

Solid profit and business performance

Bank Millennium Group consolidated net profit in 1-3Q 2017 amounted to PLN **501.6 million** and profit was nominally lower by 12% as net profit of the corresponding period in 2016, in which there was a significant one-off income from VISA Europe transaction. When adjusting net profit for this and other one-off transactions, comparable net profit for 9 months grew by **31.8%** yearly. Core income was the main driver of the growth, which more than compensated slightly higher costs and provisions.

Net profit for 3Q 2017 amounted to PLN **187.5 million** and was **8%** higher than net profit of the previous quarter.

Main financial highlights of 3Q17

ROE	9.3%
NIM	2.6%
C/I ratio	45.6%
L/D ratio	83.4%
Impaired loans ratio	4.6%
TCR	20.5%
CET 1	20.5%

Very high capital ratios after full Internal Rating Based (IRB) for FX mortgage

Main business highlights

Customer Funds in retail	up 7.8% y/y
Loans without FX mortgage	up 12% y/y
PLN mortgage loans	up 14% y/y
Consumer loan	up 10% y/y
Loans for companies	up 11% y/y
Factoring turnover	up 13% y/y
Leasing sales	up 13% y/y

Double digit growth of all loans categories (except FX mortgage)

Bank Millennium share performance vs. indices

Market ratios	30.09.2017	30.12.2016*	Change (%) YTD	30.09.2016	Change (%) Yearly
The Bank's share price (PLN)	7,01	5,19	35,1%	5,61	25,0%
WIG Banks	7 451	6 263	19,0%	5 993	24,3%
WIG - main index	64 290	51 754	24,2%	47 085	36,5%

(* last day of quotation in 2016)

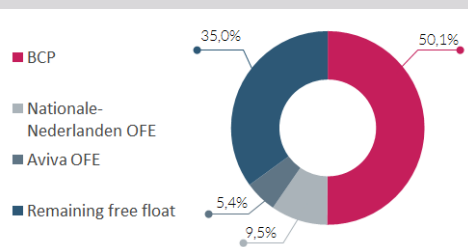
Grupa Bank Millennium

Bank Millennium is a universal bank, offering a broad range of services to retail and corporate customers via a network of 359 branches, and electronic banking channels. Bank Millennium is Poland's 7th* largest bank by asset. Employs 5 852 people.

Management Board

- Joao Bras Jorge – CEO
- Fernando Bicho – Deputy Chairman (CFO)
- Wojciech Haase - Board Member
- Andrzej Gliński - Board Member
- Maria Jose Campos - Board Member
- Wojciech Rybak - Board Member

Shareholders structures



Bank's shares

No of shares	1 213 116 777
WSE Ticker	MIL
ISIN	PLBIG0000016
Bloomberg	MIL PW
Reuters	MILP.WA
Indices	WIG, WIG 30, mWIG40, WIG Banks, Respect Index, MSCI PL, FTSE GEM

First bank listed on WSE

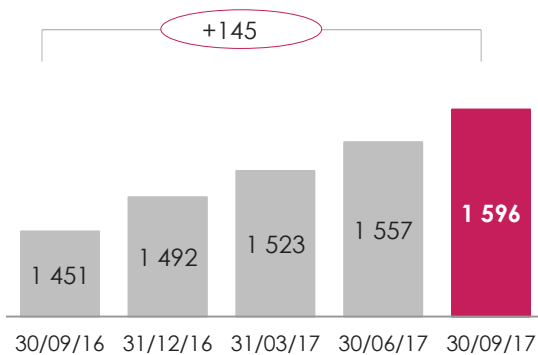
25 YEARS OF BANK MILLENNIUM AT THE WSE

A quarter of century of innovations

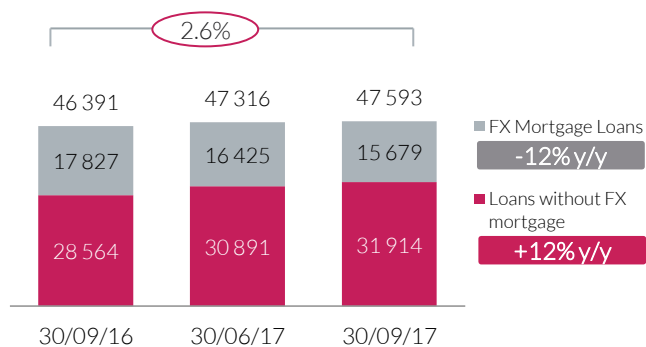
(* Data as on 30.06.2017 r.)

1.6 million active customers – over 300k net growth during last 3 years

Active Retail Clients (in thousand)



Total Loans (PLN mln)



Market leader in quality...



1st place in the „Traditional Banking” category

1st place in the „Mobile Banking” category

2nd place in the „Internet Bank” category

... and on the forefront of innovations

PRIZE WINNER

“Breakthrough Collaboration in Financial Services”

for innovative solutions in providing access to e-administration services”



TWO NOMINATIONS:

1. “Product and Service Innovation”

2. “Innovation in User Experience”

Bank Administration Institute (BAI) for over 90 years conducts research and publishes papers, which are a source of knowledge about current challenges and trends concerning the future of financial institutions.

Bank Millennium Investor Relations

Artur Kulesza – Head of Investor Relations

Katarzyna Stawinoga - Tel.: 598-11-10

Marek Miśków -Tel.: 598-11-16

e-mail: ir@bankmillennium.pl

Next events

28.02.2018 - Publication of the consolidated and non-consolidated annual report for 2017



www.bankmillennium.pl



Kanał na YouTube



Twitter: [@BankMillennium](https://twitter.com/BankMillennium)