



2021 EU-wide Transparency Exercise

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.

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Key Metrics

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

(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
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

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Leverage ratio

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(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,121	6,244	6,085	6,498	C 47.00 (r310,c010)	
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)	
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]	

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Capital

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		(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
OWN FUNDS Transitional period	A	OWN FUNDS	8,844	9,241	8,968	8,919	C 01.00 (9101,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,631	7,872	7,670	7,689	C 01.00 (9102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,372	2,372	2,372	2,372	C 01.00 (9103,010)	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 (9130,010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	633	774	951	922	C 01.00 (9180,010)	Articles 4(150), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	10	10	10	10	C 01.00 (9200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9250,010)	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 (9290,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	2	-29	-48	C 01.00 (9290,010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-815	-779	-804	-743	C 01.00 (9300,010) + C 01.00 (9340,010)	Articles 4(113), 36(1) point (f) and 37 of CRR, Articles 4(115), 36(1) point (f) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (9370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (9380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (9390,010)	Articles 4(109), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9430,010)	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 (9440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (9450,010) + C 01.00 (9460,010) + C 01.00 (9470,010) + C 01.00 (9471,010) + C 01.00 (9472,010)	Articles 4(16), 36(1) point (i) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i) (ii) and 270(2) of CRR, Articles 36(1) point (i) (iii) and 133(8) of CRR and Articles 36(1) point (i) (iv) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (9460,010)	Articles 36(1) point (i) (i), 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 (9480,010)	Articles 4(27), 36(1) point (j), 43 to 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-2,920	0	0	0	C 01.00 (9490,010)	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 (9500,010)	Articles 4(27), 36(1) point (j), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	-122	-152	-102	C 01.00 (9540,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (9520,010)	Article 36(1) point (m) and Article 43c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9540,010)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9550,010)	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 (9540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (9570,010)	-
	A.1.21	Transitional adjustments	1,510	1,628	1,585	1,192	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (9200,010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (9240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,510	1,628	1,585	1,192	C 01.00 (9250,010)	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 (9300,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (9540,010) + C 01.00 (9470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9700,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9700,010) + C 01.00 (9700,010) + C 01.00 (9740,010) + C 01.00 (9740,010) + C 01.00 (9740,010) + C 01.00 (9740,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9680,010) + C 01.00 (9700,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,631	7,872	7,670	7,689	C 01.00 (9101,010)	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 (9700,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,145	1,302	1,234	1,167	C 01.00 (9760,010) + C 01.00 (9860,010)	
	A.4.2	Other Tier 2 Capital components and deductions	68	67	64	63	C 01.00 (9820,010) + C 01.00 (9820,010) + C 01.00 (9820,010) + C 01.00 (9840,010) + C 01.00 (9850,010) + C 01.00 (9870,010) + C 01.00 (9870,010) + C 01.00 (9870,010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (9880,010) + C 01.00 (9900,010) + C 01.00 (9960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	47,519	48,694	47,611	47,159	C 02.00 (9101,010)	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 (9101,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.06%	16.17%	16.11%	16.31%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.06%	16.17%	16.11%	16.31%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.61%	18.98%	18.84%	18.91%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,121	6,244	6,085	6,498	1A.3-A.1.13-A.1.21+MIN(A.3-A.1.13-A.1.21-A.3.2)+MIN(A.4+A.1.2-A.1.2.1.1)	-
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*0.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	76	76	76	76	C 05.01 (9440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	73	73	73	72	C 05.01 (9440,010)	

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

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

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

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	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 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, 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 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
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_601*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 Exercise

P&L

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

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	475	928	1,371	1,817
Of which debt securities income	31	59	86	110
Of which loans and advances income	411	821	1,207	1,594
Interest expenses	108	211	304	402
(Of which deposits expenses)	19	39	54	70
(Of which debt securities issued expenses)	87	169	241	320
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	17	40	57	107
Net Fee and commission income	154	308	458	585
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	-8	-12	24	12
Gains or (-) losses on financial assets and liabilities held for trading, net	-22	-32	20	-4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	43	77	92	109
Gains or (-) losses from hedge accounting, net	1	1	2	-2
Exchange differences (gain or (-) loss), net	38	101	65	87
Net other operating income / (expenses)	35	85	131	218
TOTAL OPERATING INCOME, NET	623	1,284	1,915	2,527
(Administrative expenses)	280	584	902	1,229
(Cash contributions to resolution funds and deposit guarantee schemes)	0	18	60	73
(Depreciation)	21	43	64	86
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	2	27	28	33
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	7	9	13
(Other provisions)	1	20	19	20
Of which pending legal issues and tax litigation ¹	0	0	0	-1
Of which restructuring ¹	0	0	0	-6
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	95	173	227	270
(Financial assets at fair value through other comprehensive income)	2	6	6	6
(Financial assets at amortised cost)	93	167	221	264
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	63
(of which Goodwill)	0	0	0	62
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	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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	277	565	824	1,071
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	201	412	605	809
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	201	412	605	809
Of which attributable to owners of the parent	200	411	604	808

¹ Information available only as of end of the year

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

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

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

(m€ EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	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)(i); 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)(i); 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 1.2.2; 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 not GAAP specific, i.e., which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sectors ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	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)
	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 amortised cost	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)
	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.⁽²⁾ 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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

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

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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(l)
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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		5,604	6,146	6,376	6,377	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	225	265	319	261	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	3,044	3,746	3,879	3,802	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	642	388	340	406	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		70,141	71,387	71,208	69,799	

2021 EU-wide Transparency Exercise

Market Risk

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

(min EUR)	SA		1M										1M										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
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	810	901	0	0	0	0							0	0	0	0							
Equities	757	947	0	0	0	0							0	0	0	0							
Of which: General risk	90	118	0	0	0	0							0	0	0	0							
Of which: Specific risk	99	122	0	0	0	0							0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	2,681	2,302	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	As of 31/03/2021										As of 30/06/2021											
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	0	0	0							0	0	0	0							
Of which: Specific risk	121	90	0	0	0	0							0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	2,120	2,070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(m EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	Central governments or central banks	10,345	10,363	0		7,858	8,368	0	
	Regional governments or local authorities	4	4	4		3	3	3	
	Public sector entities	77	72	24		68	63	28	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	83	83	0		83	83	0	
	Institutions	16,528	7,632	2,152		17,966	7,767	2,318	
	Corporates	10,206	5,515	5,209		10,876	6,166	5,825	
	of which: SME	887	262	224		947	276	229	
	Retail	16,152	11,773	9,599		15,998	11,625	9,453	
	of which: SME	882	647	389		887	667	381	
	Secured by mortgages on immovable property	333	971	368		1,054	1,034	389	
	of which: SME	333	330	120		320	316	118	
	Exposures in default	1,707	852	1,053	853	1,698	833	1,066	851
	Items associated with particularly high risk	211	394	459		258	258	387	
	Covered bonds	222	222	24		222	221	23	
	Polices on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	297	292	625		321	321	656	
	Collective Investments undertakings (CIU)	2,597	2,597	7,616		2,718	2,716	8,049	
	Equity	1,838	1,838	1,531		1,725	1,725	1,375	
	Other exposures								
	Standardised Total ⁴	61,737	44,779	28,657	1,340	60,848	43,185	29,779	1,352

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(m EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY	Central governments or central banks	8,560	8,576	0		6,180	6,688	0	
	Regional governments or local authorities	4	4	4		3	3	3	
	Public sector entities	39	34	10		40	36	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,282	1,307	881		6,649	2,082	1,862	
	Corporates	5,240	1,287	3,396		5,409	3,815	3,549	
	of which: SME	381	152	154		388	169	169	
	Retail	13,879	11,689	9,463		15,244	11,533	9,462	
	of which: SME	863	646	369		864	666	380	
	Secured by mortgages on immovable property	483	469	182		483	467	191	
	of which: SME	287	277	105		291	279	104	
	Exposures in default	1,701	828	1,046	827	1,672	810	1,033	837
	Items associated with particularly high risk	147	140	210		89	89	114	
	Covered bonds	191	191	21		190	190	20	
	Polices on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	90	90	423		91	91	426	
	Collective Investments undertakings (CIU)	2,505	2,505	7,874		2,701	2,700	8,025	
	Equity	1,780	1,780	1,497		1,664	1,664	1,328	
	Other exposures								
	Standardised Total ⁴				1,331				1,339

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(m EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	Central governments or central banks	753	753	0		758	758	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	9	9	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,329	2,873	447		6,534	1,911	359	
	Corporates	1,403	378	286		1,390	353	307	
	of which: SME	58	22	22		30	4	4	
	Retail	79	43	31		84	39	29	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	50	50	18		52	18	18	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	2	2	1	3	2	2	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	32	32	3		32	32	3	
	Polices on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	29	29	29		13	12	12	
	Equity	0	0	0		0	0	0	
	Other exposures								
	Standardised Total ⁴				2				3

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(m EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	Central governments or central banks	320	320	0		320	320	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,128	826	168		1,183	920	187	
	Corporates	779	251	256		748	225	225	
	of which: SME	13	5	5		13	4	4	
	Retail	13	1	1		12	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		2	2	1	
	of which: SME	2	2	2		2	2	2	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				1				1

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
	(m EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,644	2,256	580		2,596	2,596	628	
	Corporates	312	157	157		319	164	164	
	of which: SME	33	12	12		32	15	15	
	Retail	14	7	5		15	7	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	4	1		8	8	2	
	of which: SME	4	4	1		5	5	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	4	4	4		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				1				1

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	(m EUR, %)								
	Central governments or central banks	352	352	0		352	352	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	475	394	36		371	331	27	
	Corporates	363	294	244		354	261	261	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	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	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(m EUR, %)								
	Central governments or central banks	276	276	0		286	286	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	85	51	11		85	29	38	
	Corporates	211	173	172		285	232	232	
	of which: SME	0	0	0		0	0	0	
	Retail	6	1	1		6	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	15	15	0		20	20	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				2				2

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	(m EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	19	0		18	18	0	
	Corporates	7	5	5		38	13	13	
	of which: SME	2	0	0		9	2	2	
	Retail	8	1	1		13	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	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	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(m 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	0		0	0	0	
	Institutions	133	102	20		103	93	19	
	Corporates	290	215	200		290	201	201	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	14	11	0		0	0	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	60		61	61	61	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	90	90	90		115	115	115	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				1				1

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
MONACO	(m EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	91	126	126		189	2	2	
	of which: SME	76	0	0		76	1	1	
	Retail	16	4	2		16	2	2	
	of which: SME	2	1	1		2	1	1	
	Secured by mortgages on immovable property	362	358	125		430	418	146	
	of which: SME	2	2	2		2	2	2	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 10	(m EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	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	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	6,659	9,363	0		7,542	8,490	43	
	Regional governments or local authorities	3	3	1		2	2	2	
	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	12,728	8,588	6,444		12,726	8,884	7,355	
	of which: SME	951	271	232		268	192	152	
	Retail	16,113	13,499	9,986		15,295	13,951	9,714	
	of which: SME	894	676	385		894	686	393	
	Secured by mortgages on immovable property	1,177	1,352	429		1,380	1,150	429	
	of which: SME	352	307	115		270	256	88	
	Exposures in default	1,699	806	1,043	884	1,635	779	1,015	851
	Items associated with particularly high risk	232	232	318		113	113	109	
	Covered bonds	91	91	10		76	76	8	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		350	350	665		606	606	1,286	
Equity		2,670	2,669	7,823		2,400	2,398	6,641	
Other exposures		1,931	1,633	1,561		1,821	1,621	1,307	
Standardised Total ⁴		63,209	44,992	29,521	1,394	59,657	43,041	26,496	1,391

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	7,173	7,080	0		5,674	6,230	0	
	Regional governments or local authorities	3	3	1		2	2	2	
	Public sector entities	40	35	17		168	164	48	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,831	2,117	1,001		6,096	1,681	266	
	Corporates	5,539	3,780	3,132		5,491	3,742	3,899	
	of which: SME	366	296	156		266	192	131	
	Retail	15,864	13,380	9,454		15,262	13,861	9,647	
	of which: SME	892	675	385		892	685	392	
	Secured by mortgages on immovable property	489	463	185		462	443	159	
	of which: SME	286	272	103		268	252	96	
	Exposures in default	1,671	782	1,038	884	1,607	756	965	847
	Items associated with particularly high risk	94	94	106		106	106	119	
	Covered bonds	60	60	7		44	44	4	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		97	97	412		481	481	1,104	
Equity		2,688	2,682	7,864		2,374	2,371	6,613	
Other exposures		1,752	1,523	1,531		1,704	1,504	1,357	
Standardised Total ⁴					1,380				1,377

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	749	749	0		640	640	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,710	2,089	378		4,415	1,255	249	
	Corporates	1,255	399	195		1,062	477	405	
	of which: SME	86	4	4		0	0	0	
	Retail	0	0	29		89	40	30	
	of which: SME	89	88	31		84	83	29	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	2	2	1	4	3	3	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	32	32	3		31	31	3	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		4	4	4	
Equity		13	13	13		24	24	24	
Other exposures		4	4	1		1	1	0	
Standardised Total ⁴					2				2

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	319	319	0		526	526	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,357	1,028	253		1,558	1,035	187	
	Corporates	788	222	212		850	256	255	
	of which: SME	12	2	2		12	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	9	9	3		9	9	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		4	4	4	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁴					1				1

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	186	186	4		30	30	1	
	Corporates	1,194	2,992	1,000		2,939	2,871	1,468	
	of which: SME	38	3	2		2	0	0	
	Retail	36	7	5		81	34	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11	11	3		13	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	4	4	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		10	10	11	
Equity		0	0	0		0	0	0	
Other exposures		1	1	0		4	4	1	
Standardised Total ⁴					2				2

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	(in EUR, %)								
	Central governments or central banks	152	152	0		152	152	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	589	118	36		573	112	45	
	Corporates	374	295	300		400	314	321	
	of which: SME	0	1	1		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	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	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		4	4	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		1	1	0	
	Standardised Total ⁽⁴⁾				2				1

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	(in EUR, %)								
	Central governments or central banks	404	404	0		352	352	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	41	36	7		104	101	20	
	Corporates	252	208	208		268	221	220	
	of which: SME	0	0	0		0	0	0	
	Retail	0	1	1		0	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	24	24	0	24	23	0	0
	Items associated with particularly high risk	1	1	1		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		36	36	71	
	Equity	1	1	1		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾				2				2

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	234	29	0		238	0	0	
	Corporates	18	12	12		22	9	9	
	of which: SME	0	0	0		0	0	0	
	Retail	18	3	3		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	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	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		7	7	6	
	Equity	0	0	0		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	47	47	0		51	51	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	16	0		100	85	17	
	Corporates	463	376	376		317	280	280	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	21	19	0		25	22	8	
	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	62	62	64		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	123	123	123		4	4	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		1	1	1	
	Standardised Total ⁽⁴⁾				2				1

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
MONACO	(in EUR, %)								
	Central governments or central banks	0	2	0		0	2	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	166	3	2		35	8	7	
	of which: SME	495	122	122		486	119	119	
	Retail	74	0	0		0	0	0	
	of which: SME	36	1	1		13	4	3	
	Secured by mortgages on immovable property	478	475	166		472	470	164	
	of which: SME	7	7	2		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 10	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	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	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽⁴⁾				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		18B Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: off-balance				Of which: defaulted	Of which: off-balance	
(in EUR, %)											
Consolidated data	Central banks and central governments										
	Reserve banks	0	0	0	0	0	0	0	0	0	0
	Corporates	20,148	472	17,849	9,631	83	212	20,462	154	17,853	10,131
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	10,399	191	10,399	1,721	49	119	10,710	187	10,710	1,624
	Retail - Secured on real estate property	10,399	191	10,399	1,721	49	119	10,710	187	10,710	1,624
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	10,399	191	10,399	1,721	49	119	10,710	187	10,710	1,624
	Retail - Non-Pending Borrowing	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	Total Total ³				11,352					11,805	

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

		EIR Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	9,287	383	7,919	4,353	50	132	9,562	79	8,130	4,719
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	10
	Retail	10,302	180	10,302	1,678	47	114	10,615	176	10,615	1,634
	Retail - Secured on real estate property	10,302	180	10,302	1,678	47	114	10,615	176	10,615	1,634
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	46
	Retail - Secured on real estate property - Of Which: non-SME	10,302	180	10,302	1,678	47	114	10,615	176	10,615	1,634
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	46
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
EIR Total											

⁽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).

[illegible]

⁽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 Approach															
		As of 30/09/2020						As of 31/12/2020									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
			Of which: off-balance		Of which: off-balance		Of which: off-balance		Of which: off-balance		Of which: off-balance		Of which: off-balance		Of which: off-balance		Of which: off-balance
GERMANY	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	1,181	0	1,400	370	4	1,263	0	1,320	0	1,370	0	1,320	0	1,370	0	1,320
	Corporates - Of Which: Specialized Lending	0	0	0	0	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	0	0	0	0
	Retail	2	0	2	0	0	1	0	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	1	0	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	1	0	1	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	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	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	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	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total	1,183	0	1,402	370	4	1,264	0	1,321	0	1,371	0	1,321	0	1,371	0	1,321

⁽²⁾ 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).

		EIS Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	949	0	841	707	0	5	899	0	789	679
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	50	6	50	25	1	3	49	5	49	23
	Retail - Secured on real estate property	50	6	50	25	1	3	49	5	49	23
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	50	6	50	25	1	3	49	5	49	23
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other assets credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	208 Total										

⁽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).

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
SPAIN	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	1,395	0	1,126	393	2	1,405	0	1,113	412	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
UNITED STATES	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	1,138	0	1,079	693	19	1,169	0	1,110	797	18
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	11	1	11	3	0	11	1	11	3	0
	Retail - Secured on real estate property	11	1	11	3	0	11	1	11	3	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11	1	11	3	0	11	1	11	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
NETHERLANDS	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	1,110	4	962	136	4	1,133	4	957	12	12
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	1	0	0	0	2	1	2	0	0
	Retail	2	1	2	0	0	2	1	2	0	0
	Retail - Secured on real estate property	2	1	2	0	0	2	1	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	1	2	0	0	2	1	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
LUXEMBOURG	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	1,321	16	1,306	385	11	1,070	0	1,039	570	6
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total											

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

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

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
Country of Counterpart 10	(in EUR, %)	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(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)

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(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 effect).

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet 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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Belgium	3	3	0	0	0	3	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		3	3	0	0	0	3	0	0	0	0	0	0	0	
[0 - 3M]	Bulgaria														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Czech Republic														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Denmark														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Estonia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															

(min EUR)

[illegible]

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

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

(mln EUR)		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Japan													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	U.S.	0 375 0 13 0 0 0	0 375 0 13 0 0 0	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	
Total			388	388	0	0	329	58	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	China													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Switzerland													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	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	
Total			0	0	0	0	0	1	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Other Central and eastern Europe countries non EEA													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	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	
Total			0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Latin America and the Caribbean	0 27 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	
Total			27	27	0	0	0	27	0	0	0	0	0	0

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
(min EUR)		On balance sheet						Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 0 0 51 32 0 0	0 0 0 51 32 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 51 0 0 0 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	
		83	83	0	0	51	32	0	0	0	0	0	0	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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). Inespective 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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela,Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

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

[illegible]

(min EUR)

[illegible]

[illegible]

(min EUR)		As of 30/06/2021													Risk weights exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
I 0 - 3M f	Japan														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y+ more															
Total															
I 0 - 3M f	U.S.	339	339	1	0	338	0	0	0	0	0	0	0	0	
I 3M - 1Y f		1	1	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		13	13	0	0	0	13	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		353	353	1	0	338	13	0	0	0	0	0	0	0	
I 0 - 3M f	China														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y+ more															
Total															
I 0 - 3M f	Switzerland														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y+ more															
Total															
I 0 - 3M f	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	1	0	0	0	0	0	0	0	
I 0 - 3M f	Other Central and eastern Europe countries non EEA														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y+ more															
Total															
I 0 - 3M f	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		84	84	0	0	0	84	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		84	84	0	0	0	84	0	0	0	0	0	0	0	
I 0 - 3M f	Latin America and the Caribbean	53	53	0	0	0	53	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y+ more	1	1	1	0	0	0	0	0	0	0	0	0	0	0	
Total		54	54	1	1	0	53	0	0	0	0	0	0	26	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

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

(min EUR)		As of 30/06/2021												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	1 0 51 0 32 0 0	1 0 51 0 32 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 51 0 0 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 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
			84	84	0	0	51	33	0	0	0	0	0	0

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

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

(mln EUR)	As of 30/09/2020									As of 31/12/2020								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³							
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which: defaulted		Of which Stage 3			Of which Stage 3							
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	0	0	0	0	17	0	0	0
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

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

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

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	4,833	0	0	0	0	0	0	0	0	0	3,390	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	6,572	0	0	0	0	16	0	0	0	0	6,922	0	0	0	0	16	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,016	0	0	0	0	6	0	0	0	0	5,381	0	0	0	0	6	0	0	0	0
Credit institutions	614	0	0	0	0	4	0	0	0	0	560	0	0	0	0	5	0	0	0	0
Other financial corporations	641	0	0	0	0	3	0	0	0	0	681	0	0	0	0	3	0	0	0	0
Non-financial corporations	300	0	0	0	0	2	0	0	0	0	301	0	0	0	0	2	0	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	0	54,629	116	1,981	1,981	1,591	657	1,037	1,030	291	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	288	9	4	4	4	6	1	1	0	0	412	7	3	3	3	6	1	1	0	0
Credit institutions	3,925	0	0	0	0	3	0	0	0	0	3,371	0	0	0	0	1	0	0	0	0
Other financial corporations	6,612	4	14	14	6	21	11	3	3	0	6,560	3	13	13	6	20	10	3	2	0
Non-financial corporations	16,482	30	414	414	414	117	157	157	168	0	16,707	39	410	410	357	104	154	154	169	0
of which: small and medium-sized enterprises at amortised cost	1,257	8	154	154	154	13	41	41	62	0	1,272	13	151	151	99	12	40	40	61	0
of which: Loans collateralised by commercial immovable property at amortised cost	1,104	4	209	209	209	8	88	88	121	0	1,093	4	214	214	214	9	90	90	124	0
Households	27,241	83	1,604	1,604	1,604	492	903	903	114	0	27,578	66	1,555	1,555	1,225	526	872	872	119	0
of which: Loans collateralised by residential immovable property at amortised cost	10,999	12	191	191	191	40	87	87	104	0	11,194	15	202	202	202	37	91	91	111	0
of which: Credit for consumption at amortised cost	13,506	24	1,217	1,217	1,217	401	708	708	0	0	13,712	24	1,177	1,177	907	432	689	689	0	0
DEBT INSTRUMENTS other than HFT	65,953	126	2,035	2,035	2,028	655	1,072	1,065	284	0	64,941	116	1,981	1,981	1,591	673	1,037	1,030	291	0
OFF-BALANCE SHEET EXPOSURES	13,852		4	4	4	22	0	0	0	0	14,932		3	3	3	27	0	0	0	0

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

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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 FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2021 EU-wide Transparency Exercise

Forborne exposures

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

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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 on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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-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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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

Forborne exposures

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

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
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	0						0					
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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

(min EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	30	1	1	30	1	0	35	1	1	35	1	0	36	1	1	36	1	0	39	1	1	39	1	0
B Mining and quarrying	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
J Information and communication	1,115	12	12	1,115	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 06.01), 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.

[illegible]

(in EUR)	As of 30/09/2020														As of 31/12/2020																																																																																																																										
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that did not be considered		Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that did not be considered		Gross carrying amount																																																																																																												
	Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing																																																																																																														
	Of which: repurchased with subsequent increase in credit risk, net of credit impairment but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)	Of which: Initially to be derecognized but not credit required (Stage 2)

2021 EU-wide Transparency Exercise
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
Mediocredito - Banca di Credito Finanziario S.p.A.

(mln EUR)	As of 31/03/2021																As of 30/06/2021																			
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk												Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk												Maximum amount of the guarantee that can be considered	Gross carrying amount
					Performing				Non-performing				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)										Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)													
	Of which: exposures with Insurance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with Insurance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with Insurance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with Insurance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with Insurance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with Insurance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with Insurance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)								
Loans and advances subject to active EBA-compliant moratoria	181	174	114	140	7	7	6	12	18	5	6	3	3	2	0	1	85	82	65	72	3	3	3	4	3	2	3	1	1	6	8					
Of which: Households	179	173	114	140	7	7	6	12	18	5	6	3	3	2	0	1	85	82	65	72	3	3	3	4	3	2	3	1	1	6	8					
Of which: Collateralised by residential immovable property	139	135	109	124	4	4	4	5	4	3	4	1	1	1	0	0	77	74	64	66	3	3	2	3	2	2	1	1	0	0						
Of which: Non-financial corporations	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
Of which: Small and Medium-sized Enterprises	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
Of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						

(mln EUR)	As of 31/03/2021															As of 30/06/2021																
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount		
	Performing	Of which: exposures with Insurance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with Insurance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with Insurance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with Insurance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures						
Loans and advances with reported EBA compliant measures	1,892	1,783	317	646	389	71	78	132	76	29	59	56	32	33	0	34	1,880	1,752	379	678	129	89	93	146	82	24	66	66	41	37	0	31
Of which: Households	1,288	1,191	224	424	97	60	67	118	65	14	51	53	29	29	0	24	1,287	1,176	288	581	111	72	75	132	70	19	59	62	36	33	0	26
Of which: Collateralised by residential immovable property	423	427	381	381	30	9	14	32	7	5	7	5	3	3	0	8	321	461	238	245	30	24	29	17	7	6	7	10	7	9	0	14
Of which: Non-financial corporations	601	589	92	170	12	11	11	34	11	6	8	3	3	3	0	10	591	573	90	206	18	17	18	36	11	4	7	5	4	0	5	
Of which: Small and Medium-sized Enterprises	424	404	71	109	10	10	10	10	8	5	7	2	2	2	0	9	406	391	70	187	15	14	15	11	7	4	5	3	3	0	4	
Of which: Collateralised by commercial immovable property	223	262	61	127	10	10	9	7	3	2	4	2	2	2	0	8	220	264	58	188	15	15	13	30	7	2	4	4	3	0	4	

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount		
	Performing		Of which: exposures with insurance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with insurance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments that are not past due or past due <= 30 days	Performing	Of which: exposures with insurance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with insurance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments that are not past due or past due <= 30 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with insurance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with insurance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments that are not past due or past due <= 30 days	Public guarantee received in the context 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	0	0	1	1	0	1	0	0	0	164	0	237	237	0	0	0	0	0	0	1	1	0	0	167	0				
Of which: Households	17	17			0			0	0		0	0			0	0	18	18		0				0	0				0	0				
Of which: Collateralised by residential immovable property	0	0						0	0		0	0			0	0	0	0		0				0	0				0	0				
Of which: Non-financial corporations	185	185	0	43	0	0	0	1	1	0	1	0	0	0	147	0	219	219	0	0	0	0	0	0	1	1	0	0	179	0				
Of which: Small and Medium-sized Enterprises	10	10						0	0		0	0			0	0	12	12		0				0	0				0	0				
Of which: Collateralised by commercial immovable property	0	0						0	0		0	0			0	0	0	0		0				0	0				0	0				