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General Information about Issuer	Transactions with Related Entities		
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Transactions with Related Entities

All and any transactions between entities of the Group in 2014 and 2013 resulted from the current operations.

Apart from transactions described herein, in the indicated period neither Bank Millennium S.A., nor subsidiaries of Bank Millennium S.A. made any other transactions with related entities, which individually or jointly may have been significant and concluded under terms and conditions other than market-based.

1) Description of the transactions with the Parent Group

The following are the amounts of transactions with the Capital Group of Bank's parent company - Banco Comercial Portugues (ultimate parent company), these transactions are mainly of banking nature.

	With parent company	With other units from parent group

	31.12.2014	31.12.2013	31.12.2014	31.12.2013
ASSETS				
Loans and advances to banks – accounts and deposits	28.705	4.027	10.699	31
Financial assets valued at fair value through profit and loss (held for trading)	0	0	0	0
Hedging derivatives	0	0	0	0
Other assets	0	0	0	38
LIABILITIES				
Deposits from banks	72.327	71.246	147.859	152.178
Debt securities	0	0	0	0
Financial liabilities valued at fair value through profit and loss (held for trading)	0	0	0	0
Hedging derivatives	0	127.058	0	0
Other liabilities	0	167	272	0

	With parent company		With other units from parent group	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
Income from:				
Interest	10.448	18.212	0	0
Commissions	256	161	0	0
Other net operating income	0	0	188	499
Expense from:				
Interest	2.160	2.858	214	1.015
Commissions	178	2.102	0	546
Derivatives net	195	408	3	4
General and administrative expenses	155	155	3.718	3.874

	With parent company		With other units from parent group	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
Conditional commitments	103.952	933.909	0	0
- granted	100.345	100.345	0	0
- obtained	3.607	833.564	0	0
Derivatives (par value)	0	1.225.020	0	0

2) Transactions with not consolidated subsidiary

Group Company has concluded lease agreement with a subsidiary not included in the consolidation. The table below presents the value of the contract and related revenues.

	31.12.2014	31.12.2013
Loans and advances to customers	1.314	0
Interest income	139	0

3) Transactions with the Managing and Supervising Persons

Information on total exposure towards the managing and supervising persons as at 31.12.2014 (in '000 PLN):

	The managing persons	The supervising persons
Total debt limit	336,0	158,0
- including an unutilized limit	289,8	109,3
Mortgage loans and credits	2.796,6	-
Active guarantees	-	-

The Group provides standard banking services to Members of the Management Board and Members of the Supervisory Board and their relatives, which services comprise i.a.: keeping bank accounts, accepting deposits or sale of financial instruments. In the Group's opinion these transactions are concluded on market terms and conditions. In accordance with the credit lending policy adopted in the Bank, term credits described in this section have appropriate collateral to mitigate its credit risk exposure.

Information on total exposure towards companies and groups personally related as at 31.12.2014 (in '000 PLN):

Entity	Loans granted	Guarantees provided	Open credit lines	Relationship
Client 1	23	2.000	114	Personal with a supervising person
Client 2	0	0	20	Personal with a supervising person
Group 1	68.065	0	0	Personal with a supervising person
Group 2	5.364	0	0	Personal with a supervising person

Information on total exposure towards the managing and supervising persons as at 31.12.2013 (in '000

PLN):

	The managing persons	The supervising persons
Total debt limit	345,0	158,0
- including an unutilized limit	265,9	110,4
Mortgage loans and credits	2.890,7	-
Active guarantees	-	-

Information on total exposure towards companies and groups personally related as at 31.12.2013 (in '000 PLN):

Entity	Loans granted	Guarantees provided	Open credit lines	Relationship
Client 1	464	2.000	49	Personal with a supervising person
Client 2	1	399	19	Personal with a supervising person
Group 1	83.502	0	0	Personal with a supervising person
Group 2	4.323	0	0	Personal with a supervising person

4) Information on compensations and benefits of the persons supervising and managing the Bank

Salaries (including created provisions for payments of bonuses) and benefits of managing persons recognized in Profit and loss account of the Group were as follows (data in thousand PLN):

Year	Salaries and bonuses	Benefits	Total
2014	16.660,7	1.795,7	18.456,4
2013	18.868,4	1.830,8	20.699,2

The benefits are mainly the costs of accommodation of the foreign members of the Management Board. The values presented in the table above include items classified to the category of short-term benefits and provision for variable remuneration components.

In 2014 the Members of the Management Board did not receive any salaries or any fringe benefits from Subsidiaries.

Remuneration of the Members of the Supervisory Board of the Bank (data in thousand PLN):

Period	Short term salaries and benefits
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2014	2.113,1
2013	1.745,9

In 2014, the Members of the Bank's Supervisory Board did not receive remuneration for performing their functions in subsidiaries.