



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	BANCA MEDIOLANUM S.P.A.
<b>LEI Code</b>	7LVZJ6XRIE7VNZ4UBX81
<b>Country Code</b>	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.

2024 EU-wide Transparency Exercise

Key Metrics

BANCA MEDIOLANUM S.P.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	2,805	2,936	2,976	3,116	C 01.00 (r0020,c0010)	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	2,805	2,936	2,976	3,116	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,805	2,936	2,976	3,116	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,805	2,936	2,976	3,116	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,805	2,936	2,976	3,116	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,805	2,936	2,976	3,116	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	12,703	13,175	12,996	13,124	C 02.00 (r0010,c0010)	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	12,703	13,175	12,996	13,124	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.08%	22.29%	22.90%	23.74%	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	22.08%	22.29%	22.90%	23.74%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.08%	22.29%	22.90%	23.74%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.08%	22.29%	22.90%	23.74%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.08%	22.29%	22.90%	23.74%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.08%	22.29%	22.90%	23.74%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	44,416	42,235	40,580	41,953	C 47.00 (r0300,c0010)	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	6.31%	6.95%	7.33%	7.43%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

BANCA MEDIOLANUM S.P.A.

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,805	2,936	2,976	3,116	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,805	2,936	2,976	3,116	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	44,416	42,235	40,580	41,953	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	44,416	42,235	40,580	41,953	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.31%	6.95%	7.33%	7.43%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.31%	6.95%	7.33%	7.43%	[A.2]/[B.2]	

		in EUR, %						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	2,805	2,938	2,978	3,116	C01.00.0000.0000	Articles 41 and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,805	2,938	2,978	3,116	C01.00.0000.0000	Article 50 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	587	588	590	561	C01.00.0000.0000	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,377	2,516	2,500	2,675	C01.00.0000.0000	Articles 36(1) point (c), 36(1) point (g) and (h) of CRR
	A.1.3	Accumulated other comprehensive income	71	39	108	106	C01.00.0000.0000	Articles 41(1), 26(1) point (e) and 38(1) point (i) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00.0000.0000	Articles 41(1) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00.0000.0000	Articles 41(1), 26(1) point (f) and 38(1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00.0000.0000	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-2	-1	-2	C01.00.0000.0000	Articles 32 to 35 and 38(1) point (k) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-159	-159	-158	-151	C01.00.0000.0000 - C 01.00.0000.0000	Articles 41(1), 36(1) point (b) and 37 of CRR; Article 41(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-8	-11	-10	-4	C01.00.0000.0000	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00.0000.0000	Articles 41(1), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00.0000.0000	Articles 41(1), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00.0000.0000 - C 01.00.0000.0000 + C 01.00.0000.0000 - C 01.00.0000.0000	Articles 42(1), 36(1) point (h) and 89 to 91 of CRR; Article 36(1) point (h), 34(1) point (b), 24(1) point (b) and 25 of CRR; Article 36(1) point (h) and 37(2) of CRR; Article 36(1) point (h), 13(1) of CRR and Article 36(1) point (i) and 132(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (h), 24(1) point (b), 24(1) point (b) and 25 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	-57	-31	-69	-54	C01.00.0000.0000	Articles 42(1), 36(1) point (h), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (c) and 39 of CRR; Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00.0000.0000	Articles 42(1), 36(1) point (h), 45, 46, 47, 49(1) point (b), 49(1) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.5% threshold	0	0	0	0	C01.00.0000.0000	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-1	-1	-1	C01.00.0000.0000	Articles 36(1) point (h) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (h) and Article 132(1) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-4	-4	-4	-4	C01.00.0000.0000	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00.0000.0000	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (3.1.1.6 - 3.1.1.8 - 3.1.1.9)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00.0000.0000	Articles 48(1) to (3), and 48A to 48F of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00.0000.0000	Articles 47A and 48F of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00.0000.0000	Articles 48A to 47F, 47A and 48F of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00.0000.0000	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C01.00.0000.0000 - C 01.00.0000.0000	-	
A.2.2	(-) Excess deduction from T2 items over T2 Capital	0	0	0	0	C01.00.0000.0000	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00.0000.0000 - C 01.00.0000.0000 + C 01.00.0000.0000 - C 01.00.0000.0000 + C 01.00.0000.0000 - C 01.00.0000.0000	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00.0000.0000 - C 01.00.0000.0000 + C 01.00.0000.0000 - C 01.00.0000.0000	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,805	2,938	2,978	3,116	C01.00.0000.0000	Articles 74 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00.0000.0000	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	0	0	0	0	C01.00.0000.0000 - C 01.00.0000.0000	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00.0000.0000 - C 01.00.0000.0000 + C 01.00.0000.0000 - C 01.00.0000.0000 + C 01.00.0000.0000 - C 01.00.0000.0000 + C 01.00.0000.0000 - C 01.00.0000.0000	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00.0000.0000 - C 01.00.0000.0000 + C 01.00.0000.0000 - C 01.00.0000.0000	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	12,703	13,175	12,996	13,124	C01.00.0000.0000	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00.0000.0000	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	22.68%	22.29%	22.90%	23.74%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.68%	22.29%	22.90%	23.74%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.68%	22.29%	22.90%	23.74%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,805	2,938	2,978	3,116	A.1.A.1.13.A.1.13.MNU.2.A.1.13.A.2.1.A.1.A.MNU.4.A.1.13.A.1.13.A.1	-
CET1 RATIO (%) Fully loaded <sup>12</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	22.68%	22.29%	22.90%	23.74%	SR 1(5) (4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0000.0000	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0000.0000	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0000.0000	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0000.0000	-

<sup>12</sup> The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 Capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

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Overview of Risk exposure amounts

BANCA MEDIOLANUM S.P.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	10,503	10,601	10,443	10,535	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	10,503	10,601	10,443	10,535	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	16	13	15	6	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	19	15	12	12	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	187	163	143	188	C 02.00 (r0520, c0010)
Of which the standardised approach	187	163	143	188	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,977	2,383	2,383	2,383	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,977	2,383	2,383	2,383	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	12,703	13,175	12,996	13,124	

<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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P&L

BANCA MEDIOLANUM S.P.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	869	1,224	349	687
Of which debt securities income	358	513	151	304
Of which loans and advances income	460	643	180	350
Interest expenses	363	523	144	302
(Of which deposits expenses)	348	504	140	292
(Of which debt securities issued expenses)	12	16	4	8
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	21	0	12
Net Fee and commission income	638	897	266	520
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	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	17	35	-7	-4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4	-1	2	2
Gains or (-) losses from hedge accounting, net	0	-1	0	0
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	9	11	4	6
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,174</b>	<b>1,664</b>	<b>470</b>	<b>921</b>
(Administrative expenses)	475	659	175	365
(Cash contributions to resolution funds and deposit guarantee schemes)	37	41	29	32
(Depreciation)	36	49	11	22
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	16	29	12	25
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	1	0	0
(Other provisions)	16	28	12	25
Of which pending legal issues and tax litigation <sup>1</sup>	0	-1	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	20	33	7	17
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	20	33	7	17
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	13	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	115	162	42	93
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>704</b>	<b>1,002</b>	<b>277</b>	<b>553</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>572</b>	<b>822</b>	<b>221</b>	<b>450</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>572</b>	<b>822</b>	<b>221</b>	<b>450</b>
Of which attributable to owners of the parent	572	822	221	450

<sup>(1)</sup> Information available only as of end of the year

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2024 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
BANCA MEDIOLANUM S.P.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	616				183				761				669				IAS 1.54 (f)	
Financial assets held for trading	1,838	1,530	1	7	952	945	1	7	460	452	1	7	1,019	1,012	1	7	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	137	23	0	115	140	24	0	116	137	24	0	113	142	24	0	117	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	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	597	590	0	7	410	403	0	7	434	426	0	7	530	522	0	8	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	36,519				35,677				34,366				35,027				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	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				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	3,097				3,169				3,127				3,192					
<b>TOTAL ASSETS</b>	<b>42,505</b>				<b>40,532</b>				<b>39,284</b>				<b>40,578</b>				IAS 1.8(a), XI 6	

<sup>1</sup> Portfolios, which are vGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References				
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</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 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 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 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 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 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 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 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 3 Credit-impaired assets					
Financial assets at fair value through other comprehensive income	Debt securities	306	0	0	0	0	0	149	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	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	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Debt securities	18,329	0	0	-13	0	0	17,749	0	0	-13	0	0	16,802	0	0	-11	0	0	17,342	0	0	-11	0	0	16,970	0	0	-115	Annex V Part 1.31, 44(b)
	Loans and advances	17,464	652	244	-22	-26	-111	17,211	645	246	-23	-26	-112	16,802	690	251	-23	-32	-117	16,970	644	252	-25	-32	-115	16,970	644	252	-25	-32

<sup>(1)</sup> 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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

BANCA MEDIOLANUM S.P.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	9	8	7	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	5	2	2	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	37,908	35,726	34,125	35,495	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	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1	4	0	0	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	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	299	308	304	311	IAS 37.10; IAS 1.54(l)
Tax liabilities	188	220	319	169	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	660	805	778	969	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	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	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>39,065</b>	<b>37,077</b>	<b>35,534</b>	<b>36,946</b>	<b>IAS 1.9(b); IG 6</b>
<b>TOTAL EQUITY</b>	<b>3,440</b>	<b>3,455</b>	<b>3,750</b>	<b>3,632</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>42,505</b>	<b>40,532</b>	<b>39,284</b>	<b>40,578</b>	<b>IAS 1.IG6</b>

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



2024 EU-wide Transparency Exercise

Breakdown of liabilities

BANCA MEDIOLANUM S.P.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		10	12	7	0	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	12	12	13	25	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12	12	13	25	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,309	1,181	1,919	1,638	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	453	85	188	138	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	9,652	8,006	4,391	5,761	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	954	930	848	925	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,974	1,903	2,004	2,231	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,954	1,872	1,972	2,194	ECB/2013/33 Annex 2.Part 2.9.1
	Households	24,331	23,974	25,179	25,232	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	22,150	21,777	21,554	21,753	Annex V.Part 1.42(f), 44(c)
Debt securities issued		309	313	302	306	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		320	341	320	306	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>37,918</b>	<b>35,743</b>	<b>34,134</b>	<b>35,498</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
BANCA MEDIOLANUM S.P.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (ms) 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	LAST MEASURE		MULTIPLICATION FACTOR (ms) 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	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	104	50	0	0	0	0						0	0	0	0								
Of which: General risk	93	35	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Equities	83	114	0	0	0	0						0	0	0	0								
Of which: General risk	42	57	0	0	0	0						0	0	0	0								
Of which: Specific risk	42	57	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>187</b>	<b>163</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	62	106	0	0	0	0						0	0	0	0								
Of which: General risk	46	87	0	0	0	0						0	0	0	0								
Of which: Specific risk	4	8	0	0	0	0						0	0	0	0								
Equities	81	82	0	0	0	0						0	0	0	0								
Of which: General risk	40	41	0	0	0	0						0	0	0	0								
Of which: Specific risk	40	41	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>143</b>	<b>188</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Consolidated data								
Central governments or central banks	29,769	29,769	0	157	18,598	18,776	0	171
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	2	2	0	0	2	2	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	376	376	0	0	377	377	0	0
Institutions	2,286	2,128	147	0	2,094	884	112	0
Corporates	4,463	4,064	1,025	0	4,432	4,042	1,013	0
of which: SME	207	207	0	0	207	207	0	0
Retail	4,256	3,857	1,025	0	4,225	3,835	1,013	0
Secured by mortgages on immovable property	13,889	13,889	0	0	13,889	13,889	0	0
of which: SME	53	53	0	0	53	53	0	0
Exposures in default	246	107	117	0	256	106	119	0
Risks associated with particular high risk	0	0	0	0	24	24	35	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	1,548	1,548	1,551	0	1,551	1,551	1,589	0
Equity	0	0	0	0	0	0	0	0
Other resources	3,971	3,971	0	0	3,971	3,971	0	0
Standardised total <sup>4</sup>	58,728	49,776	3,823	174	48,294	47,284	3,824	171

<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> Discontinued Total does not include the securitisation portfolio under the scope prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been selected under the following rule: Clusters of counterparty covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
ITALY								
Central governments or central banks	0	0	0	0	16,112	16,541	0	171
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	29	29	0	0
Institutions	0	0	0	0	795	665	49	0
Corporates	0	0	0	0	1,322	924	911	0
of which: SME	0	0	0	0	131	69	69	0
Retail	0	0	0	0	423	248	239	0
Secured by mortgages on immovable property	0	0	0	0	34	12	7	0
of which: SME	0	0	0	0	16,944	16,877	3,867	0
Exposures in default	0	0	0	0	27	27	15	0
Risks associated with particular high risk	0	0	0	0	242	107	114	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	0	0	0	0	190	190	229	0
Equity	0	0	0	0	2,880	2,880	2,880	0
Other resources	0	0	0	0	1,448	1,448	0	0
Standardised total <sup>4</sup>	0	0	0	0	18,206	18,206	4,281	171

<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> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
SPAIN								
Central governments or central banks	0	0	0	0	2,040	2,040	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	119	119	43	0
Corporates	0	0	0	0	58	48	43	0
of which: SME	0	0	0	0	39	39	34	0
Retail	0	0	0	0	21	21	20	0
Secured by mortgages on immovable property	0	0	0	0	25	25	25	0
of which: SME	0	0	0	0	1,051	1,051	281	0
Exposures in default	0	0	0	0	17	16	0	0
Risks associated with particular high risk	0	0	0	0	24	24	35	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other resources	0	0	0	0	331	331	0	0
Standardised total <sup>4</sup>	0	0	0	0	331	331	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> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
FRANCE								
Central governments or central banks	0	0	0	0	330	330	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	37	37	7	0
Corporates	0	0	0	0	1	1	1	0
of which: SME	0	0	0	0	0	0	0	0
Retail	0	0	0	0	1	1	1	0
Secured by mortgages on immovable property	0	0	0	0	1	1	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Risks associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	0	0	0	0	1	1	1	0
Equity	0	0	0	0	0	0	0	0
Other resources	0	0	0	0	221	221	0	0
Standardised total <sup>4</sup>	0	0	0	0	589	589	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> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>Consolidated data</b>		18,177	18,367	105		18,173	18,777	107	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		1	1	0		2	2	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		478	478	0		483	483	0	
Institutions		862	762	238		862	712	238	
Corporates		1,348	971	950		1,353	979	939	
of which: SME		112	79	67		112	65	76	
Retail		4,590	4,095	2,494		4,346	4,195	2,526	
of which: SME		79	43	33		96	59	39	
Secured by mortgages on immovable property		13,204	13,805	6,176		13,227	13,888	6,176	
of which: SME		54	54	19		71	71	29	
Exposures in default		251	309	111	111	256	314	114	111
Items associated with particular high risk		0	0	0		0	0	0	
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)		1,339	1,339	1,345		1,379	1,379	1,387	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>		<b>44,728</b>	<b>43,728</b>	<b>13,468</b>	<b>111</b>	<b>44,490</b>	<b>45,273</b>	<b>13,545</b>	<b>117</b>

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

(2) Standardised Total does not include the securitisation portfolio unless the results refer to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>ITALY</b>		13,625	13,703	105		13,631	13,825	107	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		1	1	0		2	2	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		291	291	0		291	291	0	
Institutions		963	422	46		940	390	36	
Corporates		1,273	808	862		1,276	901	876	
of which: SME		114	62	55		113	73	60	
Retail		4,263	3,808	2,244		4,234	3,868	2,248	
of which: SME		42	13	7		56	17	10	
Secured by mortgages on immovable property		10,802	10,771	5,762		10,796	10,794	5,776	
of which: SME		37	36	14		52	52	21	
Exposures in default		147	195	116	116	149	198	120	114
Items associated with particular high risk		0	0	0		0	0	0	
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)		154	154	200		154	154	200	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>		<b>13,625</b>	<b>13,611</b>	<b>676</b>	<b>116</b>	<b>13,564</b>	<b>13,564</b>	<b>671</b>	<b>114</b>

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>SPAIN</b>		2,229	2,229	0		2,338	2,337	0	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		89	44	42		129	129	48	
Corporates		47	44	40		55	51	48	
of which: SME		18	17	13		21	20	16	
Retail		111	77	29		108	89	32	
of which: SME		34	28	35		39	33	39	
Secured by mortgages on immovable property		1,500	1,500	382		1,519	1,519	390	
of which: SME		18	18	9		19	19	9	
Exposures in default		7	4	3	3	7	4	4	3
Items associated with particular high risk		0	0	0		0	0	0	
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)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>		<b>2,229</b>	<b>2,229</b>	<b>0</b>	<b>3</b>	<b>2,338</b>	<b>2,337</b>	<b>0</b>	<b>3</b>

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>FRANCE</b>		0	0	0		0	0	0	
Central governments or central banks		0	0	0		0	0	0	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		35	35	7		33	33	7	
Corporates		1	1	1		1	1	1	
of which: SME		1	1	1		1	1	1	
Retail		1	1	1		1	1	1	
of which: SME		1	1	1		1	1	1	
Secured by mortgages on immovable property		1	1	0		1	1	0	
of which: SME		0	0	0		0	0	0	
Exposures in default		0	0	0		0	0	0	
Items associated with particular high risk		0	0	0		0	0	0	
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)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

BANCA MEDIOLANUM S.P.A.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
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 Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

BANCA MEDIOLANUM S.P.A.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		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, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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 Securitisation position unlike in the results prior to the 2019 exercise.













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BANCA MEDIOLANUM S.P.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[ 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																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																
[ 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		377	377	0	0	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 "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 "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective 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 item does not include exposures to counterparties (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe 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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying eGAAP













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

BANCA MEDIOLANUM S.P.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount					
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet									
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures									
		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		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost																		
[ 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																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																		
[ 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	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

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 "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective 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 item does not include exposures to counterparties (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe 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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>				
		Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which: defaulted		Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>		Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>		
mil. EUR																						
Cash balances at central banks and other demand deposits	613	0	0	0	0	0	0	0	0	0	189	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	18,635	0	0	0	0	14	0	0	0	17,888	0	0	0	0	13	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	18,559	0	0	0	0	13	0	0	0	17,823	0	0	0	0	13	0	0	0	0	0		
Credit institutions	76	0	0	0	0	0	0	0	0	76	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	18,364	27	247	247	244	48	113	111	90	18,105	61	248	248	248	51	114	112	91				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	3	0	1	1	1	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0		
Credit institutions	165	0	0	0	0	0	0	0	0	71	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	1,082	2	8	8	8	1	7	7	0	854	2	0	0	0	1	0	0	0	0	0		
Non-financial corporations	798	1	46	46	46	7	17	17	28	731	1	46	46	46	7	18	18	28				
of which: small and medium-sized enterprises	281	0	11	11	11	3	3	3	8	206	0	11	11	11	1	3	3	7				
of which: Loans collateralized by commercial immovable property	103	0	1	1	1	1	2	2	3	104	0	1	1	1	1	2	2	3				
Households	16,317	24	192	192	188	40	88	87	62	16,448	56	201	201	201	43	96	96	61				
of which: Loans collateralized by residential immovable property	11,904	13	102	102	102	26	43	43	58	11,951	33	107	107	107	28	48	48	59				
of which: Credit for consumption	3,160	7	59	59	57	10	27	26	0	3,224	9	65	65	62	11	31	29	0				
DEBT INSTRUMENTS other than HFT	37,612	27	247	247	244	81	113	111	90	36,184	61	248	248	248	64	114	112	91				
OFF-BALANCE SHEET EXPOSURES	1,082	2	8	8	8	1	7	7	0	1,082	2	8	8	8	1	7	7	0				

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47a(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</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.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
BANCA MEDIOLANUM S.P.A.

	As of 31/03/2024										As of 30/06/2024																																
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collateral and financial guarantees received on non-performing exposures																					
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>					Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>																									
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which: defaulted	Of which Stage <sup>(4)</sup>					Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which: defaulted	Of which Stage <sup>(4)</sup>																								
(in € M)																																											
Cash balances at central banks and other demand deposits	788	0	0	0	0	0	0	0	0	0	686	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	
Debt securities (including at amortised cost and fair value)	16,816	0	0	0	0	11	0	0	0	0	17,553	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	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			
General governments	16,791	0	0	0	0	11	0	0	0	0	17,378	0	0	0	0	0	11	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	
Credit institutions	125	0	0	0	0	0	0	0	0	0	176	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		
Other financial corporations	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		
Non-financial corporations	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		
Loans and advances (including at amortised cost and fair value)	17,747	68	254	254	253	95	118	117	92	0	17,870	53	255	255	252	96	117	115	94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	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			
General governments	4	0	1	1	1	0	0	0	0	0	3	0	1	1	1	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			
Credit institutions	110	0	0	0	0	0	0	0	0	0	169	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			
Other financial corporations	600	2	1	1	1	1	0	0	0	0	601	2	0	0	0	1	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		
Non-financial corporations	600	12	46	46	46	6	19	19	27	0	736	4	50	50	50	7	21	21	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
of which: small and medium-sized enterprises	194	3	10	10	10	1	3	3	7	0	237	3	11	11	11	3	4	4	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
of which: Loans collateralised by commercial immovable property	94	0	1	1	1	0	2	2	3	0	101	0	1	1	1	0	2	2	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Households	16,338	54	205	205	203	47	99	98	64	0	16,360	46	204	204	201	49	98	96	66	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Loans collateralised by residential immovable property	11,904	29	110	110	110	30	59	59	60	0	11,878	28	102	102	102	31	43	43	59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Credit for consumption	3,224	12	66	66	63	12	32	30	0	0	3,290	12	69	69	66	12	34	32	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
DEBT INSTRUMENTS other than HFT	35,421	68	254	254	253	66	118	117	92	0	36,890	53	255	255	252	68	117	115	94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
OFF-BALANCE SHEET EXPOSURES	1,130		-1	-1	-1	-1	0	0	0	0	1,140		-1	-1	-1	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1451 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

BANCA MEDIOLANUM S.P.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on 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		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)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		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)	137	59	31	28	91	27	135	52	27	24	91	23
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	0	0	0	0	0	0
Non-financial corporations	21	4	2	2	18	3	22	5	3	2	18	3
of which: small and medium-sized enterprises	6	3	1	1	4		6	3	2	2	3	
Households	108	48	22	19	73	24	113	47	25	22	73	20
DEBT INSTRUMENTS other than HFT	137	59	31	28	91		135	52	27	24	91	
Loan commitments given	1	1	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 <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

<sup>(3)</sup> The information 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.

2024 EU-wide Transparency Exercise

Forborne exposures

BANCA MEDIOLANUM S.P.A.

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln 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)	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	136	54	29	25	90	24	128	47	22	18	89	23
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	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	23	5	3	2	19	3	21	5	3	2	18	2
of which: small and medium-sized enterprises	8	3	2	2	5		6	3	2	2	4	
Households	113	49	26	23	70	21	107	43	19	16	71	21
DEBT INSTRUMENTS other than HFT	136	54	29	25	90		128	47	22	18	89	
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 <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2024 EU-wide Transparency Exercise  
Breakdown of loans and advances to non-financial corporations other than held for trading  
BANCA MEDIOLANUM S.P.A.

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024									
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	
A Agriculture, forestry and fishing	10	0	0	10	0	0	10	0	0	0	0	0	9	0	0	9	0	0	13	0	0	13	0	0	0
B Mining and quarrying	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
C Manufacturing	78	8	8	78	2	0	78	8	8	78	2	0	73	8	8	73	2	0	71	8	8	71	2	0	0
D Electricity, gas, steam and air conditioning supply	10	0	0	10	0	0	10	0	0	10	0	0	7	0	0	7	0	0	7	0	0	7	0	0	0
E Water supply	3	0	0	3	0	0	3	0	0	3	0	0	1	0	0	1	0	0	1	0	0	1	0	0	0
F Construction	66	0	0	66	1	0	67	0	0	67	1	0	55	0	0	55	1	0	64	0	0	64	0	0	0
G Wholesale and retail trade	78	20	20	78	10	0	77	20	20	77	10	0	67	20	20	67	10	0	67	21	21	67	10	0	0
H Transport and storage	26	1	1	26	0	0	26	1	1	26	0	0	26	1	1	26	0	0	26	1	1	26	1	0	0
I Accommodation and food service activities	62	7	7	62	1	0	60	7	7	60	1	0	56	7	7	56	2	0	56	7	7	56	2	0	0
J Information and communication	45	0	0	45	0	0	36	0	0	36	0	0	34	0	0	34	0	0	34	0	0	34	0	0	0
K Financial and insurance activities	17	0	0	17	0	0	18	0	0	18	0	0	26	0	0	26	0	0	62	0	0	62	0	0	0
L Real estate activities	209	6	6	209	6	0	211	7	7	211	7	0	226	6	6	226	6	0	238	6	6	238	6	0	0
M Professional, scientific and technical activities	58	1	1	58	0	0	65	1	1	65	1	0	59	2	2	59	2	0	70	4	4	70	3	0	0
N Administrative and support service activities	28	2	2	28	2	0	22	2	2	22	2	0	27	1	1	27	1	0	26	1	1	26	1	0	0
O Public administration and defence, compulsory social security	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
P Education	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	2	0	0	2	0	0	0
Q Human health services and social work activities	10	0	0	10	0	0	11	0	0	11	0	0	8	0	0	8	0	0	8	0	0	8	0	0	0
R Arts, entertainment and recreation	23	0	0	23	0	0	22	0	0	22	0	0	30	0	0	30	1	0	31	0	0	31	1	0	0
S Other services	2	0	0	2	0	0	2	0	0	2	0	0	3	0	0	3	0	0	4	0	0	4	0	0	0
Loans and advances	-798	46	46	-798	24	0	-731	46	46	-731	25	0	-690	46	46	-690	25	0	-738	50	50	-738	28	0	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.