

Bank Name	BANCA MEDIOLANUM S.P.A.
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

(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
Available capital (amounts)						
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
Risk exposure amounts						
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
Capital ratios						
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))	•
Leverage ratios						
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



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	2,805	2,936	2,976	3,116	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,805	2,936	2,976	3,116	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	

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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR., %) OWN FUNDS	2,805	2,936	2,976	3,116	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,805	2,936	2,976	3,116	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	587	588	590	561	C 01.00 (r9030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	2,377	2,516	2,520	2,675	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	71	39	108	106	C 01.00 (r0180,c0010)	Articles 4(100), 20(1) point (d) and 36 (1) point (l) of CPR
	_						C 01.00 (0200,c0010)	Atticism 4(117) and 26(1) point (e) of CRR
	A1.4	Other Reserves	0	0	0	0	C 01.00 (9210,c0010)	Atticise 4(117) and 20(1) point (4) or LHA Atticise 4(112), 20(1) point (1) and 36 (1) point (4) of CRR
	A.1.5	Funds for general banking risk						
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article B4 of CFR
	A1.7	Adjustments to CETs due to prudential filters	-2	-2	-1	-2	C 01.00 (r0250,c0010)	Articles 32 to 25 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-159	-159	-158	-161	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	-8	-11	-10	-4	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 35(1) point (d), 40 and 250 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (+0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRIX
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital.	0	0	0	0	C 01.00 (r0420,c0010)	Acticles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 35(1) point (() of CRR Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 [0450,c0010] + C 01.00 [0460,c0010] + C 01.00 [0470,c0010] + C 01.00 [0671,c0010]+ C 01.00 [0472,c0010]	Attorne 4,00,,301 peers (4) (4) and also but of Letter, Amount act (1) peers (6) (6), anal. (1) peers (6), 444(, point (6) and 258 of CRR\$ Articles 35(1) peers (6) (6) and 25(4) of CRR\$. Articles 35(1) point (6) (6) and 153(8) of CRR and Articles 36(1) point (6) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 263(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	-57	-31	-69	-54	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 36; Articles 46(1) point (a) and 46(2) of CFR
OWN FUNDS	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entitles where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (I; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18		0	0	0	0	C 01.00 (40510,c0010)	Article 48 of CPR
	A.1.18A		0	4	4	-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A1.18B		0	0	0	0	C 01.00 (40514,c0010)	Atticle 36(1), point (e) and Atticle 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (40515,c0010)	Article 36(1), point (i) CRR
	A1.19		-4	-4	-4	-4	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		0	0	0	0	C 01.00 (r0529,c0010)	-
	A1.21		0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests $(+i\cdot)$	0	0	0	0	C 01.00 (40240,c0010)	Addiction 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Atticles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (40530,c0010)	Article 51 of CPR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (+0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,805	2,936	2,976	3,116	C 01.00 (49015,c0010)	Article 25 of CFPR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (x0750,c0010)	Artiscle 73 of CFFR
	A4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
		·					C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2		0	0	0	0	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3		0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	12,703	13,175	12,996	13,124	C 02.00 (r0010,c0010)	Articles 50(3), 95, 95 and 96 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	22.08%	22.29%	22.90%	23.74%	GA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.08%	22.29%	22.90%	23.74%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.08%	22.29%	22.90%	23.74%	GA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,805	2,936	2,976	3,116	[A.1-A.1.13-A.1.21+MN[A.2+A.1.13-A.2.2- A.2.4+MN[A.4+A.2.2-A.4.3,0],0]]	-
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	22.08%	22.29%	22.90%	23.74%	[0.1)(8-8.1)	-
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments to 12 date to IFRS 9 transitionne, at all generits Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		Adjustments included in HWAs due to IHAS 9 transitional arrangements ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a				l "		



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	10,503	10,601	10,443	10,535	C 02.09 (n044, c0110) (C 07.00 (n089, c1220, s001) + C 07.00 (n0110, c1220, s001) + C 07.00 (n0130, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s002) + C 08.01 (
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	C02.00 (0310, c0010) - [C08.01 (0040, c0260, s001) + C08.01 (0050, c0260, s001) + C08.01 (0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	16	13	15	6	C 07.00 (10080, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, ct220, s001) + C 08.01 (10040, ct280, s002) +
Credit valuation adjustment - CVA	19	15	12	12	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (0470, 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 (0010, c0601)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(0010,c0090),C 24.00(0010,c0100),C 24.00(0010,c0100)*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 (0000, 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	

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

² 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.



	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
(mln EUR)				
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
TOTAL OPERATING INCOME, NET	1,174	1,664	470	921
(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 ¹	0	-1	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	704	1,002	277	553
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	572	822	221	450
	0	0	0	0
Profit or (-) loss after tax from discontinued operations	572	822	221	450
PROFIT OR (-) LOSS FOR THE YEAR				450
Of which attributable to owners of the parent	572	822	221	450

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

i																	
(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/	03/2024			As of 30/0	6/2024		
			Fair value hierarch				Fair value hierarch				Fair value hierarch	ıy			air value hierarch		
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	616				183				761				669				IAS 1.54 (I)
Financial assets held for trading	1,538	1,530	1	7	952	945	1	7	460	452	1	7	1,019	1,012	1	7	IFRS 7.8(a)(ii);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)(i); 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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	36,519				35,677				34,366				35,027				IFRS 7.8(f); 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 ¹	3,097				3,169				3,127				3,192				
TOTAL ASSETS	42,505				40,532				39,284				40,578				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	EUR)			As of 30/09/20	23					As of 31/1	12/2023			As of 31/03/2024						As of 30/06/2024						
		Gross carry	ring amount ⁽²⁾		Acc	umulated impairmen	ıt ⁽²⁾	Gr	oss carrying amour	it ⁽²⁾	Accu	imulated impairmer	nt ⁽²⁾	Gro	ss carrying amount	(2)	Acci	ımulated impairme	nt ⁽²⁾	Gros	s carrying amount	2 1	Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ³		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	risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	in credit risk since	risk since initial	Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	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	risk since initial	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		306	0	0	0	0	0	149	0	0	0	0	0	114	0	0	0	0	0	212	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		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 1.32, 44(a)
Financial assets at		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	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	17,464	652	244	-22	-26	-111	17,211	645	246	-23	-28	-112	16,802	690	251	-23	-32	-117	16,970	644	252	-25	-32	-115	Annex V.Part 1.32, 44(a)

 $^{^{\}rm (I)}$ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

^[9] From June 2021, the gross carrying amount of assets and accumulated impairments that are punchased 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

BANCA MEDIOLANUM S.P.A.

(mln EUR)

(mar Eori)					
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	9	8	7	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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 ¹	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(I)
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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	39,065	37,077	35,534	36,946	IAS 1.9(b);IG 6
TOTAL EQUITY	3,440	3,455	3,750	3,632	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	42,505	40,532	39,284	40,578	IAS 1.IG6

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



Breakdown of liabilities

BANCA MEDIOLANUM S.P.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
SHOLL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Danasita	of which: Current accounts / overnight deposits	453	85	188	138	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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
TOTAL FINANCIAL LIABILITIES		37,918	35,743	34,134	35,498	



Market Risk
BANCA MEDIOLANUM S.P.A.

	SA					l l	М									IM						
			VaR (Memorano	dum item)	STRESSED VaR	(Memorandum item)	INCREMEN MIGRATION R	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHI	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CH	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VARAVE)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVØRT- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (V∂Rt- 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	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	104	50	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	93	35	0	0	0	0							0	0	0	0						
Equities	83	114	0	0	0	0							ů	0	0	0						
Of which: General risk	42	57	o o	0	0	0							, i	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						
Total	187	163	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31.	/03/2024									As of 30/0	6/2024					
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						
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 Total	0	0	0	0	0	0							0	0	0	0						
otat	143	188	0	0	0	0	0	0	0	0	0	0	0	1 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 OVI template.



European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised App	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions
	(minEUR, %)	22.789	20.016	157		18,558	18,776	171	
	Central dovernments or central banks Regional dovernments or local authorities	29,769	20,016	13/		10,000	10,776	1/3	
	Public sector entities	2	2	2		2	2	2	
	Multilateral Development Banks					o o	0		
	International Organisations	376	376	0		377	377	0	
	Institutions	1,264	1,115	147		1,004	854	111	
	Corporates	1,465	1,065	1,025		1,432	1,042	1,013	
	of which: SME	227	157	132		151	87	74	
	Retail	4,571	4,093	2,513		4,665	4,157	2,550	
Consolidated data	of which: SME	56	40	23		67	40	23	
OUTSOUGHTE GUILL	Secured by mortstages on immovable property	11,889	11,863	4,265 19		11,942	11,914 53	4,197 19	
	of which: SME	246	107	117	113	250	100	119	
	Exposures in default	246	107	117	113	250	24	35	
	Items associated with particularly high risk Covered bonds								
	Claims on institutions and corporates with a ST credit assessment					o o	0		
	Collective investments undertakings (CRI)	207	207	314		197	197	295	
	touty	1,546	1,546	1,552		1,583	1,583	1,589	
	Other exposures	9,383	9,385	528		8,223	8,223	532	
	Standardised Total ²	50.738	49,776	10,519	175	41,256	47.258	10.514	-

					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31/	12/2023	
	(mtsEUR, N)	Original Exposure ¹	Esposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0		0		16,122	16,341	173	
	Regional dovernments or local authorities	0	0	0			0		
	Public sector entities	0				2	2	2	
	Multilateral Development Banks					25	25		
	International Organisations		0			795	665	49	
	Institutions Corporates					1.322	936	911	
	of which: SME	0		0		131	69	60	
	Retail	0	0			4.337	3,866	2.337	
	of which: SME	0	0			34	12	7	
ITALY	Secured by mortgages on immovable property	0				10.854	10.837	3.807	
	of which: SME	0	0	0		37	37	15	
	Exposures in default	0	0	0	0	242	103	114	112
	Items associated with particularly 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 (CRII)	0	0	0		160	160	229	
	Equity	0	0	0		1,382	1,382	1,388	
	Other exposures	0		0		7,549	7,549	435	

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minSUR, 66) Central governments or central banks					2.045	2,048		
	Regional governments or local authorities			0		0	0		
	Public sector entities	0	0	0		0	0	0	
	Multitateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		113	113	43	
	Corporates	0	0	0		50	48	43	
	of which: SME	0	0	0		29 312	18	14	
	Retail					312	277	202 16	
SPAIN	of which: SME					1.053	29 1,053	382	
	Secured by mortalists on immovable property of which: SME	0				1,053	1,053	302	
	of which: SME Exposures in default	0		0	0	7	5		,
	terms associated with particularly high risk	0	0	0		74	24	35	
	Covered bonds			0			0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	0	0	0		3	3	2	
	Equity	0	0	0		0	0	0	
	Other exposures		0			315	319	57	
	Standardised Total								

					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31.	12/2023	
		Original Exposure ⁶	Exposure Value	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Secretary common or security of the common o	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	·	315 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	315 30 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	
	Standardised Total	Secretary and the secretary an							



2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
				03/2024			As of 30	06/2024	
	(min EUR, N)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions
	Central sovernments or central banks	18,177	18,387	165		18,573	18,777	167	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		2	2	2	
	Multilateral Development Banks	0	0	0		50	50	0	
	International Organisations	478	478	0		481	481	0	
	Institutions	851	701	126		882	732	128	
	Corporates	1,349	971	950		1,353	272	939	
	of which: SME	132 4590	79 4.095	67 2.494		136 4,674	93 4.156	76 2.526	
	Retail					4,674			
Consolidated data	of which: SME	75 11.925	41 11.895	23 4175		96 11.937	50 11.898	29 4.176	
	Secured by mortstates on immovable property of which: SME	11,920	11,895	4,175		71	11,090	4,170	
	of which: SME Exposures in default	255	109	121	118	256	112	124	110
	Items associated with particularly high risk			0		0		0	
	Covered bonds	o o				0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
c E	Collective investments undertakinss (CIU)	192	292	305		189	189	304	
	Equity	1,539	1,539	1,545		1,579	1,579	1,587	
	Other exposures	5,371	5,372	578		6,422	6,422	589	
	Standardised Total ²	44,728	43,739	10.458	186	46,400	45,378	10.541	187

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(min D.S. N)	Original Exposure ⁵	Exposure Value ⁵	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	15,692	15,703	165		15,631	15,835	167	
	Regional governments or local authorities		0	0				0	
	Public sector entities	1	1	1		2	2	2	
	Muditional Development Bunks	0	0	0		0	0	0	
	International Organisations	26	26	0		26	26	0	
	Institutions	563	412	46		540	390	36	
	Corporates	1,273	822	882		1,276	905	870	
	of which: SME	114	62	55		115	73	60	
	Retail	4,262	3,808	2,284		4,334	3,856	2,308	
174137	of which: SME	41	13	7		56	17	10	
ITALY	Secured by mortgiggs on immovable property	10,802	10,771	3,783		10,796	10,758	3,778	
	of which: SME	37	36	14		52	52	21	
	Exposures in default	247	205	116	116	249	108	120	1
	Items associated with particularly high risk		0	0		0	0	0	
	Covered bonds		0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakinsis (CIUI	154	154	250		154	154	250	
	Equity	1,334	1,334	1,340		1,392	1,392	1,400	
	Other exposures	4,041	4,041	478		5,384	5,384	471	
	Standardised Total ²				100				

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(min D.R. N)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Rbk exposure amount	Value adjustments and provisions ²
SPAIN	Control accommendation of an information of the Control accommendation of the Control accommenda	2,230 0 0 0 9 9 47 12 311 314 1,100 120 0 0 0	2,220 0 0 0 9 95 44 147 223 28 1,000 18 4 0 0	0 0 0 0 41 44 200 203 333 5 4 4 0 0 0	3	2,33m 0 0 0 0 129 21 325 329 1,119 19 7 0 0	2,337 0 0 0 0 0 129 53 23 20 206 33 1,119 4 0 0 0	0 0 0 0 493 485 1266 139 3300 5 4 4 0 0 0 1 1 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1	3
	Other exposures Standardized Total ²	432	440			179	200	A	5

Contral generation is extended by Contral generate Value Contral						Standardise	ed Approach			
Contraguement or colorable Contraguement				As of 31	03/2024			As of 90	1/06/2024	
Contrago, personance or anomal masses 240 36 4 671 672 673 674 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675 675			Original Exposure ¹	Exposure Value [®]	Risk exposure amount		Original Exposure ¹	Esposore Value ¹	Rbk exposure amount	Value adjustments and provisions ²
Other conducts 201 281 0 300 30 0	FRANCE	Could agreement or unter least Could agreement or unter least Could agreement least Could agreement least Counter least C	345 0 0 0 0 35 1 1 1 0 0 1 1 0 0 0 0 1 1 1 0 0 0 1 1 1 0 0 0 1 1 1 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	345 0 0 0 0 25 1 1 1 0 1 1 0 0 0 0 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 0 0	٥	471 0 0 0 0 23 23 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	471 0 0 0 3 3 3 1 1 1 0 0 0 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	c



Credit Risk - IRB Approach

							IRB Ap	IRB Approach											
				As of 30	/09/2023					As of 31	12/2023	23							
		Origina	Original Exposure ¹		Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments						
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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						
Canaalidatad 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 ²				0						0								

⁽¹⁾ 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).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

		IRB Approach											
				As of 31	/03/2024					As of 30	/06/2024	6/2024	
		Origina	Original Exposure ¹		Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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
Canaalidatad 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 ²				0						0		

⁽¹⁾ 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).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						BANCA MEDIOLANUM S.P								
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mone Total	Austria													
[3M - 1Y] [3M - 1Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - mone Total	Belgium	10 0 0 0 0 0	19 0 0 0 0 0	000000000000000000000000000000000000000	(19 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	000000000000000000000000000000000000000	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
[0-3M] [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 - mone	Сургиз													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

						NUM S.P.A.								
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio	ı	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	11	9 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		19 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	6	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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	30	6 16 16 16 16 16 16 16 16 16 16 16 16 16	0		16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 300 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 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	1	8 18 18 18 18 18 18 18 18 18 18 18 18 18	0		18 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	6	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	000000000000000000000000000000000000000	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M[Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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] [SY-10Y] [10Y-more	Italy	2.41 2.12 6.87 1.62 2.82 81 1.586	0 8 2,826	834 55 0 0 0		18 0 0 0 0 0 0 0 0 0	1,564 2,073 6,868 1,622 0 2,826	0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total	1	15,96	1 15,949	889		18	15,043		0	0	0	0		0



General governments exposures by country of the counterparty

							BANCA MEDIOLANUM S.F							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
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)									Nominal	Provisions	Risk weighted exposure amount
				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			
[0 - 3M [Latvia													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania													
[0.3Mf [3M-1Yf] [1Y-2Yf] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y-more	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland													
00 aM	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													



General governments exposures by country of the counterparty

							BANCA MEDIOLANUM S.P	.А.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
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 at fair						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss		of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Slovakia													
[0 - 3M[Slovenia													
[0.3Mf [3M-1Yf] [1Y-2Yf] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y-more	Spain	14- 1.6202 133 100	9 139 99 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 20 0 0 0 0	0 0 124 1,627 139 9 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 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden	221	2,000	Ü		20	1,000			· ·	v	, and the second	U	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0 - 3M[Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													



General governments exposures by country of the counterparty

							BANCA MEDIOLANUM S.P.	.A.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
	(managed)											Off-balance si	neet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net		Non-derivative financial a:	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	Country / Negron	financial assets	Oerwative manicus 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	
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y f [10Y - more	Canada													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													
[0 - 3M[Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.													
[0 - 3M[China													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] f10Y-more Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

		BANCA MEDIOLANUM S.P.A.												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
					Non derivative financial as	ssets by accounting portfolio		Derivatives with pos	this fair value	Dordynthus with	n negative fair value	Off-balance sh	eet exposures	
					Non-venvauve manciaca:	ssets by accounting portiono		Denvauves with pos	nive lali value	Delivatives with	i liegative iali vatue			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[0.3M] [3M-1Y] [11-2Y] [12-2Y] [2Y-3Y] [33'-5Y] [5Y-10Y] [100'-more Total	Middle East													
1013M 1013M 13M - 17	Latin America and the Caribbean													
1013M	Africa													
10-3M 3M - 1Y	Others	0 0 239 84 0 0 377	0 0 233 84 0 377	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 0 293 84 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

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Andra, Bahamas, Barbados, Cayman Islands, Cuba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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



General governments exposures by country of the counterparty

							BANCA MEDIOLANUM S.P	P.A.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total goss 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	amount
[0 - 3M [Austria													
10-3M1 3M-1Y 12Y-2Y 12Y-3Y 13Y-5Y 13Y-5Y 15Y-10Y 10Y-70re Total	Belgium	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	(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	000000000000000000000000000000000000000	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	000000000000000000000000000000000000000	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 - 3M[[3M - 1Y [[1Y - 2Y [Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[3M - 1Y [17 - 2Y [17 -	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							BANCA MEDIOLANUM S.F	P.A.						
			_				As of 30/06/2024		_	_				
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France		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	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		
10 - 3M1 1 3M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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] 110Y-more	Ireland													
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Italy	37, 7,03 5,76 1,07 2,31 1,22 48	1 7,026 6 5,762 7 1,077 8 2,317 7 1,226 8 487	263 398 233 0 0 0 0		0 115 0 45 0 31 0 0 0 0 0 0 0 0 0 0 132	0 6,582 5,492 1,077 2,317 1,226 481 17,175		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 exposures by country of the counterparty

							As of 30/06/2024	·.A.		_				
						Dire	As of 30/06/2024 ct exposures							
				On balance si	nont	Dire	crexposures		Derivat	ivos		Off balan	no shoot	
	(mln EUR)			On balance si	ieet				Derivat	ives		Off balan	ce sneet	-
												Off-balance she	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			-
					1	T					l .			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											amount
		financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	OI WITICIT. FITIALICIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	profit or loss	comprehensive income	amortised cost	,						
[0-3M[13M-1Y														
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Latvia													
[5Y - 10Y [[10Y - more														
Total [0-3M[
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Lithuania													
[3Y - 5Y] [5Y - 10Y]	Utildania													
[10Y - more Total I 0 - 3MI														
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Luxembourg													
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y [Malta													
[5Y - 10Y [[10Y - more Total														
[0-3M[[3M-1Y[
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Netherlands													
[5Y - 10Y [[10Y - more Total														
Total [0-3M[[3M-1Y[
[1Y - 2Y [[2Y - 3Y [Poland													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Portugal													
f10Y - more Total														
[0-3M[3M-1Y 1Y-2Y														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Romania													
[5Y - 10Y [[10Y - more Total	4													



General governments exposures by country of the counterparty

							BANCA MEDIOLANUM S.F	7.A.						_
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non deductive financial as	sets by accounting portfolio		Derivatives with pos	ithus fair valus	Dordynthos with	n negative fair value	Off-balance sh	eet exposures	
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)		Nuirueilleure illiainda ea	sets by accounting portions		Demaures will pos	ANY TON YOUR	Delivaures mu	Tregative fall value			Risk weighted exposure amount
				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	
[0 - 3M[Stovakia													
[0 - 3M [Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain			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 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [50Y - more	Sweden													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	United Kingdom													
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
10 a M	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

	i						BANCA MEDIOLANUM S.P	T.A.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
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 at fair					The good of the control of the contr	Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss		of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M[13M - 1Y 11Y - 2Y [2Y - 3Y [5Y - 10Y [10Y - more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong													
Total Total Total	Japan													
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	u.s.													
Total Total Total	China													
Total Tota	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							BANCA MEDIOLANUM S.F	P.A.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[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] [3Y - 2Y] [2Y - 3Y] [3Y - 5Y] 15Y - 10Y 10Y - more	Middle East													
1013H 1 1 1 1 1 1 1 1 1	Latin America and the Caribbean													
1013L	Africa													
Total Tota	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 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 0 0 0		0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Andra, Bahamas, Barbados, Cayman Islands, Cuba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 e94.

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



Performing and non-performing exposures

BANCA MEDIOLANUM S.P.A.

									BritoriEbic									
					As of 30/09/2023									As of 31/12/2023				
		Gross	s carrying amount/ Nominal a	nount		Accumulated impairs credit risk and provis	ment, accumulated negative cha	anges in fair value due to			Gres	ss carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative char	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing ¹		On performing exposures ²	On non-performi	ng exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		, , , , , , , , , , , , , , , , , , , ,		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			,		Of which: defaulted	Of which Stage 3 ⁶			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	613	0		0			0		0	18	0 0		0		0	0		۰
Debt securities (including at amortised cost and fair value)	18,635	0				0 1	4 0		0 0	17,89	8 0		0		13	0		
Central banks	0	0		0			0		0 0		0 0		0		0	0	0	
General governments	18,559	0		0		1	3 0		0 0	17,82	9 0		0		13	0		
Credit Institutions	76	0		0			0		0 0	71	0 0		0		0	0		
Other financial corporations	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		
Loans and advances(including at amortised cost and fair value)	18,364	27	247	247	24	4	8 113	11	1 90	18,10	5 53	248	248	246	51	114	112	91
Central banks	0	0		0			0		0 0		0 0		0		0	0		
General governments	3	0	1	1		1	0		0 0		2 0		0		0	0		
Credit Institutions	165	0		0			0		0 0	7	1 0		0		0	0		
Other financial corporations	1,082	2	8	8		8	1 7		7 0	85	4 2		0		1	0		
Non-financial corporations	796	1	46	46	4	6	7 17	1	7 28	73	1 1	46	46	46	7	18	18	28
of which: small and medium-sized enterprises	281	0	11	11	1	1	1 3		3 8	20	6 0	11	11	11	1	3	3	7
of which: Loans collateralised by commercial immovable property	105	0	5	5		5	1 2		2 3	10-	4 0		5	5	1	2	2	3
Households	16,317	24	192	192	18	9 4	0 88	8	7 62	16,44	6 50	201	201	198	43	96	95	63
of which: Loans collateralised by residential immovable property	11,904	13	102	102	10	2 2	6 43	4	3 58	11,95	1 33	107	107	107	28	48	48	59
of which: Credit for consumption	3,160	7	59	59	5	1	0 27	2	6 0	3,22	4 9	65	65	62	11	31	26	
DEBT INSTRUMENTS other than HFT	37,612	27	247	247	24	4 6	1 113	11	1 90	36,18-	4 53	248	248	246	64	114	112	91
OFF-BALANCE SHEET EXPOSURES	1,082		5	3		2	1 0		0	1,10	6	1	2	1	1	0		

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a/31 of Regulation (EU) No 575/2013 (CRR)

Institutions sport have the cumulative amount of expected credit issues since initial recognition for financial instruments subject to impairment and provisions for off-chance share exposure.

Publishing of the publishing of the

The Print was Advances absent larman, accommittated impairments and accommittated impairments and accommittated impairments and accommittated impairments and accommittated in the print of the print of

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 perior



Performing and non-performing exposures BANCA MEDIOLANUM S.P.A.

					As of 31/03/2024									As of 30/06/2024				
		Gros	s carrying amount/ Nominal a	mount		Accumulated impair credit risk and provis	nent, accumulated negative cha	nges in fair value due to			Gros	s carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative cha	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ³		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ³	On non-perform	ing exposures ²	Collaterals and financial guarantees received on non performing exposures
(min EUR)		doc - 30 days and 1-30 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			uue - 30 uuya mio 30 uuya		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ³	
Cash balances at central banks and other demand deposits	758	0				0	0		0 0	666	0					0		0
Debt securities (including at amortised cost and fair value)	16,916	0				0 1			0	17,553	0				11			0
Central banks	0	0				0			0 0	0	0		0			0		0
General governments	16,791	0				0 1			0 0	17,378	0		0		11	0		0
Credit institutions	125	0				0	0		0 0	176	0		0		0	0		0
Other financial corporations	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)	17,747	68	254	254	25	1 5	118	11	7 92	17,870	53	255	255	25	2 56	117	11	5 9
Central banks	0	0		0		0			0	0	0		0		0	0		0
General governments	4	0	1	. 1		1			0 0	3	0	1	1		1 0	0		0
Credit institutions	110	0	0	0		0			0 0	169	0		0		0	0		0
Other financial corporations	606	2	1	. 1		1	. 0		0 0	601	2		0		1	0		0
Non-financial corporations	690	12	46	46	4	6	19	1	9 27	736	4	50	50	5	7	21	2	1 2
of which: small and medium-sized enterprises	194	2	10	10	1	0 :	. 3		3 7	237	3	11	11	1	1 2	4		4
of which: Loans collateralised by commercial immovable property	94	0	5	5		5	. 2		2 3	101	0		5		5 1	2		2
Households	16,338	54	205	205	20	3 4	99	9	8 64	16,360	46	204	204	20	1 49	96	9	6
of which: Loans collateralised by residential immovable property	11,904	29	110	110	11	0 3	50	5	0 60	11,878	28	102	102	10	31	43	4	3 5
of which: Credit for consumption	3,224	12	66	66	6	3 1	32	3	0	3,290	12	65	69	6	12	34	3	2
DEBT INSTRUMENTS other than HFT	35,421	68	254	254	25	1 6	118	11	7 92	36,090	53	255	255	25	2 68	117	11	5 9

(in first the advances to account the internal control of the process of the internal control of the i



Forborne exposures

i			As of 30	09/2023					As of 31	/12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance			Collateral and financi	al guarantees received orbearance measures	Gross carryin exposures wi measures	g amount of th forbearance				al guarantees received orbearance 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)	0	0	0	0	0	0	0	0		0	0	0
Central banks	0	0	0	0	0		0	0	C	0	0	
General governments	0	0	0	0	0		0	0	C	0	0	
Credit institutions	0	0	0	0	0		0	0	C	0	0	
Other financial corporations	0	0	0	0	0		0	0	C	0	0	
Non-financial corporations	0	0	0	0	0		0	0	C	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	C	0	0	0
General governments	0	0	0	0	0	0	0	0	C	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	C	0	0	0
Other financial corporations	7	7	7	7	0	0	0	0	C	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			135	52	27			
Loan commitments given	1	1	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					
criteria												

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

^{OP}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 10 and 11 of Regulation (EU) 2021/45-1. TS on Supervisory reporting. However, for the off-balance sheet instruments, sheet as a reasonable of the 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.

On 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 (excluding loans and advances (asclading loans and advances loads) and advances of the criteria sheet for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



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			r exposures with	Collateral and financi	al guarantees received orbearance measures	Gross carryir exposures w measures	g amount of th forbearance		exposures with	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			
Debt securities (including at amortised cost and fair value)	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	ď		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)	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	O	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 ²														
Loans and advances that have been forborne more than twice ³	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	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 F18.00 F19.00), 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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



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

			As of	30/09/2023			As of 31/12/2023							As of 31/03/2024							As of 30/06/2024					
	Gross carrying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated				
(min EUR)		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing	of which: defaulted		Accumulated impairment ²	negative changes in fair value due to credit risk on non-performing exposures ²		
A Agriculture, forestry and fishing	10	0	0	10	0	0	10	0	0	10	0	0	9	0	0	9	0	0	13	0	0	13	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		
C Manufacturing	78	9	9	78	2	0	75	8	8	75	2	0	73	9	9	73	2	0	71	9	9	71	2	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		
E Water supply	3	0	0	3	0	0	2	0	0	2	0	0	1	0	0	1	0	0	1	0	0	1	0	0		
F Construction	66	0	0	66	1	0	67	0	0	67	1	0	59	0	0	59	1	0	64	0	0	64	1	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		
H Transport and storage	26	1	1	26	0	0	32	1	1	32	0	0	30	1	1	30	0	0	20	1	1	20	1	0		
I Accommodation and food service activities	82	7	7	82	1	0	20	7	7	20	1	0	16	7	7	16	2	0	16	7	7	16	2	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		
K Financial and insurance activities	17	0	0	17	0	0	18	0	0	18	0	0	36	0	0	36	0	0	62	0	0	62	0	0		
L Real estate activities	259	6	6	259	6	0	261	7	7	261	7	0	226	6	6	226	6	0	238	6	6	238	6	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		
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		
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		
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		
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		
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		
S Other services	2	0	0	2	0	0	2	0	0	2	0	0	5	0	0	5	0	0	5	0	0	5	0	0		
Loans and advances	796	46	46	796	24	0	731	46	46	731	25	0	690	46	46	690	25	0	726	50	50	720	28			

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.