



Disclosure in accordance with the CRR	Credit risk adjustments	
Risk management objectives and strategies	Encumbered assets	
Own funds 	Use of ECAs	
Capital requirements	Exposure to market risk	
Exposure to counterparty credit risk	Operational risk	
Capital buffers	Exposures in equities	
	Exposure to interest rate risk	
	Exposure to securitisation positions	
	Remuneration policy	
	Leverage	
	Qualifying requirements	
	<b>Declaration of the Management Board</b>	

## Declaration of the Management Board

The Management Board of Bank Millennium SA hereby represents that the findings described in the Disclosures are true to the facts and the risk management systems put in place are adequate with regard to the risk profile and strategy of the Group and Bank Millennium SA.

Date	Name and Surname	Position/Function
13.02.2015	Joao Bras Jorge	Chairman of the Management Board
13.02.2015	Fernando Bicho	Deputy Chairman of the Management Board
13.02.2015	Artur Klimczak	Deputy Chairman of the Management Board
13.02.2015	Julianna Boniuk-Gorzelańczyk	Member of the Management Board

13.02.2015	Wojciech Haase	Member of the Management Board
13.02.2015	Andrzej Gliński	Member of the Management Board
13.02.2015	Maria Jose Campos	Member of the Management Board