

Bank Name	Gruppo Bancario Mediolanum
LEI Code	7LVZJ6XRIE7VNZ4UBX81
Country Code	IT

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.



**Key Metrics** 

### Gruppo Bancario Mediolanum

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period			2,123	2,263	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			2,123	2,263	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period			2,123	2,263	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition			2,123	2,263	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period			2,123	2,263	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			2,123	2,263	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount			10,234	10,643	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			10,234	10,643	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition			20.75%	21.26%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			20.75%	21.26%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition			20.75%	21.26%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			20.75%	21.26%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Total capital (as a percentage of risk exposure amount) - transitional definition			20.75%	21.26%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			20.75%	21.26%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital			35,472	36,894	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital			5.99%	6.13%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

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	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition			2,123	2,263	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition			2,123	2,263	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital			35,472	36,894	C 47.00 (r300,c010)	(EO) 2015/02 OF 10 OCCODER 2014 anneholing CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital			35,472	36,894	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital			6.0%	6.1%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital			6.0%	6.1%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Gruppo Bancario Mediolanum

			A ( 20/00/2020 A ( 21/42/202		1	COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2020 As of 31/12/202		As of 30/06/2021		
	•	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		2,123	2,263	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUIT TIER I CAPITAL (net or oeductions and arter applying transitional adjustments) Capital instruments eligible as CETI Capital (including share premium and net own capital		2,123	2,263	C 01.00 (r020,c010)	Article 50 of ORR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		560	566	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		1,604	1,853	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CBR
	A.1.3	Accumulated other comprehensive income		150	12	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves		0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5			0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (j) of ORR
	A.1.6			0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7			-2	-2	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)		-156	-156	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTI's		-10	-8	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of ORR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	C 01.00 (r380,c010)	Articlas 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	C 01.00 (r440,c010)	Article 36(1) point ()) of CRR
	A.1.14			0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	$\label{eq:section} \begin{array}{l} \mbox{Articles 4(26), 36(1) point (k) (i) and 89 to $1$ of CR8; Articles 36(1) point (k) (ii), 243(1) point (k) (iii) and 258 of CR8; Articles 36(1) point k) (iii) and 379(3) of CR8; Articles 36(1) point k) (iv) and 153(8) of CR8. \end{array}$
	A.1.14.1	Of which: from securitisation positions (-)		0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		-23	-3	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of DRR
	A.1.16			0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold		0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures			0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls			0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges			0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR			0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments		0	0	CAL (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital Instruments (+/-)		0	0	C 01.00 (r220,c010)	- Articles 483(1) to (3), and 484 to 487 of CI9R
	A.1.21.1	Transitional adjustments due to grandrathered (LELI Lapital Instruments (+/-) Transitional adjustments due to additional minority interests (+/-)		0			
	-				0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	C 01.00 (r530,c010)	Article 61 of ORR
	A.2.1	Additional Tier 1 Capital instruments		0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	C 01.00 (r720,c010)	
	A.2.3			0	0	$\begin{array}{l} C \ 01.00 \ (r600,c010) + C \ 01.00 \ (r700,c010) + \\ C \ 01.00 \ (r700,c010) + C \ 01.00 \ (r740,c010) + \\ C \ 01.00 \ (r744,c010) + C \ 01.00 \ (r748,c010) \end{array}$	
	A.2.4	Additional Ter 1 transitional adjustments		0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,123	2,263	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		0	0	C 01.00 (r750,c010)	Article 71 of ORR
	A.4.1	Tier 2 Capital instruments		0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2			o	0	C 01.00 (910,c010) + C 01.00 (920,c010) + C 01.00 (930,c010) + C 01.00 (940,c010) + C 01.00 (950,c010) + C 01.00 (930,c010) + C 01.00 (954,c010) + C 01.00 (938,c010)	
	A.4.3	Tier 2 transitional adjustments		0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT		10,234	10,643	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
- ASQUIREMENTS	8.1	Of which: Transitional adjustments included		0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)		20.75%	21.26%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)		20.75%	21.26%	CA3 {3}	
	C.3	TOTAL CAPITAL RATIO (transitional period)		20.75%	21.26%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		2,123	2,263	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)		20.75%	21.26%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	0	C 05.01 (r440,c040)	
(1)The fully leaded CETI ratio is an e		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a r	equiatory point of view at the reporting date are not taken i			1	1

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

**Overview of Risk exposure amounts** 

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		RM	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>			8,115	8,401	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002), C
Of which the standardised approach			8,115	8,401	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach			0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach			0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB			0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>			16	42	C 07.00 (r090, r220, s001) + 07.00 (r110, r220, s001) + 07.00 (r130, r220, s001) + C 08.01 (r040, r260, s001) + C 08.01 (r050, r260, s001) + C 08.01 (r050, r260, s001) + C 08.01 (r040, r260, s002) + C 08.01 (r050, r260,
Credit valuation adjustment - CVA			7	31	C 02.00 (R640, c010)
Settlement risk			0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)			4	4	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)			344	417	C 02.00 (R520, c010)
Of which the standardised approach			344	417	C 02.00 (R530, c010)
Of which IMA			0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book			0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+HAX(C 24.00_010_050,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book			0	0	C 02.00 (R680, c010)
Operational risk			1,749	1,749	C 02.00 (R590, c010)
Of which basic indicator approach			0	0	C 02.00 (R600, c010)
Of which standardised approach			1,749	1,749	C 02.00 (R610, c010)
Of which advanced measurement approach			0	0	C 02.00 (R620, c010)
Other risk exposure amounts			0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total			10,234	10,643	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.





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(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income			75	153
Of which debt securities income			20	40
Of which loans and advances income			48	98
Interest expenses			12	26
(Of which deposits expenses)			9	19
(Of which debt securities issued expenses)			0	0
(Expenses on share capital repayable on demand)			0	0
Dividend income			0	1
Net Fee and commission income			195	391
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net			0	0
Gains or (-) losses on financial assets and liabilities held for trading, net			39	84
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net			0	5
Gains or (-) losses from hedge accounting, net			0	-1
Exchange differences [gain or (-) loss], net			0	0
Net other operating income /(expenses)			2	4
TOTAL OPERATING INCOME, NET			300	612
(Administrative expenses)			130	270
(Cash contributions to resolution funds and deposit quarantee schemes)			7	10
(Depreciation)			11	22
Modification gains or (-) losses, net			0	0
(Provisions or (-) reversal of provisions)			8	24
(Payment commitments to resolution funds and deposit guarantee schemes)			0	9
(Commitments and guarantees given)			0	0
(Other provisions)			8	24
Of which pending legal issues and tax litigation <sup>1</sup>			0	0
Of which restructuring <sup>1</sup>			0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>			0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)			6	14
(Financial assets at fair value through other comprehensive income)			0	0
(Financial assets at amortised cost)			6	14
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)			0	0
(of which Goodwill)			0	0
Negative goodwill recognised in profit or loss			0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates			25	55
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations			0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS			164	327
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS			133	269
Profit or (-) loss after tax from discontinued operations			0	0
PROFIT OR (-) LOSS FOR THE YEAR			133	269
Of which attributable to owners of the parent			133	269
(1) Information available only as of end of the year				



Total Assets: fair value and impairment distribution

Gruppo Bancario Mediolanum

(min EUR)	ļ	As of 30/09/20	20			As of 31,	12/2020			As of 31/	03/2021			As of 30/	06/2021		
		Fa	ir value hierar	chy		Fa	ir value hieraro	hy		Fa	ir value hierar	ihy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits									1,920				2,904				IAS 1.54 (i)
Financial assets held for trading									760	658	3	99	642	497	5	141	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss									137	34	0	103	118	16	0	102	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss									0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income									780	598	0	182	567	561	0	6	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost									28,841				29,469				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting									0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk									0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>									1,908				1,917				
TOTAL ASSETS						34,346		34,346				35,616				IAS 1.9(a), IG 6	

(1) Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

	(min E	UR)		A	s of 30/09/20	20					As of 31	/12/2020					As of 31,	/03/2021									
			Gross carr	ying amount		Accu	mulated impai	rment	Gro	ss carrying amo	ount	Accu	mulated impai	rment	Gro	oss carrying amo	ount	Accu	mulated impair	ment	Gros	s carrying amo	unt <sup>(2)</sup>	Accun	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References	
	nancial assets at fair lue through other	Debt securities													384	0	0	0	0	0	338	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	mprehensive income	Loans and advances													0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Fi	nancial assets at	Debt securities													13,747	0	0	-11	0	0	15,211	0	0	-13	0	0	Annex V.Part 1.31, 44(b)
ar	nortised cost	Loans and advances													14,583	478	164	-19	-20	-82	13,752	476	166	-21	-22	-82	Annex V.Part 1.32, 44(a)

(1) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



### **Breakdown of liabilities**

Gruppo Bancario Mediolanum

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading			491	271	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>			0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss			0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost			29,907	31,138	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>			0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting			25	23	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk			0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions			329	339	IAS 37.10; IAS 1.54(I)
Tax liabilities			116	92	IAS 1.54(n-o)
Share capital repayable on demand			0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities			456	1,154	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale			0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>			0	0	Annex V Part 1.29
TOTAL LIABILITIES			31,324	33,016	IAS 1.9(b);IG 6
TOTAL EQUITY			3,022	2,600	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES			34,346	35,616	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

### Gruppo Bancario Mediolanum

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives				96	93	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments			0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities			420	201	Annex V.Part 1.31
	Central banks			1,043	1,040	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits			0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments			72	71	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits			72	71	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions			261	78	Annex V.Part 1.42(c),44(c)
Donosito	of which: Current accounts / overnight deposits			149	35	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations			5,219	6,089	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits			1,069	1,109	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations			1,748	1,821	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits			1,704	1,788	ECB/2013/33 Annex 2.Part 2.9.1
	Households			21,196	21,651	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits			20,531	20,777	Annex V.Part 1.42(f), 44(c)
Debt securities issued				0	0	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued			0	0	Annex V.Part 1.37
Other financial liabilities				369	388	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES				30,423	31,431	

# 2021 EU-wide Transparency Exercise Market Risk Gruppo Bancario Mediolanum

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	SA					I	м									IM						
			VaR (Memoran	dum item)	STRESSED VaR (1	Memorandum item)	AND MI	ENTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR (/	Aemorandum item)	INCRE DEFAU MIGRAT CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk Total																						
	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	6/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodilies risk	147 66 72 197 99 99 0 0	136 75 52 281 141 141 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0						
Total	344	417	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

### Credit Risk - Standardised Approach

Gruppo Bancario Mediolanum

			As of 30/						
				09/2020			As of 31/	12/2020	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
Region Public Multii Intern Institu Corpoo of v Secure of v Secure Items Collect Expos Collect Equity Other	ral governments or central banks onal governments or local authorities is sector entities ilateral Development Banks mational Organisations tutions orates "which: SME il "which: SME red by mortgages on immovable property "which: SME sures in default s associated with particularly high risk red bonds ns on institutions and corporates with a ST credit assessment citive investments undertakings (CIU)								

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

EBA EUROPEAN BANKING AUTHORITY

<sup>(2)</sup> Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

### Credit Risk - Standardised Approach

Gruppo Bancario Mediolanum

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30,	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	16,210	18,015	172		18,990	19,178	177	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	Ő	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,903	584	127		711	558	141	
	Corporates	983	687	646		1,101	786	737	
	of which: SME	157	86	71		216	145	119	
	Retail	3,735	3,260	2,048		3,922	3,458	2,163	
Concolidated data	of which: SME	157	44	25		141	38	22	
Consolidated data	Secured by mortgages on immovable property	8,838	8,819	3,100		9,206	9,187	3,229	
	of which: SME	36	36	12		37	37	13	
	Exposures in default	164	82	91	82	167	84	95	82
	Items associated with particularly high risk	1	1	2		1	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	134	134	134		155	155	280	
	Equity	1,309	1,309	1,317		1,192	1,192	1,200	
	Other exposures	717	4,264	494		4,970	4,977	418	
	Standardised Total <sup>2</sup>	37,995	37,156	8,131	131	40,416	39,578	8,443	137

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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<sup>(2)</sup> Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

### Credit Risk - IRB Approach

### Gruppo Bancario Mediolanum

							IRB Ap	proach					
				As of 30/	09/2020					As of 31/	/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail -												

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



### Credit Risk - IRB Approach

### Gruppo Bancario Mediolanum

							IRB Ap	proach					
				As of 31/	03/2021					As of 30/	06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.





						G	iruppo Bancario Mediolan	um						
							As of 31/12/2020							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Total	Austria													
[0 - 3M] [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [5Y - 10Y ] [10Y - more Total	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Czech Republic													
Total Total [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Denmark													
[0 - 3M] [3M - 1Y [ [3Y - 2Y [ [3Y - 3Y [ [5Y - 10Y ] [10Y - more Total	Estonia													



						G	ruppo Bancario Mediolan	um						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Total	France													
[0 - 3M f [3M - 1Y [ [1Y - 2Y f [2Y - 3Y f [5Y - 10Y ] [10Y - more Total	Germany													
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [5Y - 10Y f [10Y - more Total	Croatia													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Greece													
130Y - more           Total           [0 - 3M f]           [3M - 1Y f]           [12Y - 3Y f]           [3Y - 5V f]           [5Y - 10Y f]           [10Y - more           Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Latvia													



						G	ruppo Bancario Mediolan	um						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Maita													
10-3M [ [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-5Y]	Poland													
101 - 011 15Y - 10Y1 100 - more Total 10 - 3M1 13M - 1Y1 12Y - 2Y1 13Y - 5Y1 15Y - 10Y1 100Y - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Stovakia													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



						G	ruppo Bancario Mediolan	um						
							As of 31/12/2020							
						Dire	ct exposures							-
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[3M-1Y] [3M-1Y] [Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
10(3) [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	United Kingdom													
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-3Y]	Liechtenstein													
101 - 011 15Y - 10Y ( 100 - more Total 10 - 3M ( 1 3M - 1Y ( 1 2Y - 2Y ( 1 3Y - 5Y ( 1 3Y - 5Y ( 1 3Y - 5Y ( 1 5Y - 10Y ( 1 0Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong													



						G	ruppo Bancario Mediolan	um						
							As of 31/12/2020	1						
						Dire	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			•
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	designated at fair value through profit or loss	comprehensive income	amortised cost			currying unounc	Housing amount			
[0-2M]														
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 3X - 3X ]														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Japan													
[10Y - more Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	U.S.													
[31 - 31 [ [5Y - 10Y [ [10Y - more Total	-													
[0-3M] [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	China													
Total	-													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]														
[ 27 - 37 [ [ 37 - 57 ] [ 57 - 107 ] [ 107 - more Total	Switzerland													
[0-3M]														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Other advanced economies													
[3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	non EEA													
[0-3M] [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y ]	Other Central and eastern Europe countries non EEA													
[5Y - 10Y ] [10Y - more Total														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ]														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Middle East													
[10Y - more Total	-													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ]	Latin America and the													
[3Y - 5Y ] [5Y - 10Y ] [10Y - more	Caribbean													
Total	1													



#### General governments exposures by country of the counterparty

						G	ruppo Bancario Mediolan	um						
							As of 31/12/2020	)						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others													

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Othes".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (5) Residual countries not reported separately in the Transparency exercise

Regions: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



						G	ruppo Bancario Mediolan	um						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Austria													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tratal	Belgium													
Total [0-3M] [3M-1Y] [3Y-2Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
IOLAN           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Estonia													



						G	ruppo Bancario Mediolan	um						
							As of 30/06/2021							
						Dire	ct exposures							-
	(min EUR)			On balance sl	neet				Deriva	lives		Off balar	ice sheet	
												Off-balance st	eet exposures	
				[	1			Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	699 2,288 3,691 2,589 6,574 20 0 15,860	698 2,286 3,689 2,587 6,569 20 0 15,849	0 0 392 50 0 0 442	0 0 0 0 0 0 0	41 153 0 0 0 0 0 194	0 0 0 0 0 0 0 0			0 0 0 0 0			0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	13,800						•						



						G	ruppo Bancario Mediolan	um						
							As of 30/06/2021							
				On holorest		Dire	ct exposures		Doning	tives		Off hele		
	(min EUR)			On balance s	neet				Deriva	uves		Off balar	ice sneet	
												Off-balance st	eet exposures	
				[				Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Malta													
1101 - more Total [0 - 3M f [3 M - 1Y f [1 Y - 2Y f [2 Y - 3Y f [3 Y - 5Y f [5 Y - 10Y f [100 ' - more Total [0 - 2M f	Netherlands													
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Poland													
101 - 011 15Y - 10Y ( 100 - more Total 10 - 3M ( 1 3M - 1Y ( 1 2Y - 2Y ( 1 3Y - 5Y ( 1 3Y - 5Y ( 1 5Y - 10Y ( 1 0Y - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Słovakia													
Total [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						G	ruppo Bancario Mediolan	um						
							As of 30/06/2021							
				On halarese		Dire	ct exposures		Daving	lives		Officience		
	(mln EUR)			On balance s					Deriva	lives		Off Balar	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Sweden													
131 - 1011 100 - more Total [0 - 3M [ 3M - 1Y [ 12Y - 3Y [ 13Y - 5Y ] [3Y - 10Y [ 10Y - more Total	United Kingdom													
10641 10-3M1 13M-3V1 13Y-3V1 13Y-3V1 13Y-3V1 13Y-10V1 10-3M1 10-3M1 13Y-2V1 13Y-2V1 13Y-2V1 13Y-5V1 13Y-5V1 13Y-5V1 13Y-5V1	Iceland													
10441 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[31-31] [5V - 10Y[ [10V - more Total [0 - 3M [ [3N - 1Y] [1V - 2Y] [3V - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10V - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
10-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Canada													
[0 - 3M f [3M - 1Y f [1Y - 2Y [ [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Hong Kong													



						G	ruppo Bancario Mediolan	um						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	1ce sheet	4
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Japan													
Total														
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
10-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	China													
10041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
IO - 3M f           [3M - 1Y [           [3Y - 2Y f           [2Y - 3Y f           [5Y - 10Y [           [5Y - 10Y ]           Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							G	ruppo Bancario Mediolan	num						
								As of 30/06/2021							
							Dire	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
									Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual	al Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 1Y   2Y   3Y   5Y -   10Y   To	- 3M [ 4 - 1Y [ 7 - 2Y [ 7 - 3Y [ 7 - 5Y [ - 10Y [ 7 - more fotal	Africa													
[ 3M [ 1Y [ 2Y [3Y [5Y - [10Y	- 3M [ 4 - 1Y [ 7 - 2Y [ 7 - 3Y [ 7 - 5Y [ - 10Y [ 7 - more Fotal	Others				000000000000000000000000000000000000000		0 0 0 0 0 0	0 0 0 0 0 0						

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total sovereign exposures is and available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Chers".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S. ).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

#### 2021 EU-wide Transparency Exercise

Performing and non-performing exposures

### Gruppo Bancario Mediolanum

					As of 30/09/202	D							As of 31/12/2020				
		Gross o	carrying amo	unt		Accumulat changes in provisions <sup>4</sup>	ed impairment, fair value due t	accumulated o credit risk and	financial	Gross	carrying amoun	ıt		Accumulate changes in provisions <sup>4</sup>		occumulated o credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perfor	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perfo	ming exposures <sup>3</sup>	guarantees received on non- performing	Of which performing but past due >30	Of whi	ch non-perfor	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)	·	days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures	days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits																	
Debt securities (including at amortised cost and fair value)																	
Central banks																	
General governments																	
Credit institutions																	
Other financial corporations																	
Non-financial corporations																	
Loans and advances(including at amortised cost and fair value)																	
Central banks																	
General governments																	
Credit institutions																	
Other financial corporations																	
Non-financial corporations																	
of which: small and medium-sized enterprises at amortised cost																	
of which: Loans collateralised by commercial immovable property at amortised cost																	
Households																	
of which: Loans collateralised by residential immovable property at amortised cost																	
of which: Credit for consumption at amortised cost																	
DEBT INSTRUMENTS other than HFT																	
OFF-BALANCE SHEET EXPOSURES																	
	(I) car the deficition of	f non-performing exposu		· COMPRESSION IN	CARDITING DECLINAT	TON (510 2015 (222	10.100.000	NUMBER V. Dark 3 Tame	and a second to show the second								

<sup>10</sup> For the definition of non-performing exposures please refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 <sup>10</sup> Institutions report here collective allowarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the formality espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the formality espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the formality espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the formality espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the cost espectral endoarces for incurrends tart reported losses (instruments at anomissica Cost) and changes in far value of the cost espectral endoarces for incurrend loss espectral endoarces (instruments at anomissica Cost) and changes in far value of the cost espectral endoarces in the searce (the endoarces) is approximate tart endoarce (the endoarces) and changes in far value of the cost estit estit endoarces is approximation is disclosed with poster sign (the event fix the disclosed estit tart endoarces) is approximate in the value due to credit risk and provisions (instruments at tart endoarces) is approximate (tempetates F 18.00 / F 19.00), which follows a sign comerciton, like of endoarces taket estimatements, espectral endoarces tart estimatements are estimated instruments and tart and endoarces in the poster sign (the event tart in comments). The sign exercise estimatement estimate estimatements are estimated instruments tart estimated estimatements are estimated instruments tart estimated estimatements are estimated instruments tart in the event filter estimate and the estimate instruments are estimated instruments tart estimated estimatements are estima



Performing and non-performing exposures

### Gruppo Bancario Mediolanum

					As of 31/03/2021	1							1	As of 30/06/20:	21			
		Gr	oss carrying amount			Accumulat changes in provisions <sup>4</sup>	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial guarantees		Gross	s carrying amo	unt <sup>s</sup>		Accumulate changes in provisions <sup>4</sup>	ed impairment, a fair value due to 5	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of whic	h non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perforr	ning exposures <sup>3</sup>	received on non- performing		Of which performing but past due >30	Of w	vhich non-perform	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	1,795	0	0	0	0	0	0	0	0	2,728	0	0	0	(	0	C	0	0
Debt securities (including at amortised cost and fair value)	14,131	0	0	0	0	12	0	0	0	15,549	0	0	0	(	13	c	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0		0 0	(	0 0	0
General governments	14,019	0	0	0	0	12	0	0	C	15,426	0	0	0		13	(	0 0	0
Credit institutions	112	0	0	0	0	0	0	0	C	122	0	0	0		0 0	(	0 0	0 0
Other financial corporations	0	0	0	0	0	0	0	0	C	0	0	0	0		0 0	(	0 0	0 0
Non-financial corporations	0	0	0	0	0	0	0	0	C	a	0	0	0		0	(	0 0	0
Loans and advances(including at amortised cost and fair value)	15,226	34	164	164	164	38	82	82	54	14,396	15	168	168	166	43	82	82	55
Central banks	168	0	0	0	0	0	0	0	C	176	0	0	0		0 0	0	0 0	0
General governments	0	0	0	0	0	0	0	0	C	a	0	0	0		0 0	C	0 0	0
Credit institutions	532	0	0	0	0	0	0	0	a	296	0	0	0		0 0	0	0 0	0
Other financial corporations	1,736	1	8	8	8	3	7	7	٥	452	1	8	8	:	3 5	5	7	0
Non-financial corporations	479	0	18	18	18	4	11	11	5	537	1	18	18	1	3 5	11	11	5
of which: small and medium-sized enterprises at amortised cost	196	0	4	4	4	1	2	2	2	269	1	4	4		2	2	2 2	2
of which: Loans collateralised by commercial immovable property at amortised cost	78	0	4	4	4	1	1	1	3	76	o	4	4	4	2	1	. 1	. 3
Households	12,311	32	138	138	138	32	64	64	49	12,935	13	141	141	13	33	64	63	50
of which: Loans collateralised by residential immovable property at amortised cost	8,876	18	79	79	79	22	32	32	47	9,259	5	81	81	81	21	32	32	48
of which: Credit for consumption at amortised cost	2,743	10	40	40	40	7	19	19	0	2,896	6	42	42	41	7	19	19	0
DEBT INSTRUMENTS other than HFT	31,152	34	164	164	164	50	82	82	54	32,673	15	168	168	166	56	82	82	55
OFF-BALANCE SHEET EXPOSURES	970		o	0	0	0	0	0	0	990		0	0		1	c	0	12

(1) For the definition of non-performing exposures please refer to COMMESSION IMPLEMENTING REGULATION (EU) 2015;222 of 9 January 2015, ANNEX V, Pet 2-Template related instructions, subtle 29 (2) Institutions report here collective allowances for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowances at a non-test cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance is the time anontice of the collective allowance for incurrents at the value of the time anontice of the collective allowance is the time and the collective allowance is the tintered the time and the collective allowance is the time and



Forborne exposures

### Gruppo Bancario Mediolanum

		As of 30/	09/2020				As of 31	/12/2020		
	ying amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures	ying amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, changes in fair redit risk and r exposures with	received on e	ancial guarantees xposures with e measures
	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits										
Debt securities (including at amortised cost and fair value)										
Central banks										
General governments										
Credit institutions										
Other financial corporations										
Non-financial corporations										
Loans and advances (including at amortised cost and fair value)										
Central banks										
General governments										
Credit institutions										
Other financial corporations										
Non-financial corporations										
of which: small and medium-sized enterprises at amortised cost										
Households										
DEBT INSTRUMENTS other than HFT										
Loan commitments given										
QUALITY OF FORBEARANCE <sup>2</sup>	 									
Loans and advances that have been forborne more than twice										
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria										

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F13.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

#### Gruppo Bancario Mediolanum

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated of value due to of provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ving amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	о 0	0	0	0		0	0	0	0	0	0	0
Central banks	0	0	0	0	0	J.	0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	130	38	22	18	89	17	141	43	25	19	95	19
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7	7	7	7	0	0	7	7	7	7	0	0
Non-financial corporations	10	6	3	2	7	3	11	6	3	2	8	3
of which: small and medium-sized enterprises at amortised cost	4	4	2	2	2		4	4	2	2	2	
Households	113	25	13	9	82	14	122	29	14	10	87	16
DEBT INSTRUMENTS other than HFT	130	38	22	18	89		141	43	25	19	95	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of Ioans and advances to non-financial corporations other than held for trading Gruppo Bancario Mediolanum

Main digama		As of 30/09/2020						AS OF 3	1/12/2020				AS OF 31	1/03/2021					AS OF 3U	/06/2021			
norm         norm </th <th></th> <th>Gross carrying</th> <th>g amount</th> <th></th> <th></th> <th></th> <th>Gross car</th> <th>rying amount</th> <th></th> <th></th> <th></th> <th>Gross carr</th> <th>ying amount</th> <th></th> <th></th> <th></th> <th></th> <th>Gross car</th> <th>rying amount</th> <th></th> <th></th> <th></th> <th></th>		Gross carrying	g amount				Gross car	rying amount				Gross carr	ying amount					Gross car	rying amount				
Main diama         Main di	(min EUR)		non- performi	of which:	and advances subject to	changes in fair value due to credit risk on non-performing			of which:	and advances subject to	changes in fair value due to credit risk on non-performing			of which:	and advances subject to		changes in fair value due to credit risk on non-performing			of which:	and advances subject to	impairment <sup>1</sup>	changes in fair value due to credit risk on non-performing
Main digamine         Main of a biase         Main of a bi	A Agriculture, forestry and fishing											5	0	0	5	0	0	13	0	0	13	0	0
Number         Number<	B Mining and guarrying											0	0	0	0	0	0	0	0	0	0	0	0
PECCAP (s)         Second P (s) <td>C Manufacturing</td> <td></td> <td>53</td> <td>0</td> <td>0</td> <td>53</td> <td>0</td> <td>0</td> <td>67</td> <td>0</td> <td>0</td> <td>67</td> <td>0</td> <td>0</td>	C Manufacturing											53	0	0	53	0	0	67	0	0	67	0	0
Wate show       Note show	D Electricity, gas, steam and air conditioning supply											2	0	0	2	0	0	2	0	0	2	0	0
Number of the transport of the transport of the transport of tran	E Water supply											2	0	0	2	0	0	2	0	0	2	0	0
Instruction divide state stat	E Construction											36	0	0	36	1	0	38	0	0	38	1	0
Accompany and	G Wholesale and retail trade											50	9	9	50	7	0	51	9	9	51	7	0
Accompany of the series       Accompany of the series <td>H Transport and storage</td> <td></td> <td>16</td> <td>0</td> <td>0</td> <td>16</td> <td>0</td> <td>0</td> <td>22</td> <td>0</td> <td>0</td> <td>22</td> <td>0</td> <td>0</td>	H Transport and storage											16	0	0	16	0	0	22	0	0	22	0	0
Independence action         Independenction         Independenction	I Accommodation and food service activities											43	2	2	43	1	0	83	2	2	83	1	0
Real exclusion       Rea exclusion       Rea ex	3 Information and communication											40	0	0	40	0	0	16	0	0	16	0	0
Index gase is and sport and baland sport services and services andiand services and services and services and services and services	K Financial and insurance activities												0	0	3	0			0	0	5	0	0
cycle         cycle <th< td=""><td>L Real estate activities</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>162</td><td>5</td><td>5</td><td>162</td><td>4</td><td>0</td><td>160</td><td>5</td><td>5</td><td>160</td><td>5</td><td>0</td></th<>	L Real estate activities											162	5	5	162	4	0	160	5	5	160	5	0
Condition         Condition <t< td=""><td>activities</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>24</td><td>0</td><td>0</td><td>24</td><td>0</td><td>0</td><td>29</td><td>0</td><td>0</td><td>29</td><td>0</td><td>0</td></t<>	activities											24	0	0	24	0	0	29	0	0	29	0	0
consider scale scale         constraint         constraint <thconstraint< th="">         constraint         <!--</td--><td>N Administrative and support service activities</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>16</td><td>2</td><td>2</td><td>16</td><td>2</td><td>0</td><td>17</td><td>2</td><td>2</td><td>17</td><td>2</td><td>0</td></thconstraint<>	N Administrative and support service activities											16	2	2	16	2	0	17	2	2	17	2	0
Human basht services and social work synchronizes and social work synchropetities and social work synchronizes and social work synchronize	O Public administration and defence, compulsory social security											0	0	0	0	0	0	0	0	0	0	0	0
Control         0         0         0         0         0         0         0         12         0         12         0         0           Atts. extertainment and recreation         0         0         0         0         0         0         12         0         0         0         0         12         0         0         0         0         0         12         0         0         0         0         0         12         0         0         0         0         0         0         12         0	P Education											1	0	0	1	0	0	1	0	0	1	0	0
Citer services	Q Human health services and social work artivities											8	0	0	8	0	0	12	0	0	12	0	0
Citer services	R Arts, entertainment and recreation											18	0	0	18	0	0	18	0	0	18	0	0
	S Other services											3	0	0	3	0	0	3	ō	0	3	0	0
	Loans and advances											479	18	18	479	15	0	537	18	18	537	17	0

<sup>(10</sup> The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.



Information on loans and advances subject to legislative and non-legislative motorian and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 Gruppo Barchine Medoluum

							As of 3	0/09/2020														As of 2	1/12/2020						
	canying amoun							Accumulated imp			inges in fair val			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount						Accumulated in				*	Maximum amount of the guarantee that can be considered	Gross carrying amount
(with EXE)	Performing	Of which: exposume with forbearance measures	Of which: Instruments with significant incruate in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Cf which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: opposunes with forbearance measures	Of which: I fraturments with significant increase in andit sisk since initial recognition but not credit- impaired (Stape 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guaranthic received in the context of the CDVID-19 crisis			Performing	Of which: exposures with forbearance measures	Of which:	erforming Of which: exposures w fectoarance measures	th Of which: Unlikely to pa that are not past-due or past-due or 90 days		Performing	Of which: eposums with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	10 Of which: exposures with forbainance measures	Of which: Unlikely to pay that are not pait-due or pait-due or 90 days	Public guarantee received in the context of the COVID-19 crisis	Informs to noon- performing exposures
Loans and advances subject to active EBA-compliant monitoria																													
of which: Households																													
of which: Collateralised by residential immovable property																													
of which: Non-financial corporations																													
of which: Small and Medium-sized Enterprises																													
of which: Collateralised by commercial immovable property																													

		Aa of 30(09/2020																					As of 31	/12/2020						
		sanying amount							Accumulated imp			anges in fair va			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount						Accumulated im		ated negative cha		κ.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min Exit)	Refuting Technical Strategy (1997)								Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit six since initial recognition but not credit- impained (Stape 2)	Non-perform	oing Of which: exposures with forbearance measures	Cf which: Unlikely to pay that are not pain-due <= 00 days	Public guarantiae neceived in the context of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit six since initial recognition but not credit- impaired (Stage 2)	g Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasince measures	Of which:	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisia	Informs to non- performing exposures
Loans and advances with expired EBA-compliant monitoria																														
of which: Households																														
of which: Collateralised by residential immovable property																														
of which: Non-financial corporations																														
of which: Small and Medium-sized Enterprises																														
of which: Collateralised by commercial immovable property																														

							As of 30	/09/2020													As of 31	/12/2020						
	canying amount							Accumulated imp		lated negative changes			Maximum amount of the guarantee that can be considered	Gross carrying amount	carrying amount							Accumulated im		lated negative cha		×	Maximum amount of the guarantee that can be considered	Gross carrying amount
	Performing			Non-perform				Performing			n-performing							Non-performin										
(min EUR)		Of which: exposures w forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but ret credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instrumental with significant increase in oveld risk since initial recognition but not credit- impaind (Stage 2)	eing for	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Of which: seposures with forbearance melaiunes	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not path-due or path-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes																												
of which: Households																												
of which: Collateralised by residential immovable property																												
of which: Non-financial corporations																												
of which: Small and Medium-sized Enterprises																												
of which: Collateralised by commercial immovable property																												



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Gruppo Bancario Mediolanum

		An of 31/03/2021															As of 30/06/2021															
	Gross	carrying amoun						Network Accumulated impairment, accumulated registrie charges in far value due to crudit stak.									carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit mik							Maximum amount of the guarantee that can be considered	amount	
(min BJR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in ceedt risk since initial nicognition but not credit- impained (Stage 2)	Non-perform	ing Of which: esposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: seposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	Inflows to non- parforming exposunal		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: a bistruments with significant increase in credit risk since initial nicognition but nicognition but nicognition but impained (Stage 2)	Non-performi	ng Of which: sopoisuns with forbarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	e performing
Loans and advances subject to active EBA-compliant monatoria	272	258	13	47	4	4	4	3	3	1	2	1	1	1	0	3	202	199	15	26	3	3	3	3	2	1	2	1	0	1	0	٥
of which: Households	207	203	11	30	4	3	4	2	2	٥	1	1	1	1	0	2	140	137	13	22	з	3	1	2	1	1	1	0	0	۰	0	۰
	181	177	10	25	4	3	4	2	1	٥	1	1	1	1	0	2	134	131	12	20	3	3	1	2	1	1	1	0	0	۰	٥	٥
of which: Non-financial corporations	66	65	2	17	٥	٥	0	1	1	٥	1	٥	٥	0	0	0	63	62	2	4	0	0	0	1	1	٥	٥	٥	0	0	0	٥
of which: Small and Medium-sized Enterprises	23	23	0	13	٥	٥	٥	1	0	٥	۰	٥	0	0	0	0	23	23	0	۰	0	0	٥	٥	۰	0	0	0	0	۰	0	۰
of which: Collataralised by commercial immovable property	29	29	0	13	٥	۰	٥	1	1	٥	٥	٥	٥	٥	٥	0	12	12	٥	٥	٥	0	٥	٥	۰	٥	٥	٥	0	٥	٥	٥

		Au of 31/02/2021														As of 30/06/2021																
	Gross	carrying amount						Mass Accumulated impairment, accumulated negative changes in fair value due to credit risk. garant garant carris carris								Gross carrying amount													Maximum amount of the guarantee that can be considered			
	Performing Non-performing								Performing			Non-performing					Performing	v v		Non-performin				Performing			Non-performing					
(min EuR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impained (Stage 2)		Of which: exposures wit forbearance measures	h Of which: Unlikely to pay that are not past-due or past-due or past-due or past-due or 90 days			Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: astruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVID-19 crisis	
Loans and advances with sopired EBA-compliant monatoria	127	125	5	12	1	٥	1	1	1	٥	1	0	۰	٥	0	1	207	205		33	3	2	2	3	3	٥	2	1	0	۰	٥	1
of which: Households	126	125	5	12	1	۰	1	1	1	٥	1	0	۰	٥	0	1	166	185	7	22	3	2	2	2	1	٥	1	1	0	0	٥	1
of which: Collateralised by residential immovable property	122	121	5	12	1	٥	1	1	1	٥	1	0	۰	٥	0	1	165	163	7	16	2	2	2	1	1	٥	1	0	0	0	٥	1
of which: Non-financial corporations	1	1	٥	0	0	0	0	0	0	٥	٥	0	۰	٥	0	0	20	20	٥	11	0	٥	0	2	2	٥	2	0	0	0	٥	۰
of which: Small and Medium-sized Enterprises	٥	٥	٥	٥	0	٥	٥	0	0	٥	0	0	٥	0	0	0	17	17	0	11	0	٥	0	2	2	٥	2	٥	0	0	٥	۰
of which: Collateralised by commercial immovable property	۰	٥	٥	•	0	۰	٥	0	0	٥	•	0	٥	٥	0	0	17	17	٥	11	0	0	0	2	2	٥	2	٥	0	0	0	•

		As of 31/03/2021															As of 30/65/2021															
	Gross							Accumulated impairment, accumulated negative changes in fair value due to modit hisk							Maximum amount of the guasantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	
		Performing Non-performing							Performing			Non-performing					Performing		Non-performing						Non-perform							
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasance measures	Of which: Instruments with significant increase in credit fisk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbainance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposiunsi with forbeanance melaisunes	Of which: instruments with significant increate in credit faik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neositived in the contast of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	167	167	0	5	٥	٥	0	٥	٥	0	٥	٥	٥	٥	158	٥	213	213	٥	4	٥	0	0	0	٥	٥	0	٥	٥	0	195	•
of which: Households	83	83			٥			٥	٥			٥				٥	85	88			٥			٥	٥			٥				•
of which: Collateralised by residential immovable property	۰	٥			٥			٥	0			٥				٥	0	0			0			0	0			0				•
of which: Non-financial corporations	ы	54	٥	4	٥	٥	٥	٥	٥	0	٥	٥	٥	٥	76	٥	125	125	٥	2	٥	٥	0	٥	٥	٥	٥	٥	0	٥	106	٥
of which: Small and Medium-sized Enterprises	50	50			٥			٥	0			0				٥	78	78			٥			٥	0			٥				0
of which: Collateralised by commercial immovable property	•	٥			٥			٥	0			0				0	٥	0			0			0	0			0				•

