



## 2023 EU-wide Transparency Exercise

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

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

## 2023 EU-wide Transparency Exercise

### Key Metrics

BANCA MEDIOLANUM S.P.A.

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	2,497	2,556	2,573	2,717	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	2,497	2,556	2,573	2,717	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,497	2,556	2,573	2,717	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	2,497	2,556	2,573	2,717	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,497	2,556	2,573	2,717	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	2,497	2,556	2,573	2,717	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	12,044	12,406	12,511	12,608	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	12,044	12,406	12,511	12,608	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.73%	20.60%	20.57%	21.55%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.73%	20.60%	20.57%	21.55%	(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	20.73%	20.60%	20.57%	21.55%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.73%	20.60%	20.57%	21.55%	(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	20.73%	20.60%	20.57%	21.55%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.73%	20.60%	20.57%	21.55%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	43,502	42,679	42,056	42,553	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	5.74%	5.99%	6.12%	6.38%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

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(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,497	2,556	2,573	2,717	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,497	2,556	2,573	2,717	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	43,502	42,679	42,056	42,553	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	43,502	42,679	42,056	42,553	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.74%	5.99%	6.12%	6.38%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.74%	5.99%	6.12%	6.38%	[A.2]/[B.2]	

		(mln EUR, %)									
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION				
OWN FUNDS	A	<b>OWN FUNDS</b>									
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>				2,497	2,556	2,573	2,717	C 01.00 (0001,0001)	Articles 4(1)(b) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)				573	573	573	587	C 01.00 (0002,0001)	Article 59 of CRR
	A.1.2	Retained earnings				2,170	2,212	2,217	2,313	C 01.00 (0003,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.3	Accumulated other comprehensive income				-69	-61	-20	27	C 01.00 (0004,0001)	Articles 4(1)(b), 26(1) point (g) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves				0	0	0	0	C 01.00 (0005,0001)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk				0	0	0	0	C 01.00 (0010,0001)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital				0	0	0	0	C 01.00 (0020,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters				-2	-2	-2	-2	C 01.00 (0020,0001)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)				-161	-159	-160	-156	C 01.00 (0030,0001) + C 01.00 (0034,0001)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)				-9	-10	-10	-8	C 01.00 (0030,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses				0	0	0	0	C 01.00 (0030,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets				0	0	0	0	C 01.00 (0030,0001)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital				0	0	0	0	C 01.00 (0040,0001)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital				0	0	0	0	C 01.00 (0040,0001)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight				0	0	0	0	C 01.00 (0040,0001) + C 01.00 (0042,0001) + C 01.00 (0047,0001) + C 01.00 (0047,0001)	Articles 4(1)(b), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 258 of CRR, Articles 36(1) point (i), 43 to 46, 49 (2) and (3) and 79 of CRR, Articles 36(1) point (i), 135(8) of CRR and Article 36(1) point (i) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)				0	0	0	0	C 01.00 (0042,0001)	Articles 36(1) point (i) (ii), 24(1) point (b), 24(2) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment				-1	-14	-20	-41	C 01.00 (0040,0001)	Articles 4(1)(b), 36(1) point (j), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences				0	0	0	0	C 01.00 (0040,0001)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment				0	0	0	0	C 01.00 (0050,0001)	Articles 4(1)(b), 36(1) point (k), 43, 45, 47, 48(1) point (b), 48(1) (c) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold				0	0	0	0	C 01.00 (0050,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	0	0	0	C 01.00 (0053,0001)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	0	0	0	C 01.00 (0054,0001)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	0	0	0	C 01.00 (0055,0001)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR				-3	-4	-4	-4	C 01.00 (0054,0001)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other				0	0	0	0	C 01.00 (0050,0001)	-
	A.1.21	Transitional adjustments				0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)				0	0	0	0	C 01.00 (0020,0001)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)				0	0	0	0	C 01.00 (0040,0001)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)				0	0	0	0	C 01.00 (0020,0001)	Articles 469 to 472, 478 and 481 of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>				0	0	0	0	C 01.00 (0050,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments				0	0	0	0	C 01.00 (0060,0001) + C 01.00 (0070,0001)		
A.2.2	(-) Excess deduction from T2 items over T2 capital				0	0	0	0	C 01.00 (0070,0001)		
A.2.3	Other Additional Tier 1 Capital components and deductions				0	0	0	0	C 01.00 (0060,0001) + C 01.00 (0070,0001) + C 01.00 (0070,0001) + C 01.00 (0070,0001) + C 01.00 (0070,0001) + C 01.00 (0070,0001)		
A.2.4	Additional Tier 1 transitional adjustments				0	0	0	0	C 01.00 (0060,0001) + C 01.00 (0080,0001) + C 01.00 (0070,0001)		
A.3	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>				2,497	2,556	2,573	2,717	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>				0	0	0	0	C 01.00 (0070,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments				0	0	0	0	C 01.00 (0070,0001) + C 01.00 (0080,0001)		
A.4.2	Other Tier 2 Capital components and deductions				0	0	0	0	C 01.00 (0060,0001) + C 01.00 (0080,0001) + C 01.00 (0070,0001) + C 01.00 (0070,0001) + C 01.00 (0070,0001) + C 01.00 (0070,0001) + C 01.00 (0070,0001)		
A.4.3	Tier 2 transitional adjustments				0	0	0	0	C 01.00 (0080,0001) + C 01.00 (0080,0001) + C 01.00 (0080,0001)		
B	<b>TOTAL RISK EXPOSURE AMOUNT</b>				12,044	12,406	12,511	12,608	C 02.00 (0001,0001)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included				0	0	0	0	C 01.00 (0010,0001)		
C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>				20.73%	20.60%	20.57%	21.55%	GA3 (1)	-	
C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>				20.73%	20.60%	20.57%	21.55%	GA3 (2)	-	
C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>				20.73%	20.60%	20.57%	21.55%	GA3 (3)	-	
D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>				2,497	2,556	2,573	2,717	GA1 + 1.1.1.3 + 1.1.1.21 + MIN(A.1.1.13 - A.2.2.2.4 + MIN(A.4.1 + A.2.3 - A.2.2.1.1))	-	
E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>				20.73%	20.60%	20.57%	21.55%	(D.1)/(B.1)	-	
F	Adjustments to CET1 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0040,0001)		
F	Adjustments to AT1 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0040,0001)		
F	Adjustments to T2 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0040,0001)		
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0040,0001)		

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

BANCA MEDIOLANUM S.P.A.

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	9,751	10,174	10,213	10,354	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	9,751	10,174	10,213	10,354	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	27	19	17	16	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	28	25	23	21	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	2	1	1	1	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	202	208	280	239	C 02.00 (r0520, c0010)
Of which the standardised approach	202	208	280	239	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,034	1,977	1,977	1,977	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,034	1,977	1,977	1,977	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	12,044	12,406	12,511	12,608	

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

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

**2023 EU-wide Transparency Exercise**  
**P&L**  
 BANCA MEDIOLANUM S.P.A.

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	280	465	229	531
Of which debt securities income	68	140	84	214
Of which loans and advances income	178	279	132	288
Interest expenses	37	80	81	205
(Of which deposits expenses)	28	68	76	196
(Of which debt securities issued expenses)	0	2	4	8
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	18	0	0
Net Fee and commission income	604	807	213	417
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	-14	-15	7	12
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	8	1	0	1
Gains or (-) losses from hedge accounting, net	2	2	0	0
Exchange differences (gain or (-) loss), net	1	0	0	0
Net other operating income / (expenses)	6	8	2	5
<b>TOTAL OPERATING INCOME, NET</b>	<b>851</b>	<b>1,205</b>	<b>370</b>	<b>760</b>
(Administrative expenses)	428	597	153	328
(Cash contributions to resolution funds and deposit guarantee schemes)	33	38	8	9
(Depreciation)	36	48	12	24
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	9	15	4	9
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	9	15	4	8
Of which pending legal issues and tax litigation <sup>1)</sup>	0	0	0	0
Of which restructuring <sup>2)</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	13	23	8	18
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	13	23	8	18
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	7	0	0
(of which Goodwill)	0	7	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	98	128	35	74
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>430</b>	<b>605</b>	<b>220</b>	<b>446</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>372</b>	<b>522</b>	<b>178</b>	<b>363</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>372</b>	<b>522</b>	<b>178</b>	<b>363</b>
Of which attributable to owners of the parent	372	522	178	363

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

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

2023 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

BANCA MEDIOLANUM S.P.A.

(mli EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	2,799				2,587				861				571				IAS 1.54 (i)	
Financial assets held for trading	1,052	1,045	2	6	1,071	1,065	0	6	1,533	1,526	0	6	1,539	1,531	1	7	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	137	22	0	115	129	23	0	107	129	23	0	106	133	21	0	112	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	322	316	0	6	380	374	0	6	399	393	0	6	511	504	0	7	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	34,822				33,991				34,629				35,183				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	2,461				2,691				2,906				2,968					
<b>TOTAL ASSETS</b>	<b>41,595</b>				<b>40,850</b>				<b>40,457</b>				<b>40,905</b>				IAS 1.9(e); ICG 6	

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References			
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>						
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	134	0	0	0	0	0	170	0	0	0	0	0	0	0	184	0	0	0	0	0	0	256	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	17,609	0	0	-14	0	0	16,585	0	0	-13	0	0	17,083	0	0	-13	0	0	17,428	0	0	-13	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	16,565	583	213	-18	-22	-97	16,741	601	218	-19	-23	-102	16,872	611	224	-20	-25	-106	17,086	603	235	-22	-28	-108	0	0	0	Annex V.Part 1.32, 44(a)

<sup>1</sup>This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

BANCA MEDIOLANUM S.P.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	411	12	14	13	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	37,271	36,824	36,307	36,575	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3	3	3	2	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	325	310	303	299	IAS 37.10; IAS 1.54(l)
Tax liabilities	82	106	154	124	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	574	661	537	707	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>38,666</b>	<b>37,914</b>	<b>37,318</b>	<b>37,720</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>2,928</b>	<b>2,935</b>	<b>3,139</b>	<b>3,184</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>41,595</b>	<b>40,850</b>	<b>40,457</b>	<b>40,905</b>	IAS 1.1G6

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



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

BANCA MEDIOLANUM S.P.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		17	15	16	15	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	397	0	0	0	Annex V.Part 1.31
Deposits	Central banks	1,029	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	96	109	67	113	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	96	109	67	113	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	232	368	193	963	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	110	0	92	96	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	10,335	10,061	8,944	8,230	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,225	1,117	954	966	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,654	1,829	1,829	1,825	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,637	1,814	1,812	1,819	ECB/2013/33 Annex 2.Part 2.9.1
	Households	23,511	23,742	24,587	24,768	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	23,148	23,294	22,669	22,206	Annex V.Part 1.42(f), 44(c)
Debt securities issued		0	300	301	305	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		415	414	387	371	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>37,685</b>	<b>36,838</b>	<b>36,324</b>	<b>36,590</b>	

2023 EU-wide Transparency Exercise

Market Risk

BANCA MEDIOLANUM S.P.A.

	5A		1H										1H											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	66	91	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	48	77	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	136	116	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	68	58	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	68	58	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>202</b>	<b>208</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	164	133	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	153	133	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	116	105	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	58	53	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	58	53	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>280</b>	<b>239</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

## 2023 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

BANCA MEDIOLANUM S.P.A.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	21,564	21,813	170		19,910	20,156	170	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	862	711	120		957	805	118	
	Corporates	1,280	827	789		1,435	984	949	
	of which: SME	206	65	56		169	101	87	
	Retail	4,735	4,152	2,591		4,838	4,270	2,672	
	of which: SME	161	50	29		73	46	26	
	Secured by mortgages on immovable property	10,962	10,940	3,840		11,329	11,308	3,969	
	of which: SME	56	56	21		66	66	24	
	Exposures in default	216	112	121	98	222	108	117	103
	Items associated with particularly high risk	1	1	1		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	155	155	314		141	141	259		
Equity	1,358	1,358	1,364		1,436	1,436	1,442		
Other exposures	8,891	8,896	468		9,087	9,090	496		
<b>Standardised Total <sup>2</sup></b>	<b>50,025</b>	<b>48,965</b>	<b>9,779</b>	<b>154</b>	<b>49,356</b>	<b>48,299</b>	<b>10,194</b>	<b>159</b>	

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

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

<sup>(3)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

## 2023 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

BANCA MEDIOLANUM S.P.A.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	18,683	18,924	160		18,757	18,994	158	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	1		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	192	192	0		373	373	0	
	Institutions	951	799	119		847	697	104	
	Corporates	1,445	978	942		1,485	1,081	1,036	
	of which: SME	161	87	75		233	160	135	
	Retail	4,663	4,141	2,568		4,594	4,096	2,522	
	of which: SME	65	42	24		60	39	22	
	Secured by mortgages on immovable property	11,588	11,563	4,061		11,798	11,772	4,132	
	of which: SME	37	37	13		52	52	19	
	Exposures in default	227	109	118	107	239	112	122	110
	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 (CIU)	139	139	257		211	211	314	
Equity	1,490	1,490	1,496		1,476	1,476	1,482		
Other exposures	8,022	8,025	507		8,076	8,077	500		
<b>Standardised Total <sup>2</sup></b>	<b>47,402</b>	<b>46,363</b>	<b>10,230</b>	<b>166</b>	<b>47,857</b>	<b>46,891</b>	<b>10,371</b>	<b>174</b>	

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

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

<sup>(3)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

## 2023 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

BANCA MEDIOLANUM S.P.A.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0			
<b>IRB Total <sup>2</sup></b>			<b>0</b>					<b>0</b>				

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

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

## 2023 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

BANCA MEDIOLANUM S.P.A.

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted
(mln EUR, %)												
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets				0						0	
	<b>IRB Total <sup>2</sup></b>					<b>0</b>					<b>0</b>	

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

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



























**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

BANCA MEDIOLANUM S.P.A.

As of 30/06/2023

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
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				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	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	0

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
BANCA MEDIOLANUM S.P.A.

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing but past due >30 days and <-90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>			Of which performing but past due >30 days and <-90 days		Of which non-performing <sup>3)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>					Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>			
<b>Cash balances at central banks and other demand deposits</b>	2,797	0	0	0	0	0	0	0	0	2,584	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	17,743	0	0	0	0	14	0	0	0	16,756	0	0	0	0	13	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	17,656	0	0	0	0	14	0	0	0	16,677	0	0	0	0	13	0	0	0	0	
Credit institutions	87	0	0	0	0	0	0	0	0	79	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	17,365	16	216	216	213	40	98	97	79	17,564	30	221	221	218	42	103	102	79	79	
Central banks	157	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	7	0	1	1	1	0	0	0	0	2	0	1	1	1	0	0	0	0	0	
Credit institutions	434	0	0	0	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	
Other financial corporations	609	1	8	8	8	1	7	7	0	810	1	8	8	8	1	7	7	7	0	
Non-financial corporations	660	0	30	30	30	6	17	17	21	728	2	37	37	37	6	15	15	15	21	
of which: small and medium-sized enterprises	215	0	23	23	23	1	5	5	14	305	1	25	25	25	2	5	5	5	20	
of which: Loans collateralised by commercial immovable property	92	0	15	15	15	1	3	3	12	123	0	15	15	15	1	3	3	3	12	
Households	15,449	14	160	160	160	34	75	74	58	15,961	26	174	174	172	35	80	79	78	58	
of which: Loans collateralised by residential immovable property	11,043	8	95	95	95	23	38	38	57	11,403	6	97	97	97	23	41	41	41	55	
of which: Credit for consumption	3,138	3	50	50	48	8	23	22	0	3,176	13	53	53	53	9	24	23	23	0	
<b>NET INSTRUMENTS other than NPT</b>	<b>37,906</b>	<b>16</b>	<b>216</b>	<b>216</b>	<b>213</b>	<b>55</b>	<b>98</b>	<b>97</b>	<b>79</b>	<b>36,904</b>	<b>30</b>	<b>221</b>	<b>221</b>	<b>218</b>	<b>55</b>	<b>103</b>	<b>102</b>	<b>79</b>	<b>79</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>1,115</b>		<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,116</b>		<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

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

<sup>3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template F 16.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2023 EU-wide Transparency Exercise

### Forborne exposures

BANCA MEDIOLANUM S.P.A.

	As of 30/09/2022						As of 31/12/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which 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	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	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	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)	142	72	30	28	99	41	135	70	30	28	85	36	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	7	7	7	7	0	0	7	7	7	7	0	0	
Non-financial corporations	25	20	6	6	19	14	19	14	3	3	16	11	
of which: small and medium-sized enterprises	19	17	4	4	14		16	14	3	3	13		
Households	110	44	17	15	80	26	108	48	20	18	70	24	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>142</b>	<b>72</b>	<b>30</b>	<b>28</b>	<b>99</b>	<b>41</b>	<b>135</b>	<b>70</b>	<b>30</b>	<b>28</b>	<b>85</b>	<b>36</b>	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>													
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.

2023 EU-wide Transparency Exercise

Forborne exposures

BANCA MEDIOLANUM S.P.A.

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	136	72	33	30	84	35	132	71	32	30	81	35	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7	7	7	7	0	0	7	7	7	7	0	0	0
Non-financial corporations	23	16	4	3	19	13	22	16	4	3	18	13	
of which: small and medium-sized enterprises	17	15	3	3	14		5	3	1	1	4		
Households	105	48	22	20	65	22	102	48	22	19	63	22	
DEBT INSTRUMENTS other than HFT	136	72	33	30	84		132	71	32	30	81		
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2023 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 BANCA MEDIOLANUM S.P.A.

(min EUR)	AS OF 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	9	0	0	9	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	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	79	0	0	79	0	0	77	5	5	77	-1	0	75	5	5	75	-1	0	76	9	9	76	-2	0
D Electricity, gas, steam and air conditioning supply	8	0	0	8	0	0	7	0	0	7	0	0	10	0	0	10	0	0	10	0	0	10	0	0
E Water supply	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
F Construction	59	3	3	59	2	0	56	0	0	56	1	0	64	0	0	64	1	0	65	0	0	65	1	0
G Wholesale and retail trade	72	9	9	72	8	0	82	7	7	82	8	0	78	8	8	78	8	0	78	8	8	78	10	0
H Transport and storage	27	0	0	27	0	0	37	0	0	37	0	0	33	0	0	33	0	0	34	1	1	34	0	0
I Accommodation and food service activities	20	7	7	20	2	0	18	6	6	18	1	0	18	7	7	18	1	0	83	7	7	83	1	0
J Information and communication	29	0	0	29	0	0	33	0	0	33	0	0	35	0	0	35	0	0	38	0	0	38	0	0
K Financial and insurance activities	15	0	0	15	0	0	17	0	0	17	0	0	17	0	0	17	0	0	17	0	0	17	0	0
L Real estate activities	233	17	17	233	6	0	242	17	17	242	7	0	247	18	18	247	7	0	258	18	18	258	8	0
M Professional, scientific and technical activities	50	1	1	50	0	0	81	1	1	81	1	0	52	1	1	52	0	0	58	1	1	58	0	0
N Administrative and support service activities	26	2	2	26	2	0	26	2	2	26	2	0	26	2	2	26	2	0	27	2	2	27	2	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	1	0	0	1	0	0
Q Human health services and social work activities	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0
R Arts, entertainment and recreation	26	0	0	26	1	0	25	0	0	25	0	0	24	0	0	24	0	0	23	0	0	23	0	0
S Other services	1	0	0	1	0	0	1	0	0	1	0	0	2	0	0	2	0	0	2	0	0	2	0	0
Loans and advances	669	39	39	669	22	0	728	37	37	728	21	0	707	39	39	707	22	0	701	46	46	701	26	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.