

Bank Name	Mediobanca - Banca di Credito Finanziario S.p.A.
LEI Code	PSNL19R2RXX5U3QWHI44
Country Code	IT

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



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,631	7,872	7,670	7,689	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,555	7,796	7,594	7,614	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	7,631	7,872	7,670	7,689	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	7,555	7,796	7,594	7,614	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	8,844	9,241	8,968	8,919	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,768	9,165	8,892	8,843	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	47,519	48,694	47,611	47,159	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	47,446	48,621	47,538	47,087	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.06%	16.17%	16.11%	16.31%	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	15.92%	16.03%	15.98%	16.17%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.06%	16.17%	16.11%	16.31%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.92%	16.03%	15.98%	16.17%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.61%	18.98%	18.84%	18.91%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.48%	18.85%	18.71%	18.78%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	83,179	83,580	85,438	84,822	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.17%	9.42%	8.98%	9.07%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,631	7,872	7,670	7,689	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	6,121	6,244	6,085	6,498	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	83,179	83,580	85,438	84,822	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	81,726	82,008	83,910	83,686	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.2%	9.4%	9.0%	9.1%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.5%	7.6%	7.3%	7.8%	[A.2]/[B.2]	



EBA 2021 EU-wide Transparency Exercise Capital Mediobanca - Banca di Credito Finanziano S.p.A.

							COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021		
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	8,844	9,241	8,968	8,919	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	7,631	7,872	7,670	7,689	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	2,372	2,372	2,372	2,372	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,903	7,035	7,039	7,142	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	633	774	951	922	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	10	10	10	10	C 01.00 (r200,c010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	42	40	36	35	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	2	-29	-48	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-815	-779	-804	-743	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (i) (i) and 89 to 51 of CRR; Articles 36(1) point (ii) (ii), 24(1) point (iii), 24(1) poin
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r490,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-2,920	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	-103	-3,088	-3,338	-3,089	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	-122	-152	-102	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	1,510	1,628	1,585	1,192	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1		1,510	1,020	1,363	0	C 01.00 (r220,c010)	. Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r240,c010)	PETICOLS 400, L) 100 (3), and 404 to 404 ct Unit. Articles 479 and 480 of CRR
		Transitional adjustments due to additional minority interests (+/-)					,	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,510	1,628	1,585	1,192	C 01.00 (rS20,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,631	7,872	7,670	7,689	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,213	1,369	1,298	1,230	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,145	1,302	1,234	1,167	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		68	67	64	63	C 01.00 (*910,c010) + C 01.00 (*920,c010) + C 01.00 (*930,c010) + C 01.00 (*930,c010) + C 01.00 (*940,c010) + C 01.00 (*950,c010) + C 01.00 (*950,c010) + C 01.00 (*978,c010) + C 01.00 (*978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	47,519	48,694	47,611	47,159	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	5,255	5,670	5,474	4,078	C 05.01 (r010;c040)	
C107711 01-01-01	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.06%	16.17%	16.11%	16.31%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.06%	16.17%	16.11%	16.31%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.61%	18.98%	18.84%	18.91%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,121	6,244	6,085	6,498	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.48%	14.51%	14.44%	15.08%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	76	76	76	76	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	73	73	73	72	C 05.01 (r440,c040)	
	timata calcula	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n	oralistory point of view at the on	vertice date are not taken into a	count in this calculation	•		

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ^t	38,616	40,192	39,205	38,781	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) - C 08.01 (r050, c260, s002) -[C 02.00 (R440, c010)] - C 02.00 (R440, c010)]
Of which the standardised approach	27,530	28,689	28,193	28,014	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	11,086	11,503	11,012	10,767	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	1,394	1,383	1,571	1,834	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) + C
Credit valuation adjustment - CVA	554	552	549	237	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	232	222	123	113	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	2,687	2,307	2,125	2,071	C 02.00 (R520, c010)
Of which the standardised approach	2,687	2,307	2,125	2,071	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	36	35	42	30	C 19.00, 010, 501*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	4,037	4,037	4,037	4,123	C 02.00 (R590, c010)
Of which basic indicator approach	4,037	4,037	4,037	4,123	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	47,519	48,694	47,611	47,159	

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

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



2021 EU-wide Transparency ExerciseP&L Mediobanca - Banca di Credito Finanziario S.p.A.

Statest across 13	(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
11		475	928	1,371	1.817
March Roy and Advisor Scrooms 100 131 136 13					
Tributed componence 1989 251 396 485 787 788					
Different designation and recognized (and septiments)					
Company of the control is used exposed) 150					
Commence in some and assert appealment on plant and properly and present and assert and					
1971 1985					•
Interference commonation recommendation of commonation incommendation of commonation of the commonation of t					107
Table of C) base on femoral and the analysis of through port of the size, and of non femoral and the company of					
Claim or C) Joses from through accounting, med. 1 1 1 1 2 2 3 3 15 15 15 15 15 15 15 15 15 15 15 15 15	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				
Sales or C) blooks from Hedya accounting ones. 1 1 1 2 2 3 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Gains or (-) losses on financial assets and liabilities held for trading, net	-22	-32	20	-4
Extrange difference (gian of c) body, and test determined in the desired operating source (source) (so	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	43	77	92	109
Next district processing records (records (secretary (comes)) 155 131 215 225 156 131 131 225 157	Gains or (-) losses from hedge accounting, net				
1074 OFFIATION (NOOME, NET 1.000	Exchange differences [gain or (-) loss], net	38	101	65	87
Columnitative expresses 250 594 592 1.129 1.29	Net other operating income /(expenses)	35	85	131	218
Cash contributions to resolution finds and deposed guarantees scheme(s)	TOTAL OPERATING INCOME, NET	623	1,284	1,915	
Compression 21	(Administrative expenses)	280	584	902	1,229
Modification gains or () bases, net 0 0 0 0 0 0 0 0 0	(Cash contributions to resolution funds and deposit guarantee schemes)	0	18	60	73
(Provisions or C) reversal of provisions	(Depreciation)	21	43	64	86
(Phyment commitments to resolution funds and deposed quarentee schemes) (Commitments and quarentees given) (Commitments and quarentees given) (Commitments and quarentees given) (Commitments	Modification gains or (-) losses, net	0	0	0	0
(Commencets and guarantees given) (Other provisions) (Other prov	(Provisions or (-) reversal of provisions)	2	27	28	33
(Other provisions) Of which perding legal issues and tax litigation* Of which perding legal issues and tax litigation* Of which restructuring* Of which restructuring* Of which restructuring* Of which restructuring* Of of Office of Office of Office of Office office of Office	(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
Of which perding legal issues and tax litigation ¹ Of which perding legal issues and tax litigation ¹ Of which restructuring ¹ Of O	(Commitments and guarantees given)	1	7	9	13
Of which restructuring	(Other provisions)	1	20	19	20
(Increases or () decreases of the fund for general banking risks, net) 1 (Inpatient or () reversal of impatiment on financial assets not measured at fair value through profit or loss) 95 173 227 270 270 (Financial assets at after value through other comprehensive income) 2 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Of which pending legal issues and tax litigation ¹	0	0	0	-1
(Impairment or () reversal of impairment on franzial assets of an value through profit or loss) 95 173 227 270	-		· ·	•	-6
Financial assets at fair value through other comprehensive income) 2 6 6 6 6 6 6 6 6 6					-
(Financial assets at amortised cost) (Impalment of () reversal of impalment of investments in subsidaries, joint ventures and associates and on non-financial assets) 0					270
(Impalment or (-) reversal of impalment of investments in subsidaries, joint ventures and associates and on non-financial assets) 0 0 0 0 0 0 0 63 (of which Goodwill) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			-		6
(of which Goodwill) (of wh	(Financial assets at amortised cost)	93	167	221	264
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 190 298 PROFIT or (c) IOSS of investments in subsidiaries, joint ventures and associates 0 0 0 0 PROFIT OR (c) LOSS EFFORE TAX FROM CONTINUING OPERATIONS 277 555 824 1,071 PROFIT OR (c) LOSS AFTER TAX FROM CONTINUING OPERATIONS 201 412 605 899 Profit or (c) loss after tax from discontinued operations 0 0 0 0 0 PROFIT OR (c) LOSS FOR THE YEAR FROM CONTINUING OPERATIONS 0 0 0 0 0 PROFIT OR (c) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 0 0 0 0 Profit or (c) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 0 0 0 0 0 Profit or (c) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <th< td=""><td></td><td>·</td><td>-</td><td>•</td><td></td></th<>		·	-	•	
Share of the profit or (-) loss for investments in subsidiaries, joint ventures and associates 51 125 190 298 Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 10 0 0 0 10 0 0 0					
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 0 0 0 0 RROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 277 555 824 1,071 412 655 899 Profit or (-) loss after tax From discontinued operations 0 0 0 0 0 RROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 0 0 0 0 0 0 0 RROFIT OR (-) LOSS FRITE TAX FROM discontinued operations 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					-
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 227 555 824 1,071 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 201 412 605 809 Profit Or (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUUNG OPERATIONS 201 412 605 809 Profit or (-) Loss after tax from discontinued operations 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					~
Profit or (·) loss after tax from discontinued operations 0 0 0 0 0 PROFIT OR (·) LOSS after tax from discontinued operations 0 0 0 0 0 PROFIT OR (·) LOSS Facility (·) LOSS Facili					
PROFIT OR (-) LOSS FOR THE YEAR 201 412 605 809 Of which attributable to owner of the parent 200 411 604 808					809
Of which attributable to owners of the parent 200 411 604 808		-	-		0
	Of which attributable to owners of the parent (1) Information available only as of end of the year	200	411	604	808

For this bank it his financial year ends in June. Therefore, P&L Items for September 2020 refer to 1 quarters (2 quarters for the other banks in the sample), for December 2020 refer to 2 quarters (4 quarters 50r the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (2 quarters for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample), for March 2021 refer to 3 quarters (1 quarter for the other banks in the sample



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	03/2021			As of 30,	06/2021		
		Fi	air value hieran	chy		Fi	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	6,129				3,745				4,950				3,514				IAS 1.54 (i)
Financial assets held for trading	9,612	6,033	2,954	625	11,560	7,449	3,163	948	11,418	7,581	2,573	1,263	11,274	7,378	2,773	1,122	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	733	291	0	442	666	299	0	367	645	388	0	257	695	272	27	396	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	663	0	663	0	675	0	675	0	678	0	678	0	681	0	681	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,371	4,096	249	26	4,246	4,092	118	36	4,010	3,904	68	38	4,567	4,423	56	88	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	53,275				55,300				54,865				54,774				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	458	0	458	0	442	0	442	0	336	0	336	0	308	0	308	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	6,552				6,644				6,812				6,668				
TOTAL ASSETS	81,793				83,277				83,714				82,481				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	ımulated impaiı	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair	Debt securities	4,239	0	0	-7	0	0	4,108	0	0	-11	0	0	3,854	0	0	-10	0	0	4,357	0	0	-10	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	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	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	2,951	0	0	-5	0	0	2,895	14	0	-6	0	0	2,651	14	0	-5	0	0	2,472	13	0	-5	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	46,470	3,218	2,317	-244	-335	-1,096	48,551	3,488	2,026	-302	-329	-1,037	48,235	3,647	2,028	-292	-347	-1,065	48,242	3,764	1,591	-290	-366	-1,030	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Mediobanca - Banca di Credito Finanziario S.p.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	8,353	9,650	10,178	10,064	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	833	836	831	833	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	60,435	60,395	59,802	58,527	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	520	507	397	375	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	153	174	172	171	IAS 37.10; IAS 1.54(I)
Tax liabilities	495	428	485	512	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	795	718	909	897	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	71,584	72,707	72,774	71,380	IAS 1.9(b);IG 6
TOTAL EQUITY	10,210	10,569	10,940	11,101	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	81,793	83,277	83,714	82,481	IAS 1.IG6

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



Breakdown of liabilities

Mediobanca - Banca di Credito Finanziario S.p.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilit	ies by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		5,604	6,146	6,376	6,377	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	225	265	319	261	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	3,044	3,746	3,879	3,802	Annex V.Part 1.31
	Central banks	6,465	6,210	7,014	7,486	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	80	61	52	46	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	41	28	19	13	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,075	7,827	6,195	5,313	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	642	388	340	406	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	3,973	3,436	3,417	2,773	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,139	2,081	2,094	2,073	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,201	4,426	3,889	4,334	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,831	3,006	3,047	3,512	ECB/2013/33 Annex 2.Part 2.9.1
	Households	18,643	18,994	19,542	19,612	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	12,578	13,758	13,528	13,858	Annex V.Part 1.42(f), 44(c)
Debt securities issued		20,449	19,758	20,105	19,412	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	2,452	2,066	2,069	1,639	Annex V.Part 1.37
Other financial liabilities		383	520	419	384	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		70,141	71,387	71,208	69,799	



2021 EU-wide Transparency Exercise Market Risk

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	SA						M									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT			VaR (Memori	andum item)	STRESSED VaR (A	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	1.924	1.354	0	0	0	0							0	0	0	0						
Of which: General risk	1,050	399	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	810 757	901 947	0	0	0	0							0	0	0	0						
Of which: General risk	757	118	0	0	0	0							0	0	0	0						
Of which: Specific risk	99	122	ő	ő	ŏ	o o							ő	ŏ	ŏ	ő						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	2,681	2,302		0	0		. 0	0	0	0	0	0	0	0	0	0		0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	1,263	1,234	0	0	0	0							0	0	0	0						
Of which: General risk	339	438	0	0	0	0							0	0	0	0						
Of which: Specific risk	882	753	0	0	0	0							0	0	0	0						
Equities	857	836	0	0	0	0							0	0	0	0						
Of which: General risk	106	153	0	ō	ō	ō							0	0	0	ō						
Of which: Specific risk	121	90	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	2,120	2.070	0	0	•	0	0	0	0	0	0	0	0	0	•	0	0	0	0	0	0	0
TOTAL	2,120	2,070				•																

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Mediobanca - Banca di Credito Finanziario S.p.A.

		Standardised Approach													
		As of 30/09/2020 As of 31/12/2020													
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions						
	Central governments or central banks	10,245	10,663	0		7,858	8,368	0							
	Regional governments or local authorities Public sector entities	4	9	24		3	3	1 28							
	Multilateral Development Banks	,,,	/2	29		00	0.3	20							
	International Organisations	83	83	ő		83	83	ő							
	Institutions	16,928	7,632	2,152		17,966	7,767	2,318							
	Corporates	10,306	5,515	5,269		10,876	6,166	5,825							
	of which: SME	887	262	224		947	278	239							
	Retail	16,152	13,775	9,539		15,998	13,625	9,453							
Consolidated data	of which: SME	805	647	369		867	667	381							
consolidated data	Secured by mortgages on immovable property	994	971	368		1,054	1,034	389							
	of which: SME	332 1.707	320 832	120 1,053	869	329 1,698	316 833	118 1.066	86						
	Exposures in default	1,707	832 304	1,053	869	1,698	833 258	1,066	86						
	Items associated with particularly high risk Covered bonds	311 222	304 222	45b 24		258 222	258 221	38/							
	Covered bonds Claims on institutions and comorates with a ST credit assessment	122	122	29		222	221	23							
	Collective investments undertakings (CIU)	292	292	625		321	321	656							
	Equity	2,597	2,597	7,616		2,718	2,716	8,049							
	Other exposures	1,818	1,818	1,531		1,725	1,725	1,576							
	Standardised Total ²	61,737	44,779	28,657	1,340	60,848	43,185	29,770	1,35						

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	8,560	8,976			6,180	6,688		
	Regional governments or local authorities Public sector entities		74	1		3			
	Multilateral Development Banks	39	34	10		40	30	14	
	International Organisations	ů	0	0		0	0	0	
	Institutions	5,882	1,357	881		6.649	2.080	1,062	
	Corporates	5,249	3,587	3,396		5,409	3,815	3,549	
	of which: SME	381	192	154		398	208	168	
	Retail	15,879	13,699	9,483		15,744	13,553	9,400	
ITALY	of which: SME	803	646	369		864	666	380	
TIMEI	Secured by mortgages on immovable property	483	469	192		483	467	191	
	of which: SME	287	277	105		291	279	106	
	Exposures in default	1,701	828	1,048	867	1,672	810	1,033	857
	Items associated with particularly high risk	147	140	210		89	89	134	
	Covered bonds	191	191	21		190	190	20	
	Claims on institutions and corporates with a ST credit assessment	90	90	423		91	01	426	
	Collective investments undertakings (CIU) Equity	2,555	2,555	7,574		2,701	2,700	8,032	
	Other exposures	1,769	1,769	1,497		1,664	1,664	1.528	
	Standardised Total ²	1,700	1,702	1/107	1.331	2,001	1,001	1,320	1,339
	Standardised Total	(1) Original generates malin for							1,333

	exposures, but includes gener	al credit risk adjustments.						
				Standardise	d Approach			
		As of 30/	09/2020			As of 31,	/12/2020	
(mh EJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control on enumerate or central states and the second seco	753 0 9 0 6,339 1,403 57 70 0 0 3 3 3 0 2 2 9	753 0 9 0 2,872 328 22 44 0 9 5 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 447 286 22 3 18 0 0 2 2 0 3 3 0 0		758 0 0 0 6,534 1,390 8 0 0 22 2 3 0 0 1 1 1 9	758 0 0 0 1,911 353 49 0 0 53 2 2 2 2 2 2 2 3 2 2 3 2 9 0 0 0 1,911 1,912 1,91	0 0 0 0 359 307 4 29 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
	(+) 00 (4)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control of community or central fact (Control of Control of Contro	320 0 0 0 1,128 13 13 0 3 2 2 0 0 0 0 0 0 0 0 0 1,000 13 13 0 0 0 1,000 13 13 13 13 13 13 13 13 14 14 15 16 16 16 16 16 16 16 16 16 16 16 16 16	320 0 0 0 0 0 0 0 826 257 5 5 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 168 255 5 1 1 1 1 1 1 0 0 0		320 0 0 1,183 748 2 0 0 0 0 0 0 0 0 0	320 0 0 9 920 225 4 1 1 0 0 0 0 0		۰

	(2) Total value adjustments and exposures, but includes gener	provisions per country of cou al credit risk adjustments.	nterparty excludes those for se	curistisation exposures, addition	ral valuation adjustments (AVAs)	and other own funds reduct	ions related to the	
				Standardise	d Approach			
		As of 30)	09/2020			As of 31,	/12/2020	
(1) (1)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control of comments or control has control on Control o	0 0 0 0 0 2,644 312 313 14 0 4 4 1 1 0 0 0 0 0	0 0 0 0 2,256 157 2 7 7 0 4 4 4 0 0 0	0 0 0 0 580 157 2 2 5 0 1 1 1 1 0 0 0		0 0 0 0 2.55% 139 5 5 10 0 8 5 1 0 0 0 0 0	0 0 0 2,566 164 5 5 0 0 0 0 0	0 0 0 0 0 0 628 164 5 6 0 0 2 1 1 0 0 0 0	
Standardised Total ²	m			1				1

The Control assesses while Ensures value, is recorder before taken are account any effect due to control convenient features are read that efficiates between this account any effect of the control convenient features are read that efficiates between this account any effect of the control contr



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Mediobanca - Banca di Credito Finanziario S.p.A.

Contral securements or central hains 150 1						Standardise	d Approach			
Contral securements or central hains 150 1				As of 30)	09/2020			As of 31	/12/2020	
Contral decommendate or contral harbars 102 102 103 103 104 105			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	SPAIN	Central eventments or central sales Basicals doverments or food authorities Public source edities Public source edities Public source edities Indiana source edities Ind	0 0 0 0 475	0 0 0 0 34	0 0 0 16 244 0 0 0 0 0 0	۰	0 0 0 0 571	0 0 0 0 93	0 0 0 0 27 28 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

			Ar of 30/			Standardised Approach									
			A3 01 30)	09/2020			As of 31)	12/2020							
	(min FIR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
UNITED STATES UNITED STATES Control Control	Intel assumements or central basels into assumements or central basels into assumements or central assume interest or central central interest of benefits interest or benefits interest inte	376 0 0 0 0 85 211 6 6 0 0 0 1 1 0 0 0 3	376 0 0 0 51 172 173 1 1 1 0 0 0 0 0	0 0 0 0 11 172 0 1 0 0 0 0 0 0	٠	388 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	388 0 0 0 38 227 21 0 0 0 0 0 0 0	0 0 0 0 9 232 1 1 0 0 1 1 0 0 0	o						

**Observe accesses, within Economic value, in recorded before station the accessed in effect due to condition connected before station that accessed in effect due to condition accessed in the indicates techniques (see Auditables effects).

**Total value and accessment and conditions are conserve of constructive exclusion before the economic accessed value of the accessed

			As of 30/	09/2020			As of 31,	/12/2020	
	(min BJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control overmentate or control tables (According commentate or control architecture) According commentate or control architecture Architecture of reconstructure Architecture of reconstructure According control or c	0 0 0 0 19 7 2 2 8 0 0 0 0 0 0 0	0 0 0 0 19 5 5 0 1 1 0 0 0 0	0 0 0 0 0 5 5 5 5 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 18 19 9 13 0 0 0 0 0 0 0	0 0 0 0 18 13 13 1 1 0 0 0 0 0	0 0 0 0 5 13 13 1 0 0 0 0 0	0

Displaid escourse, utilial Escourse value, is recorded before takino into account any effect due to credit convenion factors or credit nik misiation techniques (e.g., substitution effects).
 Total value artistments and crecisions or country of countercentry excludes those for securistication encourse, additional valuation adjustments (AWA) and other own funds reductions valued to the

		exposures, but includes gener	al credit risk adjustments.	SELECTIVE CONTRACTOR OF SELECTION AND SELECT	ATTEMENT COLUMN TO BE SECTION	an variables administration (ARA)	and done own name reduce	and residue to the	
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	50	50	0		47	47	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations			.0				0	
	Institutions	133	102 215	20 215		103	93	19 301	
	Corporates of which: SME	290	213	213		340	301	301	
	or which: SME Retail	2	2				1		
	of which: SME	â	n n	i		n n	i	i i	
LUXEMBOURG	Secured by mortgages on immovable property	14	11	4		ō	ō	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	60	60	90		62	62	92	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment		. 0	. 0					
	Collective investments undertakings (CIU)	90	90	90		115	115	115	
	Equity Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	,	Ů	0	U	
	Standardised Total				- 1				

Opinional encourse, unifies Encourse value, is reconted before ballon into account any effect due to credit conversion factors or credit risk mitisation techniques (e.g. substitution effects).

(If Total value activaments and previously one counter of counterward vaculates those for securification encourses, additional valuation advantaments (ANAI) and other own funds reductions related to the

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks								
	Regional governments or local authorities	0	3	0			3		
	Public sector entities	ů		0		0	i i	, o	
	Multilateral Development Banks	0		0		0	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	91	2	1		169	3	2	
	Corporates	453	126	126		516	160	160	
	of which: SME	76	0	0		76	1	1	
	Retail	16	4	3		16	4	3	
MONACO	of which: SME	2	1	1		2	1	0	
11010100	Secured by mortgages on immovable property	362	358	125		420	418	146	
	of which: SME Exposures in default	2	2	1		2	4	1	
	Exposures in default Items associated with particularly high risk	0		0	0				
	Covered bonds	ů		0				, o	
	Claims on institutions and corporates with a ST credit assessment	i o	ŏ	o o		ŏ	č	, o	
	Collective investments undertakings (CIU)	0	0	0		ō	ō	0	
	Equity	0	0	0		0	0	0	
	Other exposures	33	33	29		47	47	43	
	Standardised Total ²				0				

⁽ⁱ⁾ Orionial encourse unitie Encourse value, is recorded Series takino into account any effect due to coeff common inclusion or most intel missionismic value, as abstitution effects.
⁽ⁱ⁾ Total value advantments and consistence or country of contempor's excludes those for securidization encourses, additional valuation advantments (WAR) and other own funds reductions evaluated to the exposure, but include agreed word that all values are consistent or common and consistence or consiste

As of 30/(99/2020 As of 31/12/2020 Original Exposure* Control occumental or control hashs Control occumental or control hashs Additional Control occumental occum			exposures, our ricuses gener	ar Credit risk adjustments.		Standardise	d Approach				
Country of				As of 30/	09/2020			As of 31/12/2020			
Country of		(m) (M)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ^s	Risk exposure amount		
	And an arrangement of the last distance of the last	us armounts a property injuries sign risk s with 5 T crosts assessment	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0		



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Mediobanca - Banca di Credito Finanziario S.p.A.								
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	8.856	9,365	0		7,942	8.490	43	
	Regional governments or local authorities	3	3	1		2	2	0	
	Public sector entities	69	64	31		168	164	48	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	83	83	0		83	83	0	
	Institutions	16,329	5,732	1,710		13,248	4,523	1,337	
	Corporates	13,728	8,908	6,444		13,796	8,884	7,195	
	of which: SME	951	271	232		268	192	152	
	Retail	16,113	13,649	9,486		16,585	13,951	9,714	
Consolidated data	of which: SME	894	676	386		894	686	393	
Corisonaatea aata	Secured by mortgages on immovable property	1,177	1,152	429		1,180	1,150	429	
	of which: SME	322 1.699	307 806	115 1.043		270 1,635	256 779	98 1.016	
	Exposures in default				888				851
	Items associated with particularly high risk	212 91	212	318 10		113 76	113	169	
	Covered bonds Claims on institutions and comporates with a ST credit assessment	91	91	10		/6	/6	8	
	Collective investments undertakings (CIU)	350	350	665		606	606	1,298	
	Equity	2,670	2,669	7,823		2,400	2,398	6,641	
	Other exposures	1.818	1.818	1,561		1.823	1.823	1,597	
	Standardised Total ²	63,200	44,902	29,521	1,394	59,657	43,041	29,496	1,391

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR, %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	7,173	7,680	0		5,674	6,220	0	
	Regional governments or local authorities Public sector entities	3	35	1		2 168	2 164	0	
	Multilateral Development Banks	***	33	17		100	104	***	
	International Organisations	o n	0	ı o		0	0	o o	
	Institutions	7,831	2,117	1,001		6,045	1,681	766	
	Corporates	5,539	3,788	3,532		5,491	3,742	3,499	
	of which: SME	366	196			266	192		
	Retail	15,864	13,580	9,434		16,260	13,861	9,647	
ITALY	of which: SME	892	675			892	685	392	
IIALI	Secured by mortgages on immovable property	469	453			462	443		
	of which: SME	286 1.671	273 782		884	266 1.607	252 756		80
	Exposures in default Items associated with particularly high risk	1,071	94	1,008	004	1,007	106		01/
	Items associated with particularly nigh risk Covered honds	59	54	710		100	100	139	
	Claims on institutions and corporates with a ST credit assessment	0	00	í í				i i	
	Collective investments undertakings (CIU)	97	97	412		481	481	1,104	
	Equity	2,653	2,652	7,806		2,372	2,371	6,613	
	Other exposures	1,752	1,752	1,519		1,764	1,764	1,557	
	Standardised Total ²				1,380				1,377

		exposures, but includes gene	ral credit risk adjustments.							
					Standardisc	ed Approach				
		As of \$1/07/2221 As of \$0/06/2021 Original Exposure* Exposure Value* To 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0								
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
FRANCE	Control operations for control and Control operation of Control operations of Control op	0 0 0 0 5,710	0 0 0 0 2,089	195 4		0 0 0 0 4,415	0 0 0 0 1,255			
l	Standardised Total ²		,		2		·	Ů	2	

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR. %) Central governments or central banks	319	319			926	926		
	Regional governments or central banks Regional governments or local authorities	219	313			920	720	0	
	Public sector entities	o o	0			0	0	0	
	Multilateral Development Banks	0				0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,357	1,038	253		1,558	1,035	197	
	Corporates	780	222	212		800	256	255	
	of which: SME	13	2	2		0	0	0	
	Retail	12	0	0		12	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
OLIG DUT	Secured by mortgages on immovable property	9	9	3		9	9	3	
	of which: SME Exposures in default	6	6	4			0	0	
	Exposures in default Items associated with particularly high risk				0	1		0	
	stems associated with particularly mon risk Covered bonds	0						0	
	Claims on institutions and corporates with a ST credit assessment	o o	0			0	0	i o	
	Collective investments undertakings (CIU)	ō	ō	i o		8	8	4	
	Equity	0	0			0	0	0	
	Other exposures	18	18	4		1	ī	0	
	Chandrada d Tabal ²								

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

7) Total value administration and numbers are constructed management of management and numbers are considerable administration.

		(C) That was objectment and opinious per country of contribute to the for excurtations recovers, additional hasters adjustments (ANA) and other own funds reductions extend to the excensionals of adviced recover and the adjustment and the expension of the expensional transfer of the											
		As of 31/03/2021 As of 30/06/2021 Value adjustments and Value adjustments											
	(min EUR. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
UNITED KINGDOM	Contral overments or central basis Relational overments or local authorities Relational coverments or local authorities Relational Coverments or local authorities Relational Coverments Basis Buthaniona Cornectiona of which: SHE Relati	3,194		0 0 0 4 1,000 3 5 0 0 0 0		0 0 0 0 2,939 2 2 13 4 1 1 0 0 0 0 0 0 13 0 0 13 0 0 10 10 10 10 10 10 10 10 10 10 10 10		0 0 0 1 1,465 0 0 11 1 0 0 0 0 1 1 1 0 0 1 1 1 1 0 0 0 1 1 1 0					
	Standardised Total ²	•	·		2	·			2				

(1) Original reposeurs, unline Engineers value, is reported before tables yets account any effect due to credit convenient for linear size of the contract convenient for linear size of the contract convenient and provisions and provisions per country of counterparty excludes those for accontantation exposures, additional valuation adjustments (AMA) and other own funds reductions related to the exposures, but for classification of contract in the contract contract to the contract contract contract to the contract contract contract contract contract to the contract contract contract contract contract to the contract contr



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Mediobanca - Banca di Credito Finanziario S.p.A.

	mediobalica - balica di Credito Finanziario S.p.A.								
					Standardise	d Approach			
			As of 31/	03/2021			As of 30,	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)). Central governments or central banks. Regional governments or local authorities.	162	162	0		162	162	0	
	Public sector entities Multisteral Development Banks	0	0	0		0	ō	0	
	International Organisations Institutions	0 569	0 118	0		0 573	0	0	
	Corporates of which: SME	374 8	295	300		400	314	321 0	
	Retail of which: SME	1 0	0	0		1 0	0	0	
SPAIN	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Eoultv	0	0	0		4	4	3	
	Other exposures Standardised Total ²	0	Ü	U	2	1	1	0	1

					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	404	404	0		352	352	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	ō	ō		0	0	0	
	Institutions	41	36	7		104	101	20	
	Corporates	252	208	208		268	221	220	
	of which: SME Retail	6				0	0	0	
	of which: SME	3	1	1		0	1	, ž	
UNITED STATES	Secured by mortgages on immovable property	24	24	8		24	23	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	1	1	1		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		36	36	71	
	Equity	1	1	1		1	1	1	
	Other exposures	0	0	0			0	0	
	Standardised Total ²				2				2

2]
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion fectors or credit risk mitigation bachniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (IMAs) and other own funds inductions related to the

		exposures, but includes gener	al Choic mic addisorments.		Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Redoual Public to the Public t	overmentar for central banks conformentar for local authorities conformentar for local authorities conformentar for local authorities conformentar for local conformentar conformentar for local conformentar conformentar for some conforment conformentar conformentar for local confo	0 0 0 354 18 13 13 0 1 0 0 0 0	0 0 0 0 29 12 12 1 1 0 0 0 0 0	0 0 0 0 6 12 12 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 258 5 0 1 0 0 0 0 0 7 7	0 0 0 45 9 0 1 1 0 0 0 0 0 0	0 0 0 0 0 0 9 9 9 0 1 1 0 0 0 0 0 0 0 0	0

					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ^t	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG LUXEMBOURG LUXEMBOURG Exact Exact Exact Collaid Collaid	what do overnments or central banks does do evernments or total alterofities diffilted to Devokement Banks demonstrated for banks demonst	47 0 0 0 0 7 463 0 0 0 0 0 6 2 2 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	477 0 0 0 16 376 0 0 0 0 0 62 62 0 0 0 0 0 133 0 0 0 123 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 275 0 0 0 7 7 0 0 0 9 9 9 123 0 0 123 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		S1 0 0 0 100 317 7 2 0 0 6 6 4 0 4	S1. 0 0 0 85 260 2 0 0 0 2 2 2 0 0 6 4	0 0 0 0 177 250 0 0 0 0 10 10 11 0 0	۰

			d provisions per country of co		ecuristisation exposures, additio	nal valuation adjustments (AVA			
			As of 31	/03/2021	Standardise	d Approach	As of 30	(06/2021	
	(min File %).	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹		Value adjustments : provisions ²
MONACO	Control incomments or control inside Manipular discomments of local antifolities Manipular discomment basis Manipular discomment basis Manipular discomment basis Manipular discomments Manipular discom	0 0 0 166 459 74 16 2 2 478 7 7 0 0	2 6 6 7 3 3 3 2 2 2 4 4 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 0 2 2 2 2 2 2 2 3 0 0 0 0 0 0 0	0	0 0 0 0 0 335 486 0 13 2 2 2 472 0 0 0 0	2 0 0 0 0 8 199 0 4 1 1 470 0 0 0	0 0 0 7 7 159 0 3 1 1 164 0 0 0 0	
	Equity Other exposures Standardized Total ²	0 40	40	0 37		0 42	0 42	0 36	

O)

(Disjoil oppose, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit rais, miligation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty exclusies those for securitisation exposures, additional valuation adjustments (AMA) and other own funds inductions related to the

		exposures, but includes gene				rai raidaton adjustmenta (xxx	-,		
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control Construction or control for Control Control Another Construction or control and control control Another Construction or Control Another Construction Another Constru	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	
	Standardised Total ²	Ü			0		,		

Mediobanca - Banca di Credito Finanziario S.p.A.

							IRB Ap	proach					
				As of :	30/09/2020					As of 3	31/12/2020		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustme
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	· ·		Of which: defaulted	provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Socialised Lending	20,148	472	17,849	9,631	83	212	20,482	154	17,823	10,131	32	197
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0		0
	Retail	10.399	191	10.399	1.721	49	119	10.710	187	10.710	1.674	48	122
	Retail - Secured on real estate property	10,399	191	10,399	1.721	49	119	10,710	187	10,710	1.674	48	122
Consultation of data	Retail - Secured on real estate property - Of Which: SME	0	0	0	o o	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SI	10,399	191	10,399	1,721	49	119	10,710	187	10,710	1,674	48	122
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	- 0	0		0			- 0			0		
	IRB Total ²				11.352						11.805		

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Oviginal Exposure Exposure Risk exposure amount Value adjustments Value and							Original Exposure ¹ Exp		Risk exposure	Risk exposure amount	
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	9,287	383	7,919	4,353	50	132	9,562	79	8,130	4,719	10	94
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	10,302	180	10,302	1,678	47	114	10,615	176	10,615	1,634	46	117
	Retail - Secured on real estate property	10,302	180	10,302	1,678	47	114	10,615	176	10,615	1,634	46	117
ITALY	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	U	0	0		0	0
117121	Retail - Secured on real estate property - Of Which: non-Si	10,302	180	10,302	1,678	47	114	10,615	176	10,615	1,634	46	117
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0		0	0	0	0		0	0
	Retail - Other Retail - Of Which: SMF							0		0			0
	Retail - Other Retail - Of Which: pop-SMF	0	0	0	0		0	0	0	0		0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	1 0	I 0						0	0		0
	Other non credit-obligation assets	,	0	Ů	·			,	,		·	-	-
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0 0	0	0	0
	Institutions Corporates	2.120	52	1,740	850		14	2,355	52	1.881	986	0	26
	Corporates - Of Which: Specialised Lending	2,120	32	1,740	030	ó	0	2,333	32	1,001	900	é	20
	Corporates - Of Which: SME	i i	0	0	0	0	0	0	0	0	0	0	n n
	Retail	1	0	1	ō	0	ō	1	ō	1	ō	ō	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SMI		0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non	SI 1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity		0				0	0			0		
	Other non credit-obligation assets		0	0				- 0			0	-	
	IRB Total												

(1) Original executes, unlike Excosure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	0/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,151	0	1,420	570	0	4	1,263	0	1,529	628	0	6
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	2	0	2	0		0	1	0	1	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI					0		0			0	0	0
OLIG WATE	Retail - Secured on real estate property - Or Which: non-or Retail - Qualifying Revolving	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail					0		0			0		0
	Retail - Other Retail - Of Which: SME		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
	Retail - Other Retail - Of Which: non-sme Equity			ů	ŏ	0	0	,	0	0			0
	Other non credit-obligation assets	-					-					-	
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	949	0	841	707	0	6	899	0	789	679	0	10
	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	50	6	50	25	1	3	49	5	49	23	1	3
	Retail - Secured on real estate property	50	6	50	25	1		49	5	49	23	1	3
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OHETED HEHODOTT	Retail - Secured on real estate property - Of Which: non-Si	50	6	50	25	1	3	49	5	49	23	1	3
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0				0	0	0		U		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		U			0			U	-	0
	Other non credit-obligation assets												
	IRB Total	in .											

							IRB Ap	proach					
				As of :	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,395	0	1,126	393	0	- 4	1,405		1,113	412		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0		0	0		0	0	0	0
	Retail	0	0	0	0		0	0		0	0	0	0
	Retail - Secured on real estate property	0	0	0	n n	0	0	n	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	0
SPAIN	Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		İ						IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		sanks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		1,138	0	1,079	693	0	19	1,169	0	1,110	757		18
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0				0	0		0	0		0
	Retail	Corporates - Or Wnich: SME	11		11	0	0	0	11		11	0	0	0
	Recall	Retail - Secured on real estate property	11	1	11	3	0	0	11		11	3	0	0
		Retail - Secured on real estate property - Of Which: SME		n	0	ñ	0	0	0	n n		n n	o o	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-St	11	1	11	3	0	0	11	1	11	3	0	0
		Retail - Qualifying Revolving		ō	0	0	ō	ō	0	ō	0	ō	ō	ō
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Tota	l .												

		_												
								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount .	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0	0	0 0	0	0 0	0 0	0	0	0 0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	1,110 0	4 0	962 0	626 0	3 0	8 0	1,133 0	4 0	815 0	557 0	3 0	12 0
	Retail	Corporates - Of Which: SME	2	0 1	2	0	0	0	2	1	0 2	0	0	0
NETHERLANDS		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0 2	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	ō	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non	credit-obligation assets	0	0	0	0	0	0	0	0	0	0	-	0

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	sanks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0 1.321	0 16	0 1,306	0 585	0 11	0	1.070	0	0 1.059	0 570	0	0
	Corporat	Corporates - Of Which: Specialised Lending	1,321	16	1,306	585	11	á	1,0/0		1,059	5/0		6
		Corporates - Of Which: SME	0	0	0	0	0	ů	0	0	0	0	0	0
	Retail	Corporate of Wilds. Sec	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LUVEMBOURG		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME			0	0	0	0	0		0	U		0
	Equity	Retail - Other Retail - Of Which: non-SME		0	0				0		0			1 0
	Other no	n credit-obligation assets	_	Ů						_	-		Ů	ů
	IRB Tota													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0 0	0	0 0	0	0	0 0	0 0	0	0	0
	Corporates - Of Which: Specialised Lending	75	0	75	68	0	1 0	75	0	75	68	0	1
	Corporates - Of Which: SME	ő	ő	0	0	0	ō	ő	0	0	0	0	0
	Retail - Secured on real estate property	2	0	2 2	0	0	0	2 2	0	2 2	0	0	0
MONACO	Retail - Secured on real estate property - Of Which: SME		ō	0	0	ō	0	ō	ō	0	ō	ō	0
11010100	Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving	, ,	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0		0	0	0
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution Corporates			0	0	0	0	0	0	0	0	0	0 1	0
	Corporates	Corporates - Of Which: Specialised Lending		0	0	0		0	0	0	0	0		0
		Corporates - Of Which: SME	ů.	0	0	0	0	o o	n	0	0	0	, i	0
	Retail		ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	i i	ō
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Country and 10		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convention factors or credit risk mitisation techniques (e.g., substitution effect)

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0		0	0
	Corporates	19,845	155	17,152	9,578	23	193	20,532	155	17,536	9,457	20	181
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0		0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	10.925	186	10.925	1,677	49	174	11.077	196	11.077	1.657	53	124
	Retail - Secured on real estate property	10,925	186	10,925	1,677	49	124	11,077	196	11,077	1,657	53	124
	Retail - Secured on real estate property - Of Which: SME		100	10,923	1,0//	49	124	11,077	190	11,077	1,037	33	124
Consolidated data	Retail - Secured on real estate property - Of Which: non-		186	10.925	1.677	49	174	11.077	196	11.077	1.657	53	124
	Retail - Qualifying Revolving	0,023	0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail	ů ů	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	o o	0		0				0	0	0		
	Other non credit-obligation assets				0						0		
	IRB Total ²				11,255						11.115		

(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).	

								IRB Ap	proach					
					As of 3	1/03/2021					As of	30/06/2021		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	9,273	78	7,867	4,491	10	90	9,722	77	8,151	4,368	10	85
		Corporates - Of Which: SME	0		0	0	0	0	0		0		0	
	Retail	Corporates - Or Which: SME	10.831	176	10.831	1.637	46	118	10.983	186	10.983	1,619	50	118
	Recall	Retail - Secured on real estate property	10,831	176	10,831	1,637	46	118	10,983	186	10,983	1,619	50	118
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ITALY		Retail - Secured on real estate property - Of Which: non-Sh	10.831	176	10.831	1.637	46	118	10.983	186	10.983	1.619	50	118
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,265	52	1,783	959	7	26	2,501	53	1,926	996	7	26 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0			0		0			0	0	0	0
	Corporates - Of Which: SME Retail		0		0		0					0	0
		1	0	1	0		0	1		1	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SMI	1	0	1	0	0	0	1		1	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: nor	S1 1		1	0		0	,		1	0	0	0
	Retail - Qualifying Revolving		0		0		0					0	0
	Retail - Other Retail	, i	0		0		0	0		0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity	0	0	0	n n	0	0	0		0	0	0	0
	Other non credit-obligation assets			_					_				
	IRB Total												

(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	to account any o	effect due to cre	dit conversion fa	tors or credit ris	k mitigation tech	niques (e.g. substitution	effects).

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution Corporate		1.049	0	1.364	0 498	0	0	792	0	1.107	0 477	0	0
	Corporate	Corporates - Of Which: Specialised Lending	1,049		1,304	420		,	792		1,107	42/	0	
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		1	ō	1	0	ō	ō	i	ō	1	ō	ō	ō
		Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
GERMANY		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANT		Retail - Secured on real estate property - Of Which: non-Si	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0			0	0	0	0	0	0	0	0	0
		credit-obligation assets	_		Ů	-		, i	Ů		Ů	-	ů	, i
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	934	0	807	696	0	10	963	0	850	678	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0			0	0	0	0
	Corporates - OF Which: SME Retail	48		0	0		0	47		47			
		48	5	48	23 23	1	3	47	6	4/	21	1	3
	Retail - Secured on real estate property		5	48	23	1	3	4/	6	4/	21	1	3
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-			0	0		0	47		0			
		48	5	48	23	1	3	4/	6	4/	21	1	3
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0			0	0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0		0	0	0	0		0	ů		0
	Retail - Other Retail - Of Which: non-SME Equity	0			0	0	0	0		0	0	0	0
	Other non credit-obligation assets	Ů	Ů	Ů		- ů	Ů	Ů	- ŭ	- i	Ů	Ů	Ů
	IRB Total												
	and total				annotated business believe to								

	Credit Risk - IRB Approach												
	Mediobanca - Banca di Credito Finanziario S.p.A.												
	1						IRB Ap	proach					
				As of	31/03/2021		Value			As of	30/06/2021		Value
	(min EUR. %)	Original	Of which:	Exposure Value ¹	Risk exposure	Of which:	adjustments and provisions	Original	Of which:	Exposure Value ¹	Risk exposur	Of which:	adjustment and provisions
	Central banks and central governments Institutions Corporates	0 0 1,401	0 0 0	0 0 1,025	0 0 394	0 0	0 0 4	0 0 1,366	0 0 0	0 0 1,086	0 0 452	0	0 0 4
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0 0	0 0	0	0 0	0 0	0	0	0 0	0	0 0	0 0	0 0
SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S1 Retail - Qualifying Resolving Retail - Other Retail	0	0 0	0 0	0	0	0 0	0	0 0	0 0 0	0 0	0 0 0	0
	Retail - Qualitying Retroiving Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets IRB Total	0	0	0	0	0	0	0	0	0	0	0	0
		(1) Original ex	posure, unlike Ex	posure value, is i	reported before taking i	into account any o	effect due to cres	dit conversion fa	actors or credit ri	sk mitigation tec	hniques (e.g. substitutio	in effects).	
					31/03/2021		IRB Ap	proach			30/06/2021		
		Origina	Exposure ¹		Risk exposur	e amount	Value adjustments	Original	Exposure ¹		Risk exposur	e amount	Value adjustment
	(mh ELR, %) Central banks and central governments		Of which: defaulted	Exposure Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Exposure Value ¹		Of which: defaulted	and provisions
	Institutions Corporates Corporates - Of Which: Specialised Lending	0 1,182 0	0	0 1,083 0	0 686 0	0	0 0 16 0	0 1,187 0	0	0 1,085 0	0 711 0	0	0 0 15 0
	Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0 11 11	0 1 1	0 11 11	0 3 3	0 0	0 0	0 11 11	0 1 1	0 11 11	0 2 2	0	0 0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving Retail - Other Retail	0 11 0 0	0 1 0	0 11 0 0	0 3 0	0 0	0 0	0 11 0	0 1 0	0 11 0 0	0 2 0	0 0 0	0 0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets IRB Total	(1) Original es	posure, unlike Ex	posure value, is i	reported before taking i	into account any o	effect due to creo	Sit conversion fa	actors or credit ri	sk mitigation tec	hniques (e.g. substitutio	on effects).	
				As of	31/03/2021		IRB Ap	proach		As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments and provisions	Original	Exposure ¹	Exposure Value ¹	Risk exposur		Value adjustment and provisions
<u> </u>	(min EUR, %) Central banks and central governments Institutions	0	Of which: defaulted 0 0	0	0	Of which: defaulted 0	provisions 0 0	0	Of which: defaulted 0	0	0	Of which: defaulted 0	provisions 0 0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,127 0 0	4 0	838 0	499 0	3 0	11 0 0	1,388 0	4 0 0	953 0	556 0 0	1 0 0	11 0
NETHERI ANDC	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S1	2 2 0	1 1 0	2 2 0	0	0	0	1 0	0	1 1 0	0	0	0
NETHERLANDS	Retail - Quantying Revolving	2 0 0	1 0 0	2 0 0	0	0 0	0	1 0 0	0	1 0 0	0 0	0 0 0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non-conditionalism secure	0	0	0	0	0	0	0	0	0	0	0 0 0	0
	IRB Total	(1) Original ex	posure, unlike Ex	posure value, is i	reported before taking i	into account any o	effect due to cres	dit conversion fa	actors or credit ri	sk mitigation tec	hniques (e.g. substitutio	on effects).	
	,						IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Of which:	Exposure Value ¹	Risk exposure	Of which:	Value adjustments and provisions	Original	Of which:	Exposure Value ¹	Risk exposur	Of which:	Value adjustment and provisions
	(mb EUR, %) Central banks and central governments Institutions	0	0 0	0	0 0 543	defaulted 0 0	0	0 0 955	0 0	0	0	defaulted 0 0 0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	965 0 0	0 0	958 0 0	0	0	0	0 0 0	0 0	949 0 0	531 0 0	0	0
LUXEMBOURG	Retail - Secured on real catate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Quantying Revolving Retail - Other Retail - Other Retail - Of Which: SME	0	0	0	0 0 0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which; non-SME Equity Other non-credit-obligation assets IRB Total	0	0	0	0	0	0	0	0	0	0	0	0
		(1) Original ex	posure, unlike Ex	posure value, is i	reported before taking i	into account any o	effect due to crea	dit conversion fa	actors or credit ri	sk mitigation tec	hniques (e.g. substitutio	on effects).	
							IRB Ap	proach					
		Origina	Exposure ¹		31/03/2021 Risk exposure	e amount	Value adjustments	Original	Exposure ¹		30/06/2021 Risk exposure	e amount	Value adjustment
	(min EJR, %)		Of which: defaulted	Exposure Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Exposure Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates Corporates Components - Of Mibigs Specialized Lending	0 0 74	0	0 0 74 0	0 0 68	0	0 0 1	0 0 74 0	0	0 0 74 0	0 0 68	0 0	0 0 1
	Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	0 0 2 2	0	0 2 2	0	0	0	0 3 3	0	0 3 3	0	0	0
MONACO	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	0 2 0	0 0	0 2 0	0 0	0 0	0 0	0 3 0	0 0	0 3 0	0	0 0 0	0 0
	Retail - Qualifying Revolving Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0 0 0	0
	equity Other non credit-obligation assets IRB Total	(I) Original as											
		(a) Griginal es	united Es			uccodiff, ally 6			a or credit fi	moyeuun tec	hniques (e.g. substitutio	arracaj.	
				As of	31/03/2021		IRB Ap	proach		As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min ELR, %) Central banks and central governments Institutions	0	Of which: defaulted 0	0	0	Of which: defaulted 0	and provisions	0	Of which: defaulted 0	0	0	Of which: defaulted 0	and provisions
	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 0 0	0 0 0	0 0	0	0	0	0	0 0	0 0 0	0 0 0	0 0	0 0
	Retail - Secured on real estate property	0 0	0	0	0 0 0	0	0	0	0	0 0	0 0	0 0	0 0
Country of Counterpa	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SNE Retail - Other Retail - Of Which: non-SME Equity	0 0 0	0 0 0	0	0 0	0 0	0 0 0	0	0	0 0 0	0 0 0	0 0 0	0



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fina	inziario S.p.A.						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off halanco d	heet exposures	
												Off-balance si	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)			of unbloke Flace and accordance						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y		0	3	0	0	0	3	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		0	0 0 3	0	0	0	0 0	0	0	0	0	0	0	
Total 「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [3	3	0	0	0	3	0	0		0	0		3
	Bulgaria													
37 - 37 37 - 57 57 - 107 107 - more Total														
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [
13Y - 5Y I	Cyprus													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [Czech Republic													
[10Y - more Total	-													
「0-3M「 「3M-1Y「 「1Y-2Y「					_									
1 2Y - 3Y I 13Y - 5Y I	Denmark													
[5Y - 10Y [10Y - more Total														
[0 - 3M [3M - 1Y														
「1Y - 2Y 「 「2Y - 3Y 「	Estonia													
[3Y - 5Y [5Y - 10Y 10Y - more														
Total														



General governments exposures by country of the counterparty

						Mediobano	ca - Banca di Credito Fina	anziario S.p.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	1eet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	France	16 100 352 0 11 0 0	16 100 352 0 11 0 0	0 0 0 0 10 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 100 0 0 0 0	16 0 352 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Germany	0 50 270 0 0 21 13	0 50 270 0 0 21 13	0 0 0 0 0 21 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 270 0 0 0 0	0 50 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [Croatia													
[0 - 3M [13M - 1Y 1 1 1 1 1 1 1 1 1	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 0 127	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0	0
110Y - more	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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	Italy	105 789 1,170 1,388 1,399 1,031 1,068	92 788 1,169 1,388 1,397 1,029 1,068	0 364 389 784 148 195 1,033	0 0 0 0 0	0 58 537 452 822 413 0 2,283	100 366 242 152 426 421 35 1,743	0 2 3 3 6 14 3	0 52 49 52 70 90 23	0 0 0 0 0	0 0 0 0 0	48 0 0 0 0 0 0 0	0 0 0 0 0	97
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Latvia													



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fina	inziario S.p.A.						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(viii) Eory							Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Luxembourg													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Maita													
[0 - 3M	Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M	Romania													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Słovakia													
[0 - 3M [Slovenia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



General governments exposures by country of the counterparty

						Mediobano	ca - Banca di Credito Fina	nziario S.p.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Spain	0 11 100 51 0 0	0 11 100 51 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 51 0 0	0 11 100 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	Sweden													
[0 - 3M [3M - 1Y	United Kingdom	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 f [3 M - 1Y f [1 Y - 2Y f [2 Y - 3Y f [3 Y - 5 Y f [5 Y - 10 Y f [10 Y - more Total	Iceland													
[0 - 3M [Liechtenstein													
10Y - more	Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada													
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fina	inziario S.p.A.						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M 1 3M - 1Y 1 1Y - 2Y 1 2Y - 3Y 1 3Y - 5Y 1 5Y - 10Y 1 10Y - more	u.s.	0 375 0 13 0 0	0 375 0 13 0 0 0	0 0 0 0 0	0 0 0 0 0	0 329 0 0 0 0 0	0 45 0 13 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Other Central and eastern Europe countries non EEA					J	Î			,		j		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Latin America and the Caribbean	0 27 0 0 0 0	0 27 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 27 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	v
Total	1	27	27	0	0	0	27	0	0	0	0	0	0	14



General governments exposures by country of the counterparty

Mediobanca - Banca di Credito Finanziario S.p.A.

						riculobalic	.a - Barica di Credito Filia	unziano s.p.A.						
							As of 31/12/2020)						
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
	, <u>-</u>											Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 51 32 0	0 0 0 51 32	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 51 0	0 0 0 0 32	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	
[10Y - more Total		83	83	0	0	51	32	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 loars 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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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, Brizal, Chile, Colombia, Costa Riza, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Behados, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Parama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman Islands, Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman, Halti, Honduras, Jamaica, Mexico, Nicaragua, Parama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rizo, Cayman, Halti, Honduras, Jamaica, Mexico, Nicaragua, Parama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Behamas, Barbados, Cayman Islands, Cuba, French Guiana, Guiana, Antigua And Berbuda, Aruba, Barbados, Cayman, Halti, Honduras, Jamaica, Mexico, Nicaragua, Parama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Barbados, Cayman, Halti, Honduras, Jamaica, Mexico, Nicaragua, Parama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Aruba, Barbados, Cayman, Halti, Honduras, Jamaica, Mexico, Nicaragua, Parama, Paraguay, Peru, St. Kitts and Nicaragua, Parama, Paraguay, Peru, St. Kitt

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fina	nziario S.p.A.						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off halanco d	heet exposures	
												Оп-рагансе я	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Einancial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit of loss	comprehensive income								
[0 - 3M [0	0	0		0							
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [6 6	6 6	6 6	0 0	0	0	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total	-	57 60	57 60	57 57	0	0	0	0	0	0	0	0	0	3
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Bulgaria													
[11 - 21]	1													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Cyprus													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Czech Republic													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Denmark													
[3Y - 5Y] [5Y - 10Y]	Demilark													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [5Y - 10Y	Estonia													
f 10Y - more Total														



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fina	anziario S.p.A.						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of						1					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure unioune
		derivative illiancial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost			, 3				
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [0 0 105	0 105	0 0 105	0	0	0	0	0	0	0 0	0	0	
Total 0 - 3M 3M - 1Y		105 0 352	105 0 352	105	0	0	0 0 351	0	0	0	0	0	0	0
3M - 1Y 1Y - 2Y 2Y - 3Y [3Y - 5Y	France	0 0	0 0	0	0	0	0 0	0	0	0	0	0	0	
[5V - 10V [France	0 97	0 97 178	0 97	0	0	0	0	0	0	0	0	0	
f10Y - more Total		178 626 0	626	178 274 0	0	0	352 0	0 0	0	0 0	0 0	0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [222 451 253	222 451 253	0	0	221 451 253	0	0	0	0	0	0	0	
[1Y - 2Y [Germany	0 0	0 0	0	0	0 0	0	0	0	0	0 0	0	0	
[10Y - more		25 951	25 951	25 25	0	926	0	0	0	0	0	0	0	0
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Croatia													
	1													
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Greece	0	0	0	0	0	0	0	0	0	0 0	0	0	
[5Y - 10Y [10Y - more		0	0	0	0	0	0 0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		0	0	8	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Hungary													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total		0	0	0	0	0	0	ō	ō	ō	0	0	ō	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Ireland	0	0	0	0	0 0	0	0 0 0	0	0 0 0	0 0	0 0 0	0	
[3Y - 5Y [[5Y - 10Y [Ireland	0 66	0 66	0 66	0	0	0	0	0	0	0	0	0	
	1	66 245	66 240	66 0	0	0 0	0 240	0 0	0 0 1	0 0	0 0 0	0 0 120	0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y		504 2,057 1,129 812	66 240 503 2,055 1,128	132 922 225 77	0	51 876 709 479	320 257	1 2	25 10 11	0	0	0	0	
[1Y - 2Y [Italy	1,129 812 786	811	225 77 264	0	709 479 111	240 320 257 193 254 410	2 5 12	11 28 82	0	0	0	0	
Total		786 272 5,80 6	786 272 5,794	264 271 1,892	0	0 2,226	0 1,674	1 24	20	0	0	0 120	0	122
[0 - 3M [
1 2Y - 3Y I 13Y - 5Y I	Latvia													
	-													



General governments exposures by country of the counterparty

						Mediobano	ca - Banca di Credito Fina	inziario S.p.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balar	ice sheet	
	(mm-Eoxy)							Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Luxembourg													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Maita													
[0 - 3M	Netherlands													
[0 - 3M [Poland													
[0 - 3M	Portugal													
[0 - 3M 13M - 1Y 11 - 2Y 27 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													
[0 - 3M [Slovakia													
[0 - 3M 1 1 1 1 1 1 1 1 1	Slovenia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fina	nziario S.p.A.						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	0 111 0 259 0 15 402 788	0 111 0 259 0 15 402 788	0 0 0 208 0 15 402 626	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 51 0 0	0 111 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
Total	Sweden	7,00	750	010	J	34		Ţ.		Ţ		j	J	J
[0 - 3M [United Kingdom	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 1 1 1 1 1 1 1 1 1	Iceland			•	•			•						
[0 - 3M [Liechtenstein													
13Y - MOTE 110Y - MOTE 110Y - MOTE 10 - 3M	Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada													
10 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hong Kong													



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fina	inziario S.p.A.						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Japan													
[0 - 3M	u.s.	339 1 1 3 0 0 0 0 0 0 3 353	339 1 13 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0	338 0 0 0 0 0 0 0	0 0 13 0 0 0 0	0 0 0 0 0 0	0 0 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 [China													
[0 - 3M 1 1 1 1 1 1 1 1 1	Switzerland													
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East	0 94 0 0 0 0	0 84 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 84 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17
[0 - 3M [3M - 1Y	Latin America and the Caribbean	53 0 0 0 0	53 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	53 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	1	54	54	1	0	0	53	0	0	0	0	0	0	26



General governments exposures by country of the counterparty

Mediobanca - Banca di Credito Finanziario S.p.A.

						Mediobano	a - banca di Credito Fina	anziano s.p.A.						
							As of 30/06/2021	L						
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
	(min-corry											Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Others	1 0 51 0 32	1 0 51 0 32	0 0 0 0	0 0 0 0	0 0 51 0 0	1 0 0 0 32	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
[10Y - more Total		84	0 84	0 0	0	0 51	33	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 loars 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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than 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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures Mediobanca - Banca di Credito Finanziario S.p.A.

				,	As of 30/09/202	D							,	As of 31/12/202	D			
		Gre	oss carrying amou	unt			ed impairment, ac fair value due to c		Collaterals and financial		Gross	carrying amou	int			ed impairment, ac fair value due to		Collaterals and financial
		Of which performing but past due >30	Of wi	nich non-perform	ning¹	On performing exposures ²	On non-performi	ng exposures³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
Cash balances at central banks and other demand deposits	6,012	0	0	0	0	0	0	0	0	3,631	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	7,243	0	0	0	0	12	. 0	0	0	7,069	o	0	0	0	17	0	0	o
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,366	0	0	0	0	6	0	0	0	5,167	0	0	0	0	7	0	0	0
Credit institutions	808	0	0	0	0	3	0	0	0	876	0	0	0	0	5	0	0	0
Other financial corporations	766	0	0	0	0	2	. 0	0	0	722	0	0	0	0	3	0	0	0
Non-financial corporations	304	0	0	0	0	1	. 0	0	0	304	0	0	0	0	2	0	0	0
Loans and advances(including at amortised cost and fair value)	52,736	121	2,392	2,392	2,317	579	1,139	1,096	286	54,703	125	2,034	2,034	2,026	631	1,044	1,037	277
Central banks	0	0	0	0	0	0	0	0	0	107	0	0	0	0	0	0	0	0
General governments	247	8	4	4	4	5	1	1	0	332	23	2	2	2	6	. 0	0	0
Credit institutions	3,539	0	0	0	0	2	. 0	0	0	3,846	0	0	0	0	3	0	0	0
Other financial corporations	5,691	1	16	16	8	13	11	3	3	6,288	1	14	14	6	20	11	3	3
Non-financial corporations	16,467	19	749	749	680	90	240	204	163	17,068	41	409	409	409	123	155	155	161
of which: small and medium-sized enterprises at amortised cost	1,212	4	164	164	164	10	40	40	67	1,249	13	150	150	150	14	38	38	58
of which: Loans collateralised by commercial immovable property at amortised cost	1,143	4	220	220	220	7	90	90	130	1,124	29	203	203	203	9	86	86	117
Households	26,792	92	1,624	1,624	1,624	469	888	888	121	27,062	60	1,608	1,608	1,608	479	878	878	114
of which: Loans collateralised by residential immovable property at amortised cost	10,414	20	189	189	189	37	78	78	111	10,761	16	192	192	192	39	87	87	105
of which: Credit for consumption at amortised cost	13,588	31	1,225	1,225	1,225	384	697	697	0	13,465	28	1,214	1,214	1,214	388	682	682	0
DEBT INSTRUMENTS other than HFT	65,991	121	2,392	2,392	2,317	592	1,139	1,096	286	65,403	125	2,034	2,034	2,026	648	1,044	1,037	277
OFF-BALANCE SHEET EXPOSURES	11,429		14	14	14	12	. 3	3	0	11,373		4	4	4	21	0	0	3

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extraording on the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a carellided intercontain contraction, see guinted in Annual collective (15) to 863/101-11-15 in Supervisory reported series based in the sign convention, the provisors of the sign convention, the provisors



Performing and non-performing exposures Mediobanca - Banca di Credito Finanziario S.p.A.

Ī					As of 31/03/2021	1								As of 30/06/202	1			
		Gros	s carrying amo	unt		Accumulat changes in provisions	ed impairment, acc fair value due to c	cumulated redit risk and	Collaterals and financial		Gro	ss carrying amou	nt ⁵		Accumulat changes in provisions	ed impairment, a fair value due to ,s	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing exposures ²	On non-performi	ing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	nich non-perforr	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	4,833			deraulted	3			3		3,390			derauited	3			3	
Debt securities (including at amortised cost and fair value)	6,572		0	0		16	0			6,922			0		16			
Central banks	0,372	0	0	0		10		0	0	0,522		0	0		10	0	0	
General governments	5,016	0	0	0				0	0	5,381		0	0		6	0	0	
Credit institutions	614	0	0	0	0	4	0	0.	0	560		0	0		9	0	0	0
Other financial corporations	641	0	0	0	0	3	0	0	0	681	. 0	0	0		3	0	0	0
Non-financial corporations	300	0	0	0	0	2	. 0	0	0	301	. 0	0	0	0	2	0	0	0
Loans and advances(including at amortised cost and fair value)	54,548	126	2,035	2,035	2,028	639	1,072	1,065	284	54,629	116	1,981	1,981	1,591	657	1,037	1,030	291
Central banks	0	0	0	0		,		0	0	,		0	0			0		
central damo	Ů	, and the second	•		Ĭ		i i	ŭ	ŭ	•		ŭ						
General governments	288	9	4	4	4	6	1	1	0	412	7	3	3	3	6	1	1	. 0
Credit institutions	3,925	0	0	0	0	3	0	0	0	3,371	. 0	0	0	0	1	0	0	0
Other financial corporations	6,612	4	14	14	6	21	11	3	3	6,560	3	13	13	6	20	10	3	2
Non-financial corporations	16,482	30	414	414	414	117	157	157	168	16,707	39	410	410	357	104	154	154	169
of which: small and medium-sized enterprises at amortised cost	1,257	8	154	154	154	13	41	41	62	1,272	13	151	151	99	12	40	40	61
of which: Loans collateralised by commercial immovable property at	1,104	4	209	209	209	8	88	88	121	1,093	4	214	214	214	9	90	90	124
amortised cost	,						"			,		- 1			1			
Households	27,241	83	1,604	1,604	1,604	492	903	903	114	27,578	66	1,555	1,555	1,225	526	872	872	119
of which: Loans collateralised by residential immovable property at amortised cost	10,999	12	191	191	191	40	87	87	104	11,194	15	202	202	202	37	91	91	111
of which: Credit for consumption at amortised cost	13,506	24	1,217	1,217	1,217	401	708	708	0	13,712	24	1,177	1,177	907	432	689	689	0
DEBT INSTRUMENTS other than HFT	65,953	126	2,035	2,035	2,028	655	1,072	1,065	284	64,941	116	1,981	1,981	1,591	673	1,037	1,030	291
OFF-BALANCE SHEET EXPOSURES	13,852		4	4	4	22	0	0	0	14,932		3	3	3	27	0	0	. 0

⁽¹⁾ For the delination of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at a mortised 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 exported. Institution in the contractive and institution of the contrac



Forborne exposures

			As of 30/						As of 31/			
		ring amount of with forbearance	Accumulated i accumulated c value due to ci provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	kposures with		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	
(min EUR)		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 nonperforming 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
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	o	0	0	0	o	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)	1,604	996	499	453	467	145	1,356	663	422	372	573	139
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	39	8	8	7	20	0	39	8	8	7	20	0
Non-financial corporations	835	562	194	183	244	108	450	239	108	102	219	102
of which: small and medium-sized enterprises at amortised cost	89	62	24	23	64		98	63	25	23	72	
Households	730	426	297	263	203	37	867	417	306	263	334	36
DEBT INSTRUMENTS other than HFT	1,604	996	499	453	467		1,356	663	422	372	573	
Loan commitments given	27	12	3	3	11	0	16	0	0	0	13	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

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

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



Forborne exposures

Mediobanca - Banca di Credito Finanziario S.p.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance maceum	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		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
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	,	0	0	0		0	0	0	o	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)	1,488	674	443	385	685	145	1,474	670	446	382	700	158
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	26	8	8	7	18	0	25	7	8	7	17	0
Non-financial corporations	502	245	113	103	258	107	461	248	111	104	257	110
of which: small and medium-sized enterprises at amortised cost	145	71	31	26	102		147	75	31	28	103	
Households	960	421	322	275	409	37	988	415	327	272	427	48
DEBT INSTRUMENTS other than HFT	1,488	674	443	385	685		1,474	670	446	382	700	
Loan commitments given	17	0	0	0	14	0	17	0	0	0	14	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

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



2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Mediobanca - Banca di Credito Finanziario S.p.A.

Ī			AS 01 3	J/09/2020					AS 01 31	1/12/2020					AS 01 3:	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	30	1	1	30	1	0	35	1	1	35	1	0	36	1	1	36	1	0	29	1	1	29	1	0
B Mining and guarrying	18	0	0	18	0	0	18	0	0	18	0	0	17	0	0	17	0	0	18	0	0	18	0	0
C Manufacturing	4.673	462	462	4.604	156	36	4.712	135	135	4.712	112	0	4.373	134	134	4.373	109	0	4.318	130	130	4.318	101	0
D Electricity, gas, steam and air conditioning supply	572	0	0	528	4	0	677	0	0	670	2	0	725	0	0	720	2	0	789	0	0	786	3	0
E Water supply	104	3	3	104	2	0	104	2	2	104	2	0	88	2	2	88	2	0	93	2	2	93	2	0
F Construction	735	30	30	735	14	0	583	27	27	583	14	0	563	27	27	563	14	0	577	28	28	577	13	0
G Wholesale and retail trade	1.482	82	82	1.482	28	0	1.583	80	80	1.583	38	0	1.588	80	80	1.588	39	0	1.582	80	80	1.582	39	0
H Transport and storage	873	8	8	873	5	0	882	8	8	882	7	0	1,013	8	8	1,013	8	0	950	7	7	950	8	0
I Accommodation and food service activities	278	8	8	278	5	0	320	8	8	320	9	0	302	8	8	302	8	0	274	8	8	274	6	0
3 Information and communication	1.175	12	12	1.175	9	0	1.379	12	12	1.379	11	0	1.199	12	12	1.199	9	0	1.331	12	12	1.331	10	0
K Financial and insurance activities	743	21	21	743	9	0	949	4	4	949	10	0	1,115	4	4	1,115	10	0	1,295	4	4	1,295	10	0
L Real estate activities	1,455	75	75	1,455	32	0	1,483	84	84	1,483	33	0	1,562	92	92	1,562	34	0	1,565	95	95	1,565	38	0
M Professional, scientific and technical activities	2,826	7	7	2,826	17	0	2,820	7	7	2,820	27	0	2,428	7	7	2,428	23	0	2,419	4	4	2,411	16	0
N Administrative and support service activities	1,170	6	6	1,170	7	0	1,192	6	6	1,192	9	0	1,155	6	6	1,155	9	0	1,130	8	8	1,130	8	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	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
Q Human health services and social work activities	208	1	1	208	2	0	207	1	1	207	2	0	208	1	1	208	2	0	142	1	1	142	1	0
R Arts, entertainment and recreation	46	2	2	46	1	0	42	2	2	42	1	0	44	2	2	44	1	0	44	2	2	44	1	0
S Other services	76	31	31	76	2	0	77	31	31	77	2	0	63	29	29	63	2	0	149	28	28	149	2	0
Loans and advances	16,467	749	749	16.355	293	36	17.068	409	409	17.061	278	0	16.482	414	414	16.477	274	0	16.707	410	410	16,696	259	0

⁽¹⁾ 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 (X5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) 06 (R6)(2014-1.15 on Significant Signi



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

ſ									/09/2020															4	/12/2020							
	Gross o	anying amount								pairment, accumul	lated negative cha	nges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount	:							sairment, accumu	lated negative ch	anges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbanance measures	Of which: Instruments with significant increase in credit risk since initial recognition but rot credit- impaired (Stage 2)	Non-performi	ng Of which: esposares with forbalance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbarance measures	Of which: fraturents with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	og Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	og Of which: exposures with forbeinince measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant mositoria	1,063	1,052	123	200	11	10	10	24	21	6	17	4	3	4	۰	2	929	929	209	360	10	10	10	31	27	9	23	4	4	3	0	1
of which: Households	566	555	90	123	11	9	9	17	13	4	12	4	3	3	0	2	439	430	168	218	9	9		19	16	6	15	3	3	3	0	0
of which: Collateralised by residential immovable property	481	473	86	86	9				5	4	4	3	3	3		1	360	352	164	179	7	7	7	10	7	6	7	3	3	2	0	
of which: Non-financial corporations	495	494	33	77	1	1	1		7	2	6	0	0	0		0	400	485	41	142	2	1	2	12	11	2		0	0	0	0	1
	318	316	23	55	1	1	1	6	6	1	5	0	0	0	0	0	332	331	31	93	1	1	1	9	9	2	7	0	0	0	0	۰
of which: Collateralised by commercial immovable property	311	310	25	45	0	0	0	3	3	2	2	0	0	0	0	0	306	306	36	96	1	0	1	6	6	2	4	0	0	0	0	1

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing									Performing														
(min ELR)			Of which: exposures wit forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but rot credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums wit forbeasings measures	Of which: Instruments with significant received in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expined EBA-compliant monitoria	1,160	1,104	37	421	56	41	45	121	95	s	75	26	17	21	۰	18	1,219	1,146	85	368	72	46	54	109	70		52	39	22	24		20
of which: Households	1,041	985	34	409	56	40	46	120	94	5	75	26	17	21		16	1,093	1,021	82	354	72	40	54	108	69		52	39	22	24		19
of which: Collateralised by residential immovable property	132	128	18	29	4	3	3	3	2	1	2	1	1	-	۰	1	257	252	60	74	5	4	5	6	4	3	4	2	2	2	۰	
of which: Non-financial corporations	119	119	3	12	0		0	1	1	0	1	0	۰			0	125	125	3	15			0	1	1	0	1	0	0	٥	0	
of which: Small and Medium-sized Enterprises	91	91	2	5	0	0	٥	1	1	0	0	0	۰		۰	٥	93	93	2		0	۰	۰	1	1	0	۰	0	۰	0	۰	۰
of which: Collateralised by commercial immovable property	61	61	1		0		0		0	0	0	0		0		0	69	69	1	7	0			0		0		0	0	0		

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbarrance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:	Non-perform	ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: sepaisms with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	104	104	۰	0	0		0	0	0	0	0	0		0	85	0	176	176	0	å	0		0	1	1	0	1	0	0	0	139	
of which: Households	7	7			۰			0	0			0				0	10	10			0			۰	۰			0				0
of which: Collateralised by residential immovable property	0	0			۰			0	0			0				0	0	۰			0			۰	۰			0				0
of which: Non-financial corporations	96	96	0	0	0		0	0	۰	0	0	0		0	77	0	165	165	0	42	0	0	0	1	1	0	1	0	0	0	129	0
of which: Small and Medium-sized Enterprises	1								0			0				0	3	3			0							0				0
of which: Collateralised by commercial immovable property		0							0			0				0	0				0			0				0				



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

	As of 31/03/2021														Na of 30/04/2021																	
								Accumulated impairment, accumulated negative changes in fair value due to credit risk								Gross carrying amount	Gross carrying amount													ř.	Miximum amount of the guarantee that can be considered	Gross carrying amount
	Performing Non-performing								Performing Non-performing																							
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbusiance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbarrance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit task since initial recognition but not credit- impaired (Stage 2)		Of which: eoposums with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbusiance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbestance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVID-19 crisis	Inflows to non- performing exposures
cans and advances subject to active EBA-compliant moratoria	191	174	114	141	7	7	6	12	10	5	9	3	2	2	0	1	85	62	65	72	3	3	3	4	3	2	3	1	1	1	0	0
	179	173	114	141	7	7	6	12	10	5	9	3	2	2	0	1	85	82	65	72	3	3	3	4	3	2	3	1	1	1	0	
of which: Collaboralised by residential immovable property	139	135	109	114	4	4	4	5	4	3	4	1	1	1	0	0	77	74	64	66	3	3	2	3	2	2	2	1	1	-	0	0
	2	2	0		0		0	0	0	0		0			0	0	0		0		0	0		0		0	0	0	0	۰	0	0
	1	1	0		0		0	0	0	0	0	0		0	0	0	0		0	0	0	0	۰	0	0	0	0	0	0		0	0
		0	0		0			0	0	0		0			0		0		0			0		0		0		0	0		0	

	As of 31/03/2021														As of 30/06/2021 Moonum																	
	Gross (Meximum Accumulated impairment, accumulated registive changes in fair value due to credit risk grammes that considered considered								Gross carrying amount															Gross carryin amount	
	Performing Non-performing							Performing Non-performing								Performing				Non-performing						Non-performing						
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
ans and advances with expined EBA-compliant monitoria	1,892	1,783	317	645	109	71	76	132	76	20	59	55	32	32		34	1,690	1,752	379	676	129	89	93	146	82	24	66	66	41	37	۰	31
	1,288	1,191	224	474	97	60	67	116	65	14	51	53	29	29	0	24	1,287	1,176	289	581	111	72	75	132	70	19	59	62	36	33		26
	473	457	181	201	16		14	12	7	5	7	5	3	5	0		521	491	228	245	30	24	29	17	7	6	7	10	7	9		14
of which: Non-financial corporations	601	589	92	170	12	11	11	14	11	6		3	3	3	0	10	591	573	90	296	18	17	16	36	11	4	7	5	4	4		s
	414	404	71	109	10	10	10	10		5	7	2	2	2	0	9	406	391	70	187	15	14	15	11	7	4	5	3	3	3	۰	4
	373	363	61	117	10	10	9	7	5	2	4	2	2	2			370	354	58	198	15	15	13	10	7	2	4	4	3	3		4

[As of 33/(03/2021														As of 30/66/2021																	
								Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	9 Gross carrying amount													k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposures wit forbairance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures will forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis			Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- trepained (Stage 2)	Non-parform	Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbatrance measures	Of which: Unitedly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	202	202	0	43	0	۰	0	1	1	0	1	0		0	164		237	237	0		0	0		1	1	۰		0	0		197	
of which: Households	17	17			0			0	0			0				۰	18	18			0			0	۰			0				
of which: Collaboralised by residential immovable property		0			0			0	0			0				۰	0	۰			0			0	۰			0				
of which: Non-financial corporations	185	185	0	43	0	۰	0	1	1	0	1	0		0	147	0	219	229	0		0	0		1	1	0			0	0	179	
of which: Small and Medium-sized Enterprises	10	10			0				0			0					13	13			0			0	0			0				0
of which: Collateralised by commercial immovable property	۰	0			0				0							۰		۰			0			0	0			0				0