

Bank Name	Banca Popolare di Milano Scarl
LEI Code	8156009BC82130E7FC43
Country Code	IT

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	5,170	5,026	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,900	3,972	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,365	3,340	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	737	827	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	225	107	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	13	13	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	12	13	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-6	-5	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-150	-156	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	-20	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	-296	-147	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-296	-147	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	213	187	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	213	187	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,113	4,160	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,056	867	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	1,074	887	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-17	-21	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	33,679	34,983	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.58%	11.36%	CA3 {1}	-
Tier 1 Capital ratio	12.21%	11.89%	CA3 {3}	-
Total Capital ratio	15.35%	14.37%	CA3 {5}	



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	30,400	31,281
Risk exposure amount for securitisation and re-securitisations in the banking book	276	245
Risk exposure amount for contributions to the default fund of a CCP	0	7
Risk exposure amount Other credit risk	30,124	31,030
Risk exposure amount for position, foreign exchange and commodities (Market risk)	484	925
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	124	107
Risk exposure amount for operational risk	2,667	2,667
Other risk exposure amounts	4	3
Total Risk Exposure Amount	33,679	34,983

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



(1) Information available only as of end of the year

2015 EU-wide Transparency ExerciseP&L

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	1,290	593
Of which debt securities income	228	103
Of which loans and advances income	1,013	464
Interest expenses	490	190
(Of which deposits expenses)	187	52
(Of which debt securities issued expenses)	301	138
(Expenses on share capital repayable on demand)	0	0
Dividend income	18	12
Net Fee and commission income	557	307
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	150	61
Gains or (-) losses on financial assets and liabilities held for trading, net	56	-4
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	5	-5
Gains or (-) losses from hedge accounting, net	0	-1
Exchange differences [gain or (-) loss], net	0	16
Net other operating income /(expenses)	137	67
TOTAL OPERATING INCOME, NET	1,723	856
(Administrative expenses)	988	494
(Depreciation)	68	31
(Provisions or (-) reversal of provisions)	17	-14
(Commitments and guarantees given)	14	-13
(Other provisions)	4	-1
Of which pending legal issues and tax litigation ¹	2	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	450	189
(Loans and receivables)	409	180
(Held to maturity investments, AFS assets and financial assets measured at cost)	41	9
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	127	56
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	325	212
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	233	154
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	233	154
Of which attributable to owners of the parent	232	154



EBA SANGER 2015 EU-wide Transparency Exercise Market Risk Banca Popolare di Milano Scarl

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	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	0/06/2015					
		TOTAL RISK TOTAL RISK EXPOSURE EXPOSURE EXPOSURE EXPOSURE				STRESSED VaR (Memorandum DEFAULT) item) MIGRATION CAPITAL CH				PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)	EXPOSURE AMOUNT		MULTIPLICATION	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE		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 (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	265	434	4	1	19	6							10	3	33	q						
Of which: General risk	159	203	4	1	19	6							10	3	33	9						
Of which: Specific risk	105	229	0	0	0	Ö							0	ō	0	0						
Equities	1	4	3	0	5	1							4	1	9	2						
Of which: General risk	1	2	0	0	0	0							1	0	1	0						
Of which: Specific risk	1	2	3	0	5	1							4	1	8	2						
Foreign exchange risk	0	0	1	0	2	1							2	1	17	5						
Commodities risk	0	0	0	0	0	0							0	0	0	0					لليا	
Total	266	438	4	1	13	4	0	0	0	0	0	218	8	3	30	8	0	0	0	0	0	486



Credit Risk - Standardised Approach

Standardised Approach Banca Popolare di Milano Scarl As of 31/12/2014 As of 30/06/2015 Value Original Exposure¹ Original Exposure¹ Risk exposure adjustments Risk exposure adjustments amount amount and provisions provisions (mln EUR, %) 10,345 10,354 833 10,284 10,293 Central governments or central banks 924 Regional governments or local authorities 102 20 101 20 261 279 **Public sector entities** 224 95 31 179 83 29 Multilateral Development Banks 0 0 0 0 0 0 **International Organisations** 34 17 0 0 Institutions 10,643 3,865 1,651 11,088 4,075 1,835 Corporates 24,389 13,748 12,527 25,937 13,167 14,691 of which: SME 6,553 8,340 6,805 6,767 8,283 6,710 Retail 12,016 7,284 4,693 12,251 4,572 7,121 of which: SME 8,693 4,316 2,466 8,955 4,310 2,464 Consolidated data Secured by mortgages on immovable property 8,048 8,026 2,879 8,315 8,294 2,974 of which: SME 558 551 225 613 606 245 **Exposures in default** 6,687 3,855 5,003 2,240 6,884 3,916 5,095 2,359 Items associated with particularly high risk 66 98 103 103 154 51 51 10 52 52 10 Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 Collective investments undertakings (CIU) 795 737 737 808 716 716 Equity 481 479 749 429 428 653 Securitisation 26 26 276 24 24 245 Other exposures 1.652 1.371 881 50,341 30,400 2,461 78,004 51,261 31,274 2,556

⁽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).



Credit Risk - IRB Approac

	Credit Risk - IRB Approach												
	Banca Popolare di Milano Scarl						IRB App	roach					
				As of 31	L/12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure 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
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
Consolidated data	Retail - Qualifying Revolving	0		0	0		Ů	0		0	0		,
	Retail - Other Retail	0		0	0		0	0		0	0		, ,
	Retail - Other Retail - Of Which: SME	0		o 0	0		ů	0		ů	0		ň
	Retail - Other Retail - Of Which: non-SME	0		ő	0		ů 0	0		ő	0		ŏ
	Equity				0						0		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
	IRB Total				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).

Sovereign Exposure

				polare di Filiano				As of	31/12/2014						
	(mln EUR)								CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	RECT LONG accounting value provisions) (1)	NET DIRECT PO positions of sov	ereign debt to oth is a maturi	exposures (long) in a counterpaties ty matching) (1)	net of cash short only where there	Derivatives with p			negative fair value		positive fair value	Derivatives wit	h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0 0 1 0 0 0	0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0							
Total	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Tota	Bulgaria	0	0	0	0	0	0	0		0		0	0	0	0
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus								0	-	0				
[0 - 3M [Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Finland	0	0	0		0	0	0	0	0	0	0	0	0	
Total [0 - 3M [France	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII EOK)	GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross o	exposures (long) : ner counterpaties	net of cash short		T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions) 1)	positions of sov	is a maturit	ty matching) (1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	n negative fair Je
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	0	0	0	0	0	0	0	0	0	0	0	0	-20 -20	0
Total [0 - 3M [3M - 1Y [3M - 1Y [14 - 2Y [12 - 2Y [3Y - 5Y [3Y - 5Y [13Y - 5Y] 10Y] 10Y - more Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece														
Total [0 - 3M [Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M 3M - 1Y 14 - 2Y 27 - 37 37 - 57 57 - 10Y 110Y - more	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [3M - 1Y [14 - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Italy	71 679 2,123 1,208 3,111 1,883 114 9,188	71 3 1 49 116 8 18	0 0 676 2,122 1,158 2,995 1.874 95 8,920	0 0 576 2,070 1,154 2,994 1.874 95 8,763	0 0 0 0 0	0 100 51 5 1 0	30 181 210	0 1	-1 -22 -24 -44 -91	-1 -23 -3 -8	0 411 16 75 0 0 1	0 166 16 74 0 0	-76 -239	0 0 0 -1 -4 0
[0-3M[[3M-1Y[[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia					0	157		í		-35	504	258	-430	-5
Total	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
	, , , , , , , , , , , , , , , , , , ,	GROSS DII EXPOSURES (a		NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	orovisions) 1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta	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	Netherlands	0	0	0	0		0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M	Portugal	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0				-				-
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Spain	0		0	0		0	0	0	0	0	0	0	0	0
Total	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(HIIITEON)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	ty matching) (1)	,	Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total [0-3M[United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [Liechtenstein	0	0												
Total	Norway			0	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M [Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y[[1Y-2Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Japan	0		0	0		0	0	0	0	0	0	0	0	0
Total	u.s.	0 0 0 0 0 8 0	0 0 0 0 0 0	0 0 0 0 0 8 8	0 0 0 0 0 8 8	0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0	0	0	0	0



Sovereign Exposure

Banca Popolare di Milano Scarl

	(mln EUR)							As of	31/12/2014						
	(IIIIII EUR)	GROSS DI EXPOSURES (RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long)	net of cash short only where there		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Switzerland						_	0		-					-
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y 15Y - 10Y 10Y - more	Latin America and the Caribbean	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[1SY - 10Y [[10Y - more] Total	Africa	0		0	0	-	0	0		0	0	0	0	0	0
Total [0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	v	3	3	U	U	U	0	0	. 0	0	v	v	U	U
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (no-rif balance sheet). Irrespective of the denomination and or accounting classification of the positions
the exposures substance over the form must be used as a rotheral for the exposures to be included in this claim. This kim does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of	30/06/2015						
		EXPOSURES (a	RECT LONG accounting value provisions)		ereign debt to oth	exposures (long) her counterpaties ty matching)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)
			1)			(1)		Derivatives with p	ositive fair value	Derivatives with	h negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0 0 1 0 0 0	0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [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 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Denmark					0	0					0			
Total [0 - 3M	Estonia	0	0	0	0			0	0	0	0		0	0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [17]	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 43 0 0	0 0 0 0 0 55 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DIF	RECT LONG				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p		is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fail value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
To - 3M	Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	-35 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 [Hungary													-	
Total	Ireland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y [10Y - more Total	Italy	0 84 531 947 2,468 1.959 2.976 35	0 81 3 1 52 99 6 17 259	0 3 528 945 2,415 1.860 2,965 17 8,734	0 0 528 939 2,412 1.854 2.851 0	0 0 0 0 0 0	0 3 0 6 4 6 113 17 150	0 0 0 0 0 0 28 177 204	0 0 0 0 0 0 0	0 0 0 -2 -10 -10 -21 -43 -86	0 0 0 -2 -11 -10 -2 -11	93 109 93 1 26 639 1	0 136 10 108 1 28 641 1	0 -604 -202 0 0 0 0 -1	-15 -56 0 0 0 0
[0 - 3M [Latvia								1						-73
Total [0 - 3M	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
		GROSS DIF	RECT LONG	NET DIRECT PO	SITIONS (gross e	xposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p		is a maturity matching) (1)				Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
T 0 - 3M	Maita	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Poland	0				0		0			0				
Total	Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0
Total	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions)	positions of sect	is a maturit	y matching) 1)	J	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
T 0 - 3M	United Kingdom	0 0 0 0 107 0 0	0 0 0 0 0	0 0 0 0 107 0 0	0 0 0 0 107 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 35 0 35	0 0 0 0 35 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M[Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
T 0 - 3M T 3M - 1 Y T 1Y - 2Y T 2Y - 3Y T 2Y - 5Y T 2Y - 10Y T 2Y - more	Norway	-	-								-			-	
Total [0 - 3M [Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y] [10Y - more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [U.S.	0 0 0 0 0 9 0	0 0 0 0 0 0	0 0 0 0 0 9 0	0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



	(min EUR)							As of	30/06/2015						
			RECT LONG				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) 1)	is a maturity matching) (1)				Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Other advanced economies non EEA	_						-							
Total [0 - 3M	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y] [2Y - 3Y[[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Total	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Others	U	U	J	J	v	U	Ü	J	J	U	v	v	U	v
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (u.e. CDs, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the excounting substance over the form must be used as a chrelar for the delethification of the exposures to be include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



Information on performing and non-performing exposures

				As of 31	./12/2014					As of 30	/06/2015			
		Gross carrying amount			Accumulated impair changes in fair valu- provisions	ment, accumulated e due to credit risk and	Collaterals and		Gross carrying	g amount		Accumulated impair changes in fair value provisions ⁴	ment, accumulated e due to credit risk and	Collaterals and
		Of which performing but past due >30	Of which non-performing ¹		On performing On non-perform exposures ² exposures ³		financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non-performing	financial guarantees received on non- performing exposures
		days and <=90 days		Of which: defaulted	exposures-	exposures			days and <=90 days	Of which: defaulted		exposures-	exposures ³	
(mln EUR, %) Debt securities (including at amortised cost and fair value)	9,308	0	38	38	0	8	0	9,219	0	44	18	0	8	0
Central banks	9,308		0	0	0	0	0	9,219	0	0	0	0	0	٥
	_			-		-			-					
General governments	8,771	0	0	0	0	0	0	8,705	0	0	0	0	0	0
Credit institutions	275	0	0	0	0	0	0	314	0	0	0	0	0	0
Other financial corporations	131	0	28	28	0	2	0	66	0	26	0	0	2	0
Non-financial corporations	130	0	9	9	0	5	0	134	0	18	18	0	5	0
Loans and advances(including at amortised cost and fair value)	35,293	612	5,852	5,804	204	2,277	2,644	37,080	571	6,062	6,032	202	2,406	2,656
Central banks	81	0	0	0	0	0	0	302	0	0	0	0	0	0
General governments	310	0	3	3	0	1	0	304	0	3	3	0	1	0
Credit institutions	720	0	10	10	1	10	0	761	0	11	11	2	11	0
Other financial corporations	2,900	28	241	238	11	101	91	3,574	61	240	240	12	104	108
Non-financial corporations	18,949	457	4,783	4,754	162	1,849	2,141	19,641	397	4,980	4,978	152	1,967	2,124
Households	12,334	127	815	799	29	317	412	12,499	112	829	801	36	324	425
DEBT INSTRUMENTS other than HFT	44,601	612	5,890	5,842	204	2,285	2,644	46,299	571	6,106	6,050	202	2,414	2,656
OFF-BALANCE SHEET EXPOSURES	20,742		762	762	12	44	118	22,325		793	793	12	32	107

For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Forborne Exposures

Ī			As of 31/12/2014					As of 30/06/2015		
				Collateral and financial	Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial	
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures	Of which on non- performing exposures with forbearance measures		exposures with
Debt securities (including at amortised cost and fair value)	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)	2,240	1,470	303	274	1,278	2,295	1,645	359	343	1,318
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	1	0	0	0	1	1	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	105	69	7	6	65	132	93	12	12	58
Non-financial corporations	2,024	1,358	293	266	1,108	2,048	1,516	343	329	1,165
Households	110	42	3	2	104	115	36	3	2	96
DEBT INSTRUMENTS other than HFT	2,240	1,470	303	274	1,278	2,295	1,645	359	343	1,318
Loan commitments given	54	53	0	0	33	33	33	0	0	26

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

PEAN NG

2015 EU-wide Transparency Exercise

Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	4,113	4,160	LRCom {20}	
В	Total leverage ratio exposures	52,177	53,592	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	7.88%	7.76%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06	/2015			
	Mortgage [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]				
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹			
Loans and advances	16,964	16,698	16,890	16,591			
of which: Other financial corporations	664	664	638	633			
of which: Non-financial corporations	6,733	6,582	6,591	6,397			
of which: Households	9,558	9,444	9,652	9,552			

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.