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INDEPENDENT AUDITOR'S REPORT ON REVIEW OF CONDENSED INTERIM CONSOLIDATED FINANCIAL STATEMENTS

To the Supervisory Board of Bank Millennium S.A.

Introduction

We have reviewed the accompanying condensed interim consolidated financial statements of Bank Millennium S.A. Group (hereinafter: the "Group"), for which Bank Millennium S.A. with its registered office in Warsaw, ul. Stanisława Żaryna 2A is the Parent (hereinafter: the "Parent", "Bank"), comprising: the consolidated statement of financial position prepared as at 30 June 2024, consolidated statement of profit and loss, consolidated statement of total comprehensive income, consolidated statement of changes in equity, consolidated statement of cash flow for the period from 1 January 2024 to 30 June 2024 and selected explanatory notes ("condensed interim consolidated financial statements").

The Management Board of the Bank is responsible for the preparation and presentation of these condensed interim consolidated financial statements in accordance with International Accounting Standard 34 "*Interim Financial Reporting*" announced in the form of Commission Regulations.

Our responsibility is to express a conclusion on these condensed interim consolidated financial statements based on our review.

Scope of Review

We conducted our review in accordance with the National Standard on Review Engagements 2410 in the wording of the International Standard on Review Engagements 2410 "*Review of Interim Financial Information Performed by the Independent Auditor of the Entity*" adopted by the National Council of Statutory Auditors.

A review of condensed interim consolidated financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with National Standards on Auditing adopted by the National Council of Statutory Auditors and the Council of the Polish Agency for Audit Oversight and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion on these condensed interim consolidated financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim consolidated financial statements are not prepared, in all material respects, in accordance with International Accounting Standard 34 "*Interim Financial Reporting*" announced in the form of Commission Regulations.

Auditor conducting the review on behalf of Deloitte Assurance Polska spółka z ograniczoną odpowiedzialnością sp. k. (formerly: Deloitte Assurance sp. z o.o.) — entity entered under number 4260 on the list of auditors:

Barbara Gryzko
Certified auditor
No. 13312

Warsaw, 26 July 2024