engaging in a discussion, way of executing the most popular orders), customer acquisition and retention (ability to choose products, which a customer needs the most).

Bank Millennium 2nd in the best bank for deposits and investments

- Bank Millennium came **2nd in the ranking of Comperia.pl financial comparison website**. Titled Best Banks for Deposits and Investments after the 1st half of 2013. The ranking looked at both the interest rate on selected savings products, as well as breadth of the offering and range of investment options.

Bank Millennium The Best Internet bank according to the Global Finance magazine

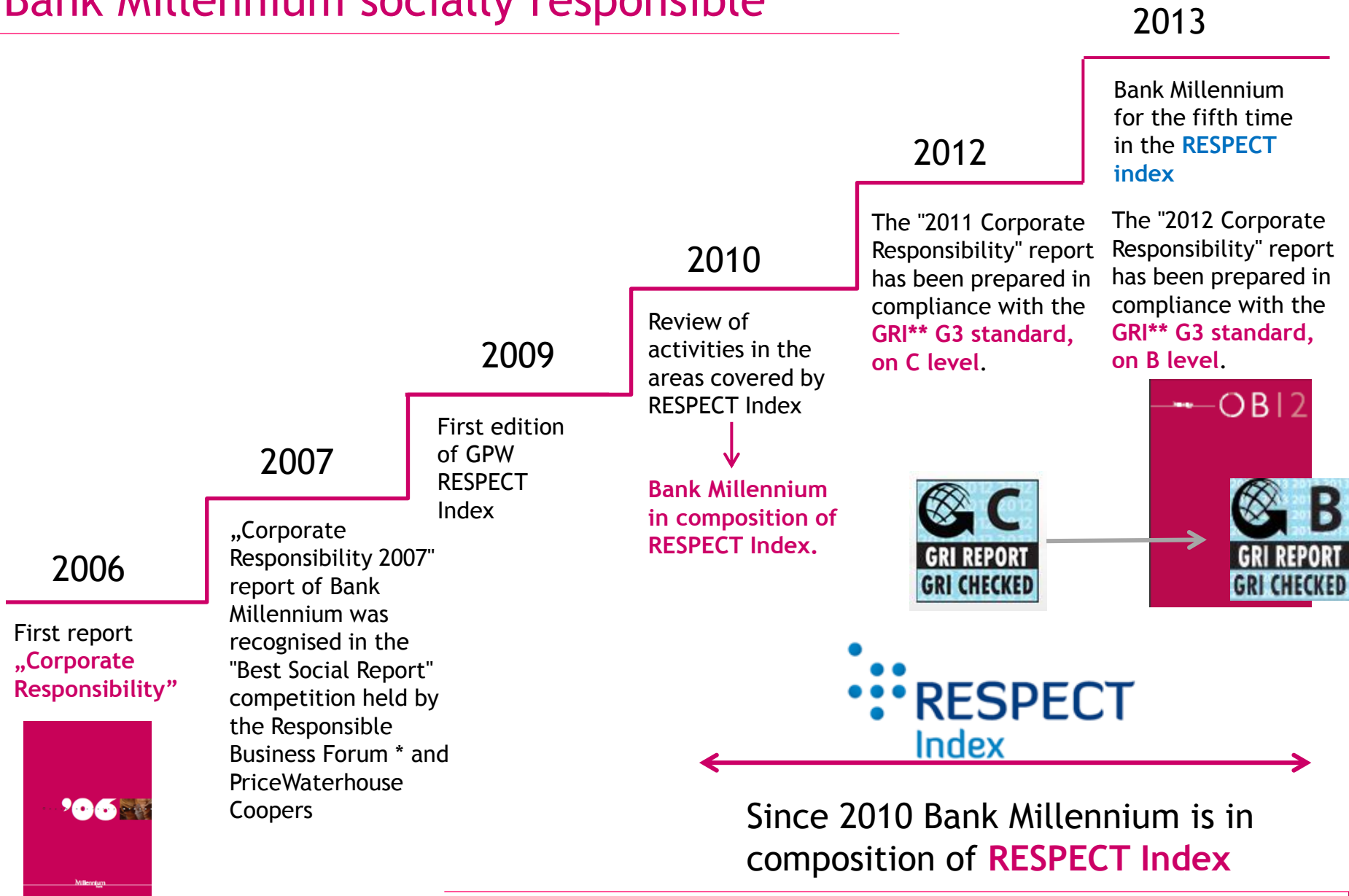


- In July 2013 **Bank Millennium yet again topped the category “Best Consumer Internet Bank in Poland”**. The awards were given by Global Finance independent financial magazine. Winning banks were selected based on the nominations of individual banks and evaluation of world class specialists - experts of Tata Infotech company and according to the following criteria: strength of strategy for attracting and servicing online customers, successes in getting clients to use web offerings, growth of on-line customers, breadth of product offerings, evidence of tangible benefits gained from internet initiative, web-site design and functionality.

Bank Millennium Macroeconomic Research Bureau among top Polish forecasters

- The Macroeconomic Research Bureau of Bank Millennium came **2nd after first half of 2013** in ranking prepared by *Rzeczpospolita* daily. The ranking includes forecasts for the GDP growth, investments dynamics, inflation, current account deficit and unemployment rate.

Bank Millennium socially responsible



* Forum Odpowiedzialnego Biznesu (FOB)

** GRI - Global Reporting Initiatives

Synthetic P&L account

| (PLN million) | 1-3Q 2012 pro-forma | 1-3Q 2013 pro-forma | 3Q 2012 pro-forma | 2Q 2013 pro-forma | 3Q 2013 pro-forma |
|----------------------------------|------------------------|------------------------|----------------------|----------------------|----------------------|
| Net interest income* | 919,7 | 925,1 | 310,7 | 313,1 | 323,1 |
| Net commission income | 413,3 | 441,4 | 134,6 | 157,6 | 141,9 |
| Other non-interest income ** | 103,4 | 116,6 | 43,9 | 39,4 | 30,2 |
| Operating Income | 1 436,5 | 1 483,1 | 489,3 | 510,1 | 495,2 |
| General and administrative costs | -793,7 | -774,0 | -262,2 | -265,8 | -249,8 |
| Depreciation | -41,7 | -41,8 | -13,6 | -14,5 | -12,9 |
| Total operating costs | -835,4 | -815,8 | -275,8 | -280,3 | -262,7 |
| Net provisions | -170,9 | -170,9 | -59,3 | -61,5 | -56,6 |
| Operating profit | 430,2 | 496,4 | 154,2 | 168,3 | 175,9 |
| Pre-tax profit | 434,0 | 494,7 | 154,5 | 168,1 | 175,9 |
| Income tax | -87,7 | -101,9 | -29,4 | -33,9 | -37,4 |
| Net profit | 346,3 | 392,8 | 125,1 | 134,2 | 138,5 |

* Pro-forma data. Margin from all derivatives, including those hedging FX denominated loan portfolio, is presented in Net Interest Income, whereas in accounting terms part of this margin (PLN 49.6 million in 1-3Q'13 and PLN 40.7 million in 1-3Q'12) is presented in Result on Financial Operations.

** includes FX results, results on financial operations (pro-forma) and net other operating income and costs

| | 1-3Q 2012 | 1-3Q 2013 | 3Q 2012 | 2Q 2013 | 3Q 2013 |
|--|-----------|-----------|---------|---------|---------|
| Net interest income (reported under IAS) | 879,0 | 875,4 | 289,9 | 296,8 | 311,8 |

Business segments results

| (PLN million) | Retail segment | | | Companies segment | | | Treasury and Investment Banking segment | | |
|-----------------------------------|----------------|---------------|--------------|-------------------|---------------|---------------|---|---------------|----------|
| | 1-3Q 2012 | 1-3Q 2013 | change | 1-3Q 2012 | 1-3Q 2013 | change | 1-3Q 2012 | 1-3Q 2013 | change |
| Net interest income | 769,3 | 752,9 | -2,1% | 201,4 | 246,6 | 22,4% | -91,6 | -124,1 | - |
| Net commission income | 312,1 | 339,3 | 8,7% | 95,3 | 96,2 | 1,0% | 5,9 | 5,8 | -1,6% |
| Other income * | 72,6 | 82,4 | 13,5% | 27,7 | 24,9 | -10,1% | 43,8 | 59,0 | 34,7% |
| Total operating income | 1154,0 | 1174,6 | 1,8% | 324,4 | 367,7 | 13,4% | -41,9 | -59,3 | - |
| Total operating expense ** | -633,4 | -630,9 | -0,4% | -154,3 | -143,3 | -7,1% | -47,6 | -41,6 | - |
| <i>Cost/Income</i> | <i>54,9%</i> | <i>53,7%</i> | <i>-1,2%</i> | <i>47,6%</i> | <i>39,0%</i> | <i>-8,6%</i> | - | - | - |
| Net provisions | -66,4 | -97,7 | 47,2% | -108,3 | -72,6 | -32,9% | 3,7 | -0,6 | - |
| Pre-tax income | 454,2 | 446,0 | -1,8% | 61,8 | 151,8 | 145,8% | -82,0 | -103,1 | - |

(*) including FX income

(**) without impairment charges

Balance Sheet

| ASSETS | (PLN million) | 30/09/2012 | 30/06/2013 | 30/09/2013 |
|--|---------------|-------------------|-------------------|-------------------|
| Cash and balances with the Central Bank | | 2 003 | 1 799 | 3 494 |
| Loans and advances to banks | | 1 465 | 1 962 | 1 934 |
| Loans and advances to customers | | 40 548 | 42 014 | 41 921 |
| Amounts due from reverse repo transactions | | 141 | 538 | 514 |
| Financial assets at fair value through P&L and hedging derivatives | | 1 118 | 1 728 | 1 032 |
| Investments | | 6 252 | 8 151 | 8 319 |
| Tangible and intangible fixed assets | | 210 | 210 | 204 |
| Other assets | | 521 | 737 | 683 |
| TOTAL ASSETS | | 52 257 | 57 137 | 58 102 |

| LIABILITIES AND EQUITY | (PLN million) | 30/09/2012 | 30/06/2013 | 30/09/2013 |
|---|---------------|-------------------|-------------------|-------------------|
| Deposits and loans from banks | | 2 229 | 2 349 | 2 529 |
| Deposits from customers | | 41 293 | 44 209 | 45 228 |
| Liabilities from repo transactions | | 390 | 1 098 | 749 |
| Financial liabilities at fair value through P&L and hedging derivatives | | 1 581 | 2 224 | 1 999 |
| Liabilities from securities issued & securitisation | | 622 | 767 | 758 |
| Provisions | | 32 | 65 | 55 |
| Subordinated liabilities | | 621 | 650 | 637 |
| Other liabilities | | 814 | 775 | 949 |
| TOTAL LIABILITIES | | 47 582 | 52 137 | 52 904 |
| TOTAL EQUITY | | 4 675 | 5 000 | 5 197 |
| TOTAL LIABILITIES AND EQUITY | | 52 257 | 57 137 | 58 102 |

Contact



Tradycyjna bankowość w nowoczesnym wydaniu

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