

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

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,507	7,352	7,526	7,894	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,453	7,298	7,472	7,841	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,507	7,352	7,526	7,894	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	7,453	7,298	7,472	7,841	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,675	8,458	8,570	8,874	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,621	8,404	8,516	8,821	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	47,148	47,842	49,625	50,378	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied	47,097	47,791	49,575	50,328	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.92%	15.37%	15.17%	15.67%	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	15.83%	15.27%	15.07%	15.58%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.92%	15.37%	15.17%	15.67%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.83%	15.27%	15.07%	15.58%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Total capital (as a percentage of risk exposure amount) - transitional definition	18.40%	17.68%	17.27%	17.62%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.30%	17.58%	17.18%	17.53%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	87,829	89,138	89,851	94,490	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.55%	8.25%	8.38%	8.35%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,507	7,352	7,526	7,894	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	6,381	6,166	6,112	6,481	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	87,829	89,138	89,851	94,490	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	86,743	87,992	88,478	93,116	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.55%	8.25%	8.38%	8.35%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.36%	7.01%	6.91%	6.96%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital

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		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	8,675	8,458	8,570	8,874	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	7,507	7,352	7,526	7,894	C 05.00 (r0020,c0050)	Article 50 of CRR
	A.1.1	instruments)	2,372	2,383	2,384	2,398	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,144	7,048	7,065	7,189	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	919	951	944	424	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	10	10	10	10	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	45	44	43	41	C 01.00 (r0230,c0010)	Article 84 of CIRR
	A.1.7	Adjustments to CET1 due to prudential filters	-38	-57	-142	-201	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-790	-800	-802	-798	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) o COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	-1	-1	-1	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 199 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	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 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0472,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), $3\xi(1)$ point (k) (i) and 89 to 91 of ORR ; Articles $3\xi(1)$ point (k) (ii), $24\xi(1)$ point (k), $24\xi(1)$ point (k) and $25k$ of ORR ; Articles $3\xi(1)$ point (k) (iii) and $37\xi(2)$ of ORR ; Articles $3\xi(1)$ point (k) (iv) and $15\xi(4)$ of ORR . and Articles $3\xi(1)$ point (k) (iv) and $15\xi(4)$ of ORR .
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	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	-3,170	-3,207	-3,205	-2,484	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-110	-204	-182	-96	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	-1	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	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 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	1,127	1,186	1,414	1,414	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,127	1,186	1,414	1,414	C 01.00 (r0520,c0010)	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 (r0530,c0010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0890,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 0s.00 (r0744,c0010) + C 01.00 (r0740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,507	7,352	7,526	7,894	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,168	1,106	1,044	980	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,103	1,038	976	912	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		65	67	68	68	$\begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c010)+C\ 01.00\ (r0930,c0010)+C\\ C\ 01.00\ (r0950,c0010)+C\ 01.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 03.00\\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0680,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	47,148	47,842	49,625	50,378	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	3,888	4,036	5,541	5,669	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.92%	15.37%	15.17%	15.67%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.92%	15.37%	15.17%	15.67%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.40%	17.68%	17.27%	17.62%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,381	6,166	6,112	6,481	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.75%	14.08%	13.86%	14.50%	(D.1)/(8-8.1)	
- Suly loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	54	54	54	54	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	51	51	50	50	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re				·	1	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments 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" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particularity behavior. In this Pillar 3 disclosure



Overview of Risk exposure amounts

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	. (22/22/222	RW			CORTA CORT
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	38,524	39,214	40,843	41,925	C 0.00 (r0040, dx101) - (C 07.00 (r009), d2201, sx001) + C 07.00 (r0110, dx220, sx01) + C 07.00 (r0130, dx220, sx01) + C 08.01 (r0400, dx26), dx20, sx01) + C 08.01 (r0400, dx26), sx01) + C 08.01 (r0400, dx260, dx
Of which the standardised approach	27,624	28,397	29,676	30,788	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	10,900	10,817	11,167	11,137	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,901	1,613	1,611	1,276	C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0090, c1260, s002) + C 08.01 (r0090, c1260, s002) + C 08.01 (r0090, c1260, s002) + C 07.00 (r0460, c1010)]
Credit valuation adjustment - CVA	246	258	299	373	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	104	283	265	104	C 02.00 (10470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,251	2,350	2,484	2,431	C 92.00 (r9520, c0010)
Of which the standardised approach	2,251	2,350	2,484	2,431	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	31	69	72	76	C 19.00 (r0010, cds01)*12.5+C 20.00 (r0010,-0450)*12.5+MAN(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0690, c0010)
Operational risk	4,123	4,123	4,123	4,269	C 02.00 (r0590, c0010)
Of which basic indicator approach	4,123	4,123	4,123	4,269	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	47,148	47,842	49,625	50,378	

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.



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

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	449	913	1,370	1,845
Of which debt securities income	20	54	80	147
Of which loans and advances income	395	795	1,192	1,601
Interest expenses	89	177	263	354
(Of which deposits expenses)	13	25	35	47
(Of which debt securities issued expenses)	72	145	215	289
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	19	44	63	118
Net Fee and commission income	164	359	511	667
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	20	51	60	106
Gains or (-) losses on financial assets and liabilities held for trading, net	21	-1	17	-56
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	7	6	3	-23
Gains or (-) losses from hedge accounting, net	-2	-1	-2	-2
Exchange differences [gain or (-) loss], net	-12	0	-17	-26
Net other operating income /(expenses)	40	78	132	178
TOTAL OPERATING INCOME, NET	618	1,272	1,875	2,452
(Administrative expenses)	300	623	951	1,301
(Cash contributions to resolution funds and deposit guarantee schemes)	0	26	77	77
(Depreciation)	21	42	64	86
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	2	3	4	7
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	-3	-2	-3
(Other provisions)	2	5	6	10
Of which pending legal issues and tax litigation ¹	0	0	0	-1
Of which restructuring ¹	0	0	0	-1
(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)	53	134	174	206
(Financial assets at fair value through other comprehensive income)	1	1	3	2
(Financial assets at amortised cost)	53	133	171	204
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	4
(of which Goodwill)	0	0	0	4
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	102	197	281	382
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	342	642	886	1,153
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	263	526	717	910
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	263	526	717	910
Of which attributable to owners of the parent (1) Information available only as of end of the year	262	526	716	907

10 Information available only as of end of the year
For this bank file information gives and inclinated asymmetry, PR.I. Idens for September 2021 refer to 1 quarter (3 quarters for the other banks in the sample), for March 2022 refer to 3 quarters (4 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample) for December 2021 refer to 3 quarters (4 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (5 quarters for the other banks in the sample). The sample is a quarter (6 quarter for the other banks in the sample). The sample is a quarter (6 quarter for the other banks in the sample is a quarter (6 quarter for the other banks in the sample is a quarter for the other banks in the sample is a quarter for the other banks in the sample is a quarter for the other banks in the sample is a quarter for the other banks in the sample is a quarter for the other banks in the sample is a qua



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31/	03/2022			As of 30	06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hieran	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	4,939				4,571				6,229				8,872				IAS 1.54 (i)
Financial assets held for trading	12,217	7,661	2,953	1,603	12,123	7,632	2,837	1,654	9,695	5,548	2,754	1,393	9,531	5,837	2,732	962	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	688	280	0	408	697	298	0	399	665	291	1	374	634	276	1	357	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	663	0	663	0	615	0	615	0	616	0	616	0	516	0	516	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,410	4,250	73	88	5,006	4,011	73	922	4,918	4,013	61	843	4,134	3,696	18	419	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	55,457				58,879				59,098				59,516				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	266	0	266	0	226	0	226	0	391	0	391	0	872	0	872	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	6,799				6,868				6,856				6,339				
TOTAL ASSETS	85,439				88,985				88,467				90,415				IAS 1.9(a), IG 6

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

(min	EUR)		ı	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ³		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	4,194	11	0	-10	0	0	4,762	10	0	-9	0	0	4,611	82	0	-9	-2	0	3,805	78	0	-7	-3	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	2,813	13	0	-6	0	0	2,895	13	0	-5	-1	0	2,980	13	1	-5	-1	-1	4,421	12	1	-4	-1	-1	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	48,705	3,639	1,567	-297	-368	-1,051	52,119	3,634	1,464	-300	-372	-977	52,321	3,635	1,419	-309	-377	-971	51,632	3,415	1,316	-305	-382	-936	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

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

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	10,233	9,338	9,293	9,207	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	814	780	742	642	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	61,042	65,904	64,873	66,722	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	440	436	830	1,362	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	169	163	162	160	IAS 37.10; IAS 1.54(I)
Tax liabilities	510	458	546	621	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	1,427	821	863	953	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	74,634	77,900	77,309	79,666	IAS 1.9(b);IG 6
TOTAL EQUITY	10,805	11,085	11,158	10,749	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	85,439	88,985	88,467	90,415	IAS 1.IG6

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



Breakdown of liabilities

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

(mln EUR)

			Carrying	amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		6,649	6,330	6,640	6,839	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	251	286	262	232	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Situit positions	Debt securities	3,772	3,158	3,220	3,498	Annex V.Part 1.31
	Central banks	8,512	8,498	8,435	8,442	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	58	40	33	30	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	24	25	24	22	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	5,578	6,284	6,734	7,195	Annex V.Part 1.42(c),44(c)
Describe	of which: Current accounts / overnight deposits	389	296	281	461	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,710	6,168	4,416	4,921	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,917	3,023	2,551	2,677	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,638	4,761	5,519	7,185	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,681	3,754	4,018	4,754	ECB/2013/33 Annex 2.Part 2.9.1
	Households	20,127	20,240	20,622	20,217	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	14,502	15,663	15,437	15,035	Annex V.Part 1.42(f), 44(c)
Debt securities issued		19,796	20,018	19,232	18,882	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	1,645	1,645	1,631	1,584	Annex V.Part 1.37
Other financial liabilities		438	676	626	491	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		72,529	76,457	75,738	77,932	



2022 EU-wide Transparency Exercise Market Risk

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

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	SA					I	М									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	IL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	1,377 504 826	1,448 509 902	0	0	0	0							0	0	0	0						
Equities Of which: General risk	873 123 164	901 156 192	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk Commodities risk	0	0	0	0	0	0 0 0							0	0	0	0						
Total	2,250	2,349	0	0	. 0	0 As of 31/	0	. 0	0	0	0	0	0	0		As of 30/06	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				AS 07 31/	03/2022									AS OF 3U/U	/ 2022					
Traded Debt Instruments	1,581	1,557	0	0	0	0							0	0	0	0						
Of which: General risk	595	605	0	0	0	0							0	0	0	0						
Of which: Specific risk	854	917	0	0	0	0							0	0	0	0						
Equities	902	869	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	40	60	0	0	0	0							0	0	0	0						
Foreign exchange risk	1 70	1 73	0	Ü	0	0							ľ	Ü	0	0						
Commodities risk	0	0	0	0	0	Ō							0	o o	0	ō						
Total	2,483	2,426	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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



					Standardisc	d Approach								
		As of 30/09/2021 As of 31/12/2021												
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	Central governments or central banks	9,376	9,944	43		9.193	9,693	113						
	Regional governments or local authorities	2	2	0		0	0	0						
	Public sector entities	166	161	46		55	50	21						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	13,468	4,266	1,333		15,473	4,895	1,393						
	Corporates	13,857	8,532	7,033		13,649	8,604	7,224						
	of which: SME	289	183	147		285	206	164						
	Retail	16,929	14,104	9,832		17,285	14,354	10,013						
Consolidated data	of which: SME	927	683	391		931	695	397						
Corisonadica data	Secured by mortgages on immovable property	1,255	1,205	447		1,251	1,199	445						
	of which: SME	267	251	96		256	239	91						
	Exposures in default	1,678	796	1,057	879	1,557	716	950	826					
	Items associated with particularly high risk	137	137	206		130	130	194						
	Covered bonds	76	76	8		77	77	8						
	Claims on institutions and comprates with a ST credit assessment	674	674	1.212		691	691	1.700						
	Collective investments undertakings (CIU)	2,325	2,323	1,212 6,409		2,347	2,346	1,250 6.374						
	Equity	1,908	1.867	1,556		1,787	2,346 1,787	1,657						
	Other exposures	1,908	1,867	1,556		1,/8/	1,/8/	1,657						

		Lanchandra de Ur rato Quantos										
					Standardisc	d Approach						
			As of 30	09/2021		As of 31/12/2021						
	(refe EUR. %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	6.967	7.534	25		6,354	6.853	10				
	Regional governments or local authorities	0,507	7,234			0,234	0,000	10				
	Public sector entities	166	161	46		55	90	21				
	Multilateral Development Banks	0		0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	5,631	1,542	720		5,677	1,502	718				
	Corporates	5,421	3,551	3,319		5,722	4,068	3,792				
	of which: SME	288	183	147		285	206	164				
	Retail	16,517	14,008	9,760		16,863	14,245					
ITALY	of which: SME	925	681	390		927	694	396				
TIALI	Secured by mortoages on immovable property	445	427	175		434	412	170				
	of which: SME	263 1.650	248 773	94		252	235					
	Exposures in default	1,650	131	1,025 197	874	1,516 124	692 124	916 185	821			
	Items associated with particularly high risk	131	131	197		124	124	103				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	43	43	,		40	43	3				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	599	599	1,086		599	599	1,097				
	Equity	2,296	2.295	6,381		2.314	2.312	6.341				
	Other exposures	1.801	1.801	1,504		1,738	1.738					
	Standardised Total ²	1,000	1,131		1.423	1,100	1,111	1,111	1,383			

		exposums, but includes general credit risk adjustments.										
					Standardise	ed Approach						
			As of 30,	09/2021		As of 31/12/2021						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR. %) Central governments or central banks	671	671	0		672	672					
	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	4,797	1,186	234		6,307	1,281	254				
	Corporates	1,307	193	157		565	254	208				
	of which: SME			29				25				
	Retail of which: SME	85	38	29		81	34	25				
FRANCE	Secured by mortugues on immovable property	103	100	35		101		24				
	of which: SME	100	100	0		.01	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	31	31	3		31	31	3				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	5	5	5		6	6	6				
	Equity	24	24	24		24	24	24				
	Other evnosures	4	-	1	,				,			
	Standardised Total ²											

		(2) Your wild will provide the provided pin Colony's values and the colonial colonia										
					Standardisi	ed Approach						
			As of 30	/09/2021		As of 31/12/2021						
	(refe EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
GERMANY	Control concernments or control bears Angland concernments or found arbeit files Angland concernment to found arbeit files Angland concernment to found arbeit files Angland concernment to found arbeit files Angland concernment files Angland concernment Executors in concernment Executors in concernment Executors in conference Executor	924 0 0 0 0 1,982 983 0 14 0 6 0 0 0 0	924 0 0 0 1,1485 203 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 224 202 0 0 0 0 0 0 0 0 0 0	0	942 0 0 0 0 1,746 6 6 6 0 0 0 0 0	942 0 0 0 9859 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0				
	Other exposures					4		,				

		exposures, but includes general credit risk adjustments.										
					Standardisc	d Approach						
			As of 30,	09/2021			As of 31	/12/2021				
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
SPAIN	Control overcrements or control stands colorisal converments or local arthrottes services of comment to local arthrottes services of the control of the cont	151 0 0 0 0 0 605 502 2 2 0 0 0 0 0 0 3 3	151 0 0 0 133 424 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 34 431 0 0 0 0 0 0 0 0	0	100 0 0 0 0 0 886 506 0 1 0 0 0 0 0 0	100 0 0 0 113 361 0 0 0 0	0 0 0 35 369 0 0 0 0 0 0				
	Standardised Total ²				2							



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Mediobanca - Banca di Credito Finanziario S.p.A.

	riediobalica - balica di Credito l'ilializiatio 3.p.A.								
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	445	445	0		716	716	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		U	0		
	International Organisations Institutions	88	86	17		32	70		
	Corporates	276	224	223		328	29	272	
	of which: SME	170	124	113		0	1/3		
	Retail		,	1		5	,	,	
	of which: SME	o o	o o	o o		ō	ō	i i	
UNITED STATES	Secured by mortgages on immovable property	24	23	8		24	23	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	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)	26	26	26		31	31	31	
	Equity	1	1	1		1	1	1	
	Other exposures			0					
	Standardised Total ²				2				

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	09/2021		As of 31/12/2021						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²			
UNITED KINGDOM	Second Second Commonweal property Encourse in effect in the Commonweal Commonweal Element associated with particularly high risk Covered books. International Commonweal Collective investments undertakings (CIU) Ecolor investments undertakings (CIU)	0 0 0 0 2 11 2,931 86 0 0 3 3 1 0 0 0 0 0 0 0 0 0 0 1 1 1 1 0 0 0 0	0 0 0 0 211 2,838 0 19 0 13 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 1,617 0 14 0 0 0 0 0 0		10 0 0 0 0 19 2,639 61 11 10 4 1 1 0 0 0	10 0 0 19 2,147 0 22 0 0 0 0 0 0 0	0 0 0 1 1,001 0 17 0 0 0 0 0 0 0				
	Other exposures Standardised Total ²	4	4	- 1	2	0						

		exposumes, but includes general credit risk adjustments.										
					Standardisc	d Approach						
			As of 30,	09/2021		As of 31/12/2021						
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
LUXEMBOURG	Construct oursementation or control almosts Amounted construction for lead arthritise Amounted construction of lead arthritise Antificial and in a construction Construction of control and arthritise Construction of which DSS and which DSS	69 0 0 0 7 7 488 0 2 2 2 7 0 0 0 0 3 7 0 0 0 2 7 7 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1	40 0 0 0 0 7 120 0 1 1 0 0 2 4 6 0 0 0 0 3 1 0 0 1 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 200 0 1 1 0 8 8 0 0 0 0 1 1 0 0 0 0 0 0 0	0	56 0 0 832 652 0 5 0 27 0 0 6 6 0 0	56 0 0 0 0 797 372 2 2 2 2 44 0 0 0 0 0 4 4	0 0 0 0 159 372 2 0 8 0 0 0 0 4	0			

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	09/2021		As of 31/12/2021						
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²			
	(min 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 entitles Multilateral Development Banks	0	0	0		0	0	0				
	Multilateral Development Banks International Organisations	0	0	0		0	0					
	Institutions	214	20	4		26	2	0				
	Corporates	21	7	7		22	6	6				
	of which: SME Retail	0		0		0	0					
	of which: SME		1	1			1					
NETHERLANDS	Secured by mortgages on immovable property	1	0	ō		1	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk Covered bonds			1		0	0	1				
	Claims on institutions and corporates with a ST credit assessment	o o	o o	o o		0	0	0				
	Collective investments undertakings (CIU)	5	5	5		6	6	6				
	Equity	3	3	3		8	8	8				
	Other exposures Standardised Total ²					0						

		(2) Total value adjustments an exposures, but includes general		unterparty excludes those for se	curtisation exposures, additiona	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardis	ed Approach			
			As of 30,	/09/2021		As of 31/12/2021			
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	,	0		0	2		
	Regional governments or local authorities	ő	ô	o o		o o	ō	ŏ	
	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	2	1		2	2	0	
	Corporates	484	97	97		556	193	193	
	of which: SME Retail	42		0		40		0	
	of which: SME	**2	3	1		40	3	1	
MONACO	Secured by mortgages on immovable property	551	530	185		585	563	197	
	of which: SMF	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	
	Collective investments undertakings (CIU)	0		1		U O	0	1	
	Equity Other exposures	42	42	39		44	44	39	
		42	42	39		44	99	37	
	Standardised Total ²								

		exposures, but includes gene	,						
					Standardisc	d Approach			
			As of 30,	/09/2021		As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
	(min EUR, %)								
	Central governments or central banks 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		U	U	0	
	Corporates of which: SME	0				0	0		
	Retail	0		i i		0	0	ů	
Country of	of which: SME	i i	i i	0		ō	ō	ō	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	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 Collective investments undertakings (CIU)	0	0	0		0	0		
	Collective investments undertakings (CIU) Foulty			1			0		
	Other exposures	0		1		0	0		
	Chandrafford Total ²			,				·	



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach					
			As of 31,	03/2022		As of 30/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min ELR, %)										
	Central governments or central banks	10,174	10,673	23		14,378	15,529	19			
	Regional governments or local authorities Public sector entities	104	98	70		359	353	192			
	Public sector entities Multilateral Development Banks	104	70	,0		339	333	192			
	International Organisations	o o	0			o o					
	International Organisations Institutions	11,293	5,467	1,489		11.916	5,559	1,542			
	Cornerates	13,330	8,490	6,964		13,299	8,689	7.068			
	of which: SME	265	187	150		245	189	151			
	Retail	17,546	14,550	10,154		17.859	14.788	10,329			
Consolidated data	of which: SME	934	692	396		921	687	393			
Consolidated data	Secured by mortgages on immovable property	1,299	1,251	464		1,403	1,351	498			
	of which: SME	256	239	91		250	233	89			
	Exposures in default	1,522	674	898		1,453	622	818	815		
	Items associated with particularly high risk	111	111	167		110	110	165			
	Covered bonds	77	77	8		75	75	8			
	Claims on institutions and cornorates with a ST credit associment										
	Collective investments undertakinus (CIU)	696	696	1,214		670	670	1,179			
	Equity	2,605	2,594 1.788	7,913 1.683		2,670 1.982	2,666	8,173			
	Other exposures	1,788					1,982	1,816			
	Standardised Total ²	60,546	46,471	31,046	1,426	66,174	52,395	31,807	1,403		

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure,	
calculated as of last quarter	

		calculated as of last quarter							
					Standardisc	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(mb EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	7,602	8,099			10.961	12.111	0	
	Regional governments or local authorities	0	0,055	ő		0		ő	
	Public sector entities	104	98	70		359	353	192	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,082	1,683	738		4,120	1,479	718	
	Corporates	5,649	3,923	3,685		5,966	4,291	3,859	
	of which: SME	263	187	149		242	188	150	
	Retail	17,119	14,446	10,076		17,360	14,669	10,240	
ITALY	of which: SME	930	691	395		918	686	392	
117121	Secured by mortoages on immovable property of which: SMF	438	417 235	172		429	408	169	
	or which: SME Exposures in default	252 1.482	235 652	90 866	827	246 1,432	228 616	87 811	811
	Exposures in default Items associated with particularly high risk	1,462	105	158		1,432	105	157	011
	Covered bonds	46	46	5		44	44	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	ó	
	Collective investments undertakings (CIU)	569	569	1,017		588	588	1,018	
	Equity	2,490	2,480	7,702		2,562	2,558	7,976	
	Other exposures	1,722	1,722	1,629		1,935	1,934	1,780	
	Standardised Total ²				1,411				1,388

		exposures, but includes gener							
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR. %) Central governments or central banks	577	577			658	658		
	Regional governments or local authorities	277	377	0		0.00	0.0	0	
	Public sector entities	ů	0	0		0	0	0	
	Multilateral Development Banks	ō	ō	i i		i i	0	ō	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,112	1,419	274		2,952	1,316	262	
	Corporates	540	211	168		586	294	238	
	of which: SME	0	0	0		0	0	0	
	Retail	77	32	24		72	31	23	
FRANCE	of which: SME	0	0	0		0	0	0	
HONINGE	Secured by mortgages on immovable property	135	132	46		124	123	43	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	2	2	1	4	2	2	
	Items associated with particularly high risk						0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	31	31	3		31	31	1 3	
	Claims on institutions and corporates with a 51 credit assessment Collective investments undertakings (CIU)								
	Collective investments undertakings (CIU) Equity	35	35	35		32	32	29	
	Other expensives	6	6	33			0	1,0	
	Standardised Total ²				3				

		(2) Total value adjustments ar exposures, but includes gener		unterparty excludes those for se	curitisation exposures, additiona	il valuation adjustments (AVAs)	and other own funds reduction	s related to the	
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Regional Fulfills come Mustificate Mustificate International International Composite C	s 'SPE 'SPE 'SPE 'SPE 'SPE 'SPE 'In default 'control sourcearty 'SPE 'control sourcearty 'Control sourc	969 0 0 0 1,692 851 0 11 0 6 0 0 0	969 0 0 0 1,054 152 152 0 0 0 0 0 0 0	0 0 0 0 2022 151 0 0 0 0 0 0 0 0		1,164 0 0 0 2,607 995 0 7 0 10 0 0 0 0 7	1,164 0 0 0 1,397 152 0 0 0 0 0 0 0	0 0 0 0 277 150 0 0 0 3 3 0 0	

		(2) Total value adjustments and provisions per country of counterparty encludes those for securification exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the accessress, but includes ceimed credit risk adjustments.										
					Standardise	d Approach						
			As of 31,	/03/2022			As of 30	/06/2022				
	(mh ELR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
SPAIN	Control conversaments or central banks: Resilicat (conversaments be local anti-ordines Resilicat) (conversaments be local anti-ordines Resilicated (Conversation and Resilicated (Conversa	100 0 0 0 1,169 642 1 0 0 0 0 0 4 4	100 0 0 0 0 0 200 357 0 0 0 0 0 0 0 0 0	0 0 0 0 66 365 0 0 0 0 0 0 0 4	0	0 0 0 0 0 1,054 574 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 247 43 0 0 0 0 0 0 0		0			
	Standardised Total ²				1				1			



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	riediodatica - batica di Credito Filializiatio 3.p.n.								
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Combine of commontation of com	688 688 68 68 68 68 68 68 68 68 68 68 68	688 0 0 0 52 103 2 2 0 0 0 0 0 0 0 2 2 3 3 3 3 3 3 3 3	0 0 0 0 10 10 13 3 3 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1,094 0 0 0 0 0 1 1 253 0 4 0 0 0 0 0 0 0 0 3 0 4 0 0 0 0 1 1 2 5 3 0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0	1,094 0 0 0 60 181 1 1 0 0 0 0 0 0 0 0 1 0 0 0 0 0 0	0 0 0 0 12 181 181 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				1				2
		(1) Original exposure, unlike Ex	posure value, is reported befo	e taking into account any effec	t due to credit conversion factor	or credit risk mitigation technic	ques (e.g. substitution effects)		

		(2) Total value adjustments and provisions per country or countryparty elections trose for recurrenation exposures, adjustments (AVAL) and other own funds recurrent related to the exocures. Dut Includes opened oxed risk adjustments.												
					Standardise	d Approach								
			As of 31,	/03/2022		As of 30/06/2022								
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
UNITED KINGDOM	Control overcomments for control share in the Control overcomment or control shared in the Control overcomment or body at Ambridies Analise according to the Control overcomment or co	3 0 0 0 33 2,873 0 71 1 1 34 4 1 0 0 0 0 7 7 7 8	3 0 0 0 33 2,479 21 21 24 4 4 0 0 0 0 7 7	0 0 0 10 1,236 0 16 10 12 1 1 0 0 0 0 8 8 8	0	0 0 0 43 2,102 0 83 0 54 4 1 1 0 0 0 0 0	0 0 0 43 1,846 8 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 8 833 0 21 0 0 17 1 1 0 0 0 0 5 5 5 1 5 5 5 5 5 7 1 1 1 0 0 0 0 0 1 0 1 0 0 0 0 0 0 0 0	1					

		nocures, but includes central credit risk attractments. Standardised Approach											
					Standardise	d Approach							
			As of 31,	03/2022			As of 30,	06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR. %) Central governments or central banks	64	64	0		322	322	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	0 840				0 846	810	162					
	Institutions	439	806	161 330		389	304	162 304					
	Corporates of which: SME	439	330	330		309	304	304					
	Retail	5	3	2		5	3	2					
LUNEARDOURG	of which: SME	ō	ō	o o		ō	0	0					
LUXEMBOURG	Secured by mortpages on immovable property	14	14	5		12	12	4					
	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	6	6	9		5	5	8					
	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 undertakinos (CIU) Equity	5	5	6		3	3	4					
	Other exposures	3	3	1		0	0	0					
	Standardised Total ²	,			1	Ů			1				
	Standardised (deal	40.00											

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or credit nisk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and previous per country of consequently excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, included separate credit risk adjustments.											
		exposures, con mosces general	a Otto, rak appatrierta.		Standardise	d Approach							
			As of 31	/03/2022			As of 30	06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
NETHERLANDS	Central of consumments for central to beauth Central of consumments for central to beauth Relative sector entities Relative sector entities Relative sector entities Relative sector entities Composities Composities Graphical Sector Relative Relati	0 0 0 1855 566 6 6 4 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 1 1 0 0 0 1 1 0 0 0 0 0 0 0	0	0 0 0 22 38 38 15 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 25 5 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 26 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0				
	Other exposures Standardised Total ²	0	0		0	0	0	0	0				

		exposures, but includes gener		unseparty excudes tricke for se	curasation exposures, additions	i vacacion adjuscments (AsiAs)	and other own runds reduction	is related to the	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
MONACO	Committee of the control of the cont	0 0 0 0 2 648 2 48 48 0 0 0	2 0 0 0 0 0 2 229 0 0 1 3 3 5 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 229 0 2 1 1 184 0 0 0 0 0	0	0 0 0 0 2 2 557 2 2 40 0 0 0 0 0	1 0 0 0 0 0 2 159 0 0 4 4 6 1 6 1 6 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 159 0 1 214 0 0 0 0 0	0
	Other exposures Standardised Total ²	46	46	40	0	40	40	35	

(1) Oxybal expoure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik indigation individual (c.g., substantion effects).

(2) Total value adjustments and provisions per country of countryantly estudies those for securitisation exposures, additional valuation adjustments (AVAA) and other own funds inductions related to the exposures, but includes general central value of provisions of the country of country and the country of country of country of the country

		Standardised Approach											
			As of 31	/03/2022			As of 30,	06/2022					
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 10	Central governments or central sealors applicate governments or board arthrition applicate government or board arthrition for distriction of the contractions contractions of which 250 or for all 1,	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

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

		IRB Approach															
				As of 3	0/09/2021				As of 31/12/2021								
		Original Exposure ¹		Original Exposure ¹		Original Exposure ¹		Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions				
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0				
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates Corporates - Of Which: Specialised Lending	21,346	150	18,062	9,664	20	174	21,894	148	18,666	9,615	20	153				
	Corporates - Of Which: Specialized bending Corporates - Of Which: SME			0	0	0	0	0	0	0		0	0				
	Retail	11.112	192	11.112	1.576	52	125	11.261	193	11.261	1.567	53	127				
	Retail - Secured on real estate property	11.112	192	11,112	1,576	52	125	11,261	193	11,261	1,567	53	127				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
Consolidated data	Retail - Secured on real estate property - Of Which: non-SN	11,112	192	11,112	1,576	52	125	11,261	193	11,261	1,567	53	127				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Equity	0	0	0	0	0		0	0	0	0	0					
	Other non credit-obligation assets				0						0						
	IRB Total ²				11,240						11,182						

11,000 11

		IRB Approach														
		As of 30/09/2021							As of 31/12/2021							
		Original Exposure Exposure		Risk exposure am Exposure Value ¹		Risk exposure amount		Original	Original Exposure ¹		Risk exposur	e amount	Value adjustments and			
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions			
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0			
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0			
	Corporates	9,973	78	8,308	4,399	10	81	10,189	76	8,710	4,364	10	58			
	Corporates - Of Which: Specialised Lending		0	0		0			0	0			0			
	Corporates - Of Which: SME Retail		0		0	49		0			0		0			
	Retail - Secured on real estate property	11,022 11.022	182 182	11,022 11.022	1,544 1.544	49	120 120	11,170 11,170	194 194	11,170 11,170	1,533 1.533	51 51	122 122			
	Retail - Secured on real estate property - Of Which: SME	0	102	11,022	1,544	49	0	11,170	0	11,170	1,333	31	0			
ITALY	Retail - Secured on real estate property - of Which: sale Retail - Secured on real estate property - Of Which: non-Sh	11.022	182	11.022	1.544	49	120	11.170	184	11.170	1533	51	122			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō			
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0			
	Equity	0	0	0	0	0	0	0	0	0	0	0	0			
	Other non credit-obligation assets															
	IRB Total															

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		2.647	53	2,048	1.063	0	0 26	2,642	0 53	2.054	1.070	0	0 34
	Corporate		2,647	53	2,048	1,063		26 0	2,642	53	2,054	1,070		94
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0	0		0				0
	Retail	coparate or milat. The	i	0	1	0	0	0	2	0	2	1	0	0
		Retail - Secured on real estate property	i	ō	1	ō	ō	ō	2	ō	2	i	ō	ō
FRANCE		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE		Retail - Secured on real estate property - Of Which: non-Sh	1	0	1	0	0	0	2	0	2	1	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	836	0	1,008	431	0	6	1,052	0	1,224	493	0	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1		1	0	0	0	1	0	1 0		0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN					0	0		0				0
OLIG BUT				1		0	0	1	0	1			0
	Retail - Qualifying Revolving Retail - Other Retail			0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME			0		0	0			0			ů
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	o o	0	0	0	0	ő
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	TRR Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value ^t		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,446	0	1,171 0	544 0	0	0	1,690	0	1,357	579 0	0	5 0 0
	Retail Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	Ů		Ü	۰						,	Ů	
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,539	0	1,436	860	0	16	1,772	0	1,667	1,001	0	16
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0		11		0	0	0	0				0
	Retail	11	1		3			11	0	- 11	3		
	Retail - Secured on real estate property	11	1	11	3	0	0	11	0	11	3	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S			11		0	0	11	0				0
	Retail - Qualifying Revolving	11		0	3	0	0	11	0	0	3	0	0
	Retail - Other Retail			0		0	0		0			0	0
	Retail - Other Retail - Of Which: SME			0		0	0		0			0	0
	Retail - Other Retail - Of Which: non-SME	o o	0	0	0	0	0	0	0	0	0	0	ő
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	Ů	_	, i	_	Ů	Ů		_		-	, i	, i
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• 4.50		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	839	0	742	589	0	7	898	0	705	568	0	6
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	45	6	45	19	1	3	44	5	44	18	1	3
	Retail - Secured on real estate property	45	6	45	19	1	3	44	5	44	18	1	3
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-St	45	6	45	19	1	3	44	5	44	18	1	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

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

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	783	0	777	467	0	- 4	635	0	634	309	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LONELIBOONG	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0		0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												4
	IRB Total												4

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	• 5.00		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		1,575	0	1,091	617	0	10	1,514	0	1,040	574	0	8
		Corporates - Of Which: Specialised Lending			0		0		0	0				0
	Retail	Corporates - Of Which: SME		0		0	0	0		0		0	0	0
	recan	Retail - Secured on real estate property					0	0		0		0		0
		Retail - Secured on real estate property - Of Which: SME	0		1		0	0	1	0		0		0
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-Si	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Qualifying Revolving		0	n	0	0	o o	n n	0	i .			0
		Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other nor	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	73	0	73	67	0	1	73	0	73	67	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0		0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	3	0	0	0	3		3	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0		0	0	0
MONACO	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
HONACO	Retail - Secured on real estate property - Of Which: non-Si	3	0	3	0	0	0	3	0		0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised bending Corporates - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
	Retail	ő	ő	o o	ő	ő	ő	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property	ō	0	0	0	ō	ō	ō	ō	ō	ō	ō	0
6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
I	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
l	Other non credit-obligation assets	0	0	- 0	0	0		0	0		· ·	0	-
	IRB Total		1										

Credit Risk - IRB Approach

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

								IRB Ap	proach					
					As of	31/03/2022					As of	80/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
		(min EUR, %)	Of which: Of which: provisions Of which: defaulted defaulted											provision
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		22,187	127	18,914	9,844	19	134	22,680	59	18,886	9,814	10	126
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0					0		0	0	0	0
	Retail	curputates • or winds since	11.279	188	11.279	1.559	51	127	11.392	181	11.392	1.576	50	125
	Roccam	Retail - Secured on real estate property	11,279	188	11,279	1,559	51	127	11,392	181	11,392	1,576	50	125
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	11.279	188	11.279	1.559	51	127	11.392	181	11.392	1.576	50	125
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0		0		0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0		0	0	0	0	0	
	Other no	r credit-obligation assets				0						0		
	IRB Tota	4				11,403						11,390		

							IRB Ap	proach					
	ĺ			As of :	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0 4.661	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	10,712	69	9,139	9,661	9	59	10,707	0	8,889	4,336	0	37
	Corporates - Of Which: SME	0	0	0	0		0	0	0	0	0		0
	Retail	11.188	179	11.188	1.525	49	123	11.297	173	11.297	1.543	48	121
	Retail - Secured on real estate property	11,188	179	11,188	1.525	49	123	11,297	173	11,297	1.543	48	121
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-St	11,188	179	11,188	1,525	49	123	11,297	173	11,297	1,543	48	121
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
l	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

FRANCE

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,008	0	1,167	471	0		778	0	958	380	0	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0			0		0		0		0
OLIG WATE	Retail - Secured on real estate property - Of Which: non-Si	1	0	4			0	4	0	1 1	0		0
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0			0	0		0	0	0
	Retail - Other Retail - Of Which: SME			0			0		0				
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME			0				0	0		0	1 0	0
	Recall - Other Recall - Of Which: hon-SME Equity		0		0	0	0	0			0		0
	Other non credit-obligation assets										0		Ů
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	1,694 0	0	1,348 0	542 0	0	5 0	1,766 0	0	1,418 0	586 0	0	2 0
	Corporates - Of Which: SME Retail	0	0	0 1	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SIAN	Retail - Secured on real estate property - Of Which: non-St Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: SME	0	0	0	0	ō	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-oblication assets	0	0	0	0	0	0	0	0	0	0	8	0
	IRB Total												

Credit Risk - IRB Approach

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

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,699	0	1,648	991	0	13	1,795	0	1,732	1,034	0	15 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
	Retail	10	1	10	2	0	0	10	1	10	2		0
	Retail - Secured on real estate property	10	i	10	2		, a	10	;	10	,		0
	Retail - Secured on real estate property - Of Which: SME	0	n	0	n	0	o o	0	n n	0	n	0	o o
UNITED STATES	Retail - Secured on real estate property - Of Which: non-S	10	1	10	2	0	0	10	1	10	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		845	0	726	589	0	5	854	0	719	575	0	5
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	43	0	43	19		0	40		40	17		0
	Retail		43	5	43	19	1	2	40	1 1	40	17	1	2
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	43	5	43	19	1	2	40	4	40	0	1	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-St	43		43	19		0	40		40	17		0
		Retail - Qualifying Revolving	10	0	93	19		0	0	,	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	ı ö	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	ő	0	ő	ō	0	ŏ	ő	0	l ő	ō	ı ö	ő
	Equity	The same of this list same	ō	0	ō	o o	0	ō	0	0		o o	0	0
		credit-obligation assets												
	IRB Total													
			(1) Original ex	oosure, unlike Ex	posure value, is i	reported before taking i	nto account any	effect due to cres	dit conversion fa	ctors or credit ris	sk mitigation tecl	nniques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· ince		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	646	0	644	358	0	3	808	0	804	465	0	5
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail		0				0	0	0		0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0		0
		0		0			0				0		
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S						0		0		0		
	Retail - Secured on real estate property - Ut which: non-S Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	ů	0	0			0	,	0	0	0		1 0
	Retail - Other Retail - Of Which: SME			0			0		0				0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0		0		0		0		0	0	0
	Other non credit-obligation assets	_			_								
	IDD Total												

								IRB Ap	proach					
		[As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustme
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	1,470	0	990	532	0	8	1,465	0	982	522	0	9
		Corporates - Of Which: SME		0	0					0		0		0
	Retail	curpulates - Or Willot: SHE	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Secured on real estate property	i	0	i	0	0	0	1	0	1	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-Si	1	ō	1	0	ō	ō	1	0	1	0	ō	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												_
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	80/06/2022		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposun	e amount	Value adjustment
	(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	72	0	72	66	0	1	70	0	70	65	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	3	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	5	0	5	1	0	0
MONACO	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
PIONACO	Retail - Secured on real estate property - Of Which: non-S	3	0	3	1	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail		0	0	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
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0			0	0	0
	Equity	- 0	0	0	0		0	0	0	0	U		0
	Other non credit-obligation assets											4	
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	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
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	n n	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

						riediobario	As of 31 (13 (2021							
						Divo	As of 31/12/2021 ct exposures							
						Direc	t exposures					0001		_
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	_
												Off-balance si	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 0 0 0	0 0 0				0	((((0 0 0 0	0 0 0 0	0 0 0 0		
[0 - 3M [Belgium	3 0 0 0 0 0 0 48	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		3
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y [10Y - more	Bulgaria													
[0 - 3M [3M - 1Y [1Y - 2Y	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0-3M] [3M-1V] [1Y-2V] [2Y-3V] [3Y-5V] [5Y-10V] [10Y-more	Estonia													



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fina	anziario S.p.A.						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non devicative financial a	ssets by accounting portfolic		Derivatives with po	sitiva fair valva	Donium tivos veith	negative fair value	Off-balance si	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	ssets by accounting portrollo		Derivatives with po	sitive fair value	Derivatives with	i negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Finland													
[0 - 3M [France	122 255 (((((((((((((((((D 250 D 0 D 0 D 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	127 250 0 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Germany	22 2525 653 65 66 66 999	20 22 252 55 655 00 0 0 0 0 0 0 0 0 6 8	0 0 0 0 0 0		20 2466 0 655 0 0 0 0 0 0 0 0 0 20	0 0 0	000	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	20 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Italy	28: 1,200 1,030 1,322 63: 56: 5,158	277 1,203 5 1,029 7 1,326 3 633 5 564 1555	139		0 0 337 0 483 0 544 0 430 0 28 0 28	397	2	3 96 11 2 12 29 94 0 1 0 244	0 0 0 0 0 0	0 0 0 0 0	63 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fina	anziario S.p.A.						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non devicative financial a	ssets by accounting portfolic		Derivatives with pos	sikiva fair valva	Dowlantia or with	negative fair value	Off-balance sh	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	ssets by accounting portrollo		Derivatives with pos	itive fair value	Derivatives with	negative rair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [[3M - 1Y [f 1Y - 2Y] f 2Y - 3Y [f 3Y - 5Y] f 5Y - 10Y [f 10Y - more Total f 0 - 3M [Maita													
[0 - 3M [Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Poland													
[0 - 3M [Portugal	4	0 0 0 0 0 0 0 0 0 45 0 45	((((45 (45		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fina	anziario S.p.A.						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
	(min Edity)												neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Spain	0 1000 0 0 25 25 302	0 100 0 0 25 0 302 428	0 0 0 2 5 0 302 328		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 100 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom	11 0 0 0 0 0	10 0 0 0 0 0	000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0 - 3M 1 1 1 1 1 1 1 1 1	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Australia													
[0 - 3M [] [3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more] [10Y - more] [10Y - more]	Canada	0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fin	-						
							As of 31/12/2021	l						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	8) 35/4 4 4 8) 8)	4 354 5 45 0 0 87 0 0			0 333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	44 0 87 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((2
[0 - 3M [China													
To - 3M	Switzerland													
To - 3M	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((
Total Tota	Other Central and eastern Europe countries non EEA		0 0 0			0 0 0	000000000000000000000000000000000000000		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
To - 3M	Middle East	85	0 0 0 88 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 88 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	(0)	18
Total	Latin America and the Caribbean	85 85 6 6 7	88 88 82 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0	88 82 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	(((((((((((((((((((85



General governments exposures by country of the counterparty

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

						Mediobalic	a - Banca di Credito Fini	ariziario 3.p.A.						
							As of 31/12/2021	L						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(MAT 201)				Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance si	heet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Africa													
To - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Others	() () () () () () () () () ()	0 10 10 51 0 2 32 50 50 0 143	0 0 0 0 50 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 32 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 0		0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

						Mediobano	inziario S.p.A.							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial a	ssets by accounting portfolio	'	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	0 0 0 0 0 0 19	0 0 0 0 0 0 19	(((((((((((((((((((0 0 0 0	(((((0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total	Belgium	3 0 0 0 0 33 52	3 0 0 0 0 0 0 33 52	15 ((((33 55		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
To - 3M	Bulgaria		00	0.2			,			·		·		
[0 - 3M [3M - 1Y [11' - 2Y [22' - 3Y [32' - 5Y [5Y - 10Y [10Y - more Total	Cyprus													
To - 3M	Czech Republic													
To - 3M	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fina	inziario S.p.A.						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
	(IIIII EOK)											Off-balance sh		
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M 1 1 1 1 1 1 1 1 1	France	13 15 0 30 30 0 0 151	13 15 0 305 0 0 151 484	0 0 0 0 0 0 151 151		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 15 0 305 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0		0
[0 - 3M [Germany	450 4000 569 149 1 0 8 1,173	46 400 569 149 1 0 8 8	0 0 0 0 1 1 0 8		45 450 400 500 500 500 600 600 600 600 600 600 6	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0 - 3M [Croatia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0				0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((((0
[0 - 3M [] [3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more	Italy	325 912 1,286 99 90 1,140 916 349 5,838	320 911 1,286 908 1,139 916 349 5,829	0 314 545 287 95 165 29		111 311 0 417 227 1 433 1 199 0 1,598	209 286 324 394 612 551 320 2,695	2	0 5 11 13 31 85 0	0 0 0 0 0	2 81 0 0 0 0 0	0 0 80 0 0 0		258
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Latvia	System	- Spiller	a price		2,000	2,000			·		3.3		



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fina	inziario S.p.A.						
							As of 30/06/2022	!						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg													
[0 - 3M [Maita													
Total [0 - 3M [Netherlands	0 0 0 0 0	0 0 0 0 0 0 0 67	0 0 0 0 0 0 6 6 6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Poland	6/	0/	6/		U	U	v	0	U	· ·	•	U	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
Total Total Total Total Total Total Total	Romania	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Slovakia		·			·		v				,	U	· ·
Total	Slovenia													



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fina	anziario S.p.A.						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolic	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	255	0 0 0 0 0 5 5 5 5 5 5 6 25 5 25 26	255 260		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0 - 3M [Canada		0 0 0 0 0 0 0 0 0 0 0 0 0	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						Mediobano	a - Banca di Credito Fin	-						
							As of 30/06/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	384 1 10 10 9 9 9 0 0 0	384 11 101 0 95 0 0 582			384 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	95 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((2
[0 - 3M [China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
To - 3M	Other advanced economies non EEA	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0		0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((
0 - 3M	Other Central and eastern Europe countries 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	000000000000000000000000000000000000000	(0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
To - 3M	Middle East	97	0 97 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 97 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	(0)	19
Total	Latin America and the Caribbean		9) 0 0 0 0 0 0 0			0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	(((((((((((((((((((0



General governments exposures by country of the counterparty

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

Residuel Maturity Country / Region Total gross carying amount of mon-derivative financial assets by accounting portfolio Country / Region Total gross carying amount of mon-derivative financial assets by accounting portfolio Country / Region Total gross carying amount of mon-derivative financial assets by accounting portfolio Country / Region Total gross carying amount of mon-derivative financial assets by accounting portfolio Country / Region Total gross carying amount of mon-derivative financial assets by accounting portfolio Country / Region Total gross carying amount of mon-derivative financial assets as despitated after value Providence In a set of which: Financial assets as despitated after value Derivatives with positive fair value Cerrying amount of hoteroid amount. Cerrying amount of hoteroid amount. Redocal am							riediobario	a - banca di Credito rine	anziano 3.p.A.						
Residual Maturity Country / Region Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets (pair of plactic financial assets) Affice Total gross carrying amount of mon-derivative financial assets (pair of plactic financial assets) Total gross carrying amount of mon-derivative financial assets (pair of plactic financial assets) Total gross carrying amount of mon-derivative financial assets (pair of plactic financial assets) Total gross carrying amount of mon-derivative financial assets (pair of plactic financial assets) Total gross carrying amount of mon-derivative financial assets (pair of plactic financial assets) Total gross carrying amount of mon-derivative financial assets (pair of plactic financial assets) Total gross carrying amount of mon-derivative financial assets (pair of plactic financial assets) Total gross carrying amount of mon-derivative financial assets (pair of plactic financial assets) Total gross carrying amount of mon-derivative financial assets (pair of plactic financial assets) Total gross carrying amount of mon-derivative financial assets (pair of plactic financial assets) Total carrying amount of mon-derivative financial assets (pair of plactic financial assets) Total carrying amount of mon-derivative financial assets (pair of plactic financial assets) Total carrying amount of mon-derivative financial assets (pair plactic financial assets) Total carrying amount of mon-derivative financial assets (pair plactic financial assets) Total carrying amount of mon-derivative financial assets (pair plactic financial assets) Total carrying amount of mon-derivative financial assets (pair plactic financial assets) Total carrying amount of mon-derivative financial assets (pair plactic financial ass								As of 30/06/2022	2						
Residual Maturity Country / Region Total gross carrying amount of moderivative financial assets by accounting portfolio Total gross carrying amount of moderivative financial assets by accounting portfolio Total gross carrying amount of moderivative financial assets by accounting portfolio Total gross carrying amount of moderivative financial assets by accounting portfolio Total gross carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets by accounting portfolio Total carrying amount of moderivative financial assets of which: Financial assets at another carrying amount of which: Financial assets at another carrying amount of which Financial assets at another carrying amount of which: Financial assets at another carrying amount of which Financial assets at							Direc	t exposures							
Residual Maturity Country / Region Total gross carrying amount of on-derivative financial assets by accounting portfolio Total poss carrying amount of on-derivative financial assets by accounting portfolio Total gross carrying amount of on-derivative financial assets by accounting portfolio Total poss carrying amount of on-derivative financial assets by accounting portfolio Total gross carrying amount of on-derivative financial assets by accounting portfolio Total poss carrying amount of on-derivative financial assets by accounting portfolio Total poss carrying amount of on-derivative financial assets by accounting portfolio Total poss carrying amount of on-derivative financial assets by accounting portfolio Total poss carrying amount of on-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with positive fair value Nominal Provisions Alica (Arrying amount Netional amount Carrying amount Netional amount Carrying amount Netional amount amount amount (Arrying amount Netional amount Carrying amount Netional amount (Arrying amount Netional amo		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets at flar value through profit or loss of which: Financial assets at flar value through profit or loss 10 - 341 13 - 371 137 -													Off-balance sl	heet exposures	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets bidd for trading of which: Financial assets at far value through profit or loss final involve financial assets at far value through profit or loss of which: Financial assets at far value through profit or loss of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far value through other comprehensive income of which: Financial assets at far va						Non-derivative financial as	ssets by accounting portrollo		Derivatives with pos	strive fair value	Derivatives with	n negative rair value			Blakenslahand
11Y-2Y	Residual Maturit	y Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short		uesignateu at raii vaiue	iali value ullougii otilei	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	kisk weighted exposure amount
1															
Color Colo	[1Y - 2Y [Africa													
[107-more 16 16 16 16 0 0 0 0 0 0 0 0 0 0 0	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Others	(5) (3)	0 0 50 0 50 0 0 0 2 32	0 0 0 0	(0 0 50 0 50 0 0 0	0 0 0 0 32	000000000000000000000000000000000000000	000000000000000000000000000000000000000	((((000000000000000000000000000000000000000	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	[10Y - more		25	5 25 6 16 3 123	25 16 41	(0 0	0 0	0	0	0	0 0	0		0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

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

1				As of 30/09/202								As of 31/12/2021				
		Gross o	arrying amount/ Nominal amount		Accumulated im value due to cre	pairment, accumulated negative changes in fair dit risk and provisions ^{4,8}	Collaterals and		Gross ca	rrying amount/ Nomina	amount		Accumulated imp	pairment, accumulated ne fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-p	erforming ¹	On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	p ^k	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of which: do	faulted Of which Stage 3		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	4,815	9 0	0	0	0 0	0	0 0	4,436	0	0	0		0	0	0	0
Debt securities (including at amortised cost and fair value)	7,083	2 0	0	0	0 16	. 0	0 0	7,682	. 0	0	0		16		0	0
Central banks		0 0	0	0	0 0	0	0 0		0	0	0		0	0	0	0
General governments	5,49	8 0	0	0	0 (0	0 0	5,278	0	0	0		5	. 0	0	0
Credit institutions	56	4 0	0	0	0 4		0 0	549	0	0	0		5	0	0	0
Other financial corporations	76.	2 0	0	0	0 4		0 0	1,605	0	0	0		4	0	0	0
Non-financial corporations	25	8 0	0	0	0 :	0	0 0	250	0	0	0		2		0	0
Loans and advances(including at amortised cost and fair value)	54,984	4 103	2,017	2,017 1,	67 666	1,058 1,0	51 279	58,276	135	1,895	1,895	1,464	672	999	977	290
Central banks		0	۰	0	0	0	0 0		0	0	0		0	0	0	0
General governments	36.	2 8	3	3	3	1	1 0	664	10	2	2		6	1	1	0
Credit institutions	3,23	S 0	۰	0	0 :		0	4,118	0	0	0		1		0	a
Other financial corporations	6,17	1	13	13	6 18	10	3 2	6,105	5 22	17	17	10	13	12	5	4
Non-financial corporations	17,34	3 34	445	445	152 96	156 1	56 165	19,248	31	432	432	344	92	161	161	162
of which: small and medium-stred enterprises	1,28	9 4	190	190	99 11	43	43 56	1,345	6	187	187	95	11	50	49	53
of which: Loans collateralised by commercial immovable property	1,06	1 3	211	211	111	89	89 122	1,024	3	207	207	207	7	86	86	121
Households	27,87	60	1,556	1,556 1	107 543	891 8	91 112	28,142	72	1,443	1,443	1,106	560	825	810	124
of which: Loans collateralised by residential immovable property	11,22	5 11	197	197	197 3	93	93 104	11,351	22	197	197	197	38	91	91	106
of which: Credit for consumption	13,88	6 26	1,167	1,167	193 450	702 7	02 0	13,986	5 25	1,046	1,046	784	464	634	619	o
DEBT INSTRUMENTS other than HFT	66,885	5 103	2,017	2,017 1,	67 682	1,058 1,0	51 279	70,393	135	1,895	1,895	1,464	688	999	977	290
OFF-BALANCE SHEET EXPOSURES	12,956	6	2	2	2 28	0	0 0	12,785		1	1		24	0	0	0

The transferring commons diseased by the fine of the common of the commo

Performing and non-performing exposures

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

					As of 31/03/2022									As of 30/06/2022				
		Gross c	arrying amount/ Nominal amount	:		Accumulated imp	pairment, accumulated no fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	amount		Accumulated imp	airment, accumulated n it risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due > 30 days	Of which	non-performing	y.	On performing exposures ²	On non-perform	ming exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due > 30 days		Of which non-performing	y.	On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of whi	ich: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	6,11	0	0	0	0	0	0	0	0	8,755		0	0		0			0
Debt securities (including at amortised cost and fair value)	7,68	3 0	1	1	1	17	1	1	0	8,317		1	1		16			0
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
General governments	5,41	6 0	1	1	. 1	5	1	1	0	6,188	0	1	1	1	2			0
Credit institutions	52	5 0	0	0	0	5	0	0	0	501	. 0	0	0	0	4			0
Other financial corporations	1,45	7 0	0	0	0	5	0	0	0	1,356	. 0	0	0	0	5			0
Non-financial corporations	29	0	0	0	0	3	0	0	0	273	0	0	0	0	5			0
Loans and advances(including at amortised cost and fair value)	58,40	173	1,832	1,832	1,419	685	987	971	263	57,251	141	1,688	1,688	1,316	688	953	936	183
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
General governments	36	5 11	2	2	2	6	1	1	0	659	8	2	2	2	6			0
Oredit institutions	4,32	5 0	0	0	0	1	a	0	0	2,693	0	0	0	0	0			0
Other financial corporations	6,47	9 8	17	17	10	14	12	5	4	5,954	10	17	17	10	10	1	2	4
Non-financial corporations	18,82	8 56	399	399	311	85	146	145	140	19,147	27	269	269	199	89	111	118	64
of which: small and medium-sized enterprises	1,32	9 6	178	178	95	11	50	50	49	1,282	5	137	137	72	10	3	3	39
of which: Loans collateralised by commercial immovable property	99	5 6	197	197	197	7	87	87	109	952	2	104	104	104	12	5	2 53	52
Households	28,40	9 98	1,414	1,414	1,097	579	829	820	118	28,798	96	1,400	1,400	1,105	582	82	813	115
of which: Loans collateralised by residential immovable property	11,38	8 24	192	192	192	39	92	92	100	11,510	31	184	184	184	40	8	86	97
of which: Credit for consumption	14,15	9 28	1,023	1,023	777	479	637	628	0	14,362	31	1,025	1,025	791	478	63	623	0
DEBT INSTRUMENTS other than HFT	72,20	173	1,833	1,833	1,420	703	988	972	263	74,324	141	1,688	1,688	1,317	704	953	937	183
OFF-BALANCE SHEET EXPOSURES	14,83	3	3	3	3	25		0	2	15,820		3	3	3	24			2

(1) for the distribution of many-princing appears gainers selec to Article 14(c)) of highelians (10) to \$15/2011 (100) (2) highelians separative the combined we must of expected used because in some final exception for fundam schowners adopt to be repairment, and positions for off-seleccs sheet exposures. (3) highelians separative the combined were selected used because in some disease particle in register to fundam security and improve an included registers changes for selected and combined and off-seleccs sheet exposures.

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first sport described in Sporting According to the FEED' Internation (Imprised F 13.00 | F 13.00), which follows a sign convention based on a code/didn't convention, as applied in Arms V, Pet 1 perappris 32 and 11 of Regulation (EU) 2012/51 - 175 or Supervisory reporting, Processor, for the off-based in the convention of the first index of the convention of the first index of the first in



Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated i accumulated of value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ying amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	О	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	a	
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)	1,434	658	454	391	701	154	1,364	634	447	383	668	160
Central banks	0	0	0	0	0	0	0	0	0	0	O	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	a	0
Other financial corporations	25	7	8	7	18	0	29	11	9	9	20	2
Non-financial corporations	428	250	114	107	250	107	395	243	114	108	228	108
of which: small and medium-sized enterprises	144	76	34	30	98		142	73	38	35	93	
Households	981	401	333	277	433	46	940	380	323	266	420	50
DEBT INSTRUMENTS other than HFT	1,434	658	454	391	701		1,364	634	447	383	668	
Loan commitments given	17	0	0	0	14	0	16	0	0	0	13	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS 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.

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



Forborne exposures

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

			As of 31/	03/2022					As of 30/	06/2022		
		ying amount of with forbearance	Accumulated in accumulated concumulated conc	hanges in fair edit risk and exposures with	Collateral and fine received on ea forbearance	cposures with		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	0	0	0	0	0	o
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)	1,343	615	444	381	653	148	1,283	548	433	367	597	89
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	29	11	9	9	20	2	30	11	9	9	21	2
Non-financial corporations	400	236	114	108	225	96	358	144	94	83	223	39
of which: small and medium-sized enterprises	139	71	40	36	90		115	49	25	23	81	
Households	914	369	321	265	408	49	895	393	330	275	354	48
DEBT INSTRUMENTS other than HFT	1,343	615	444	381	653		1,283	548	433	367	597	
Loan commitments given	7	0	0	0	7	0	33	0	1	0	7	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					·

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2022 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.

				0/09/2021						1/12/2021						1/03/2022					4670	/06/2022		
	Gross carr	ving amount	AS OF 3	0/09/2021			Gross carr	ying amount	AS OF 3	1/12/2021			Gross carr	ying amount	AS OF 3	1/03/2022			Gross car	rying amount	AS OF 3C	/06/2022		
					ļ	Accumulated						Accumulated						Accumulated						Accumulated
		Of which non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to
(min EUR)			of which: defaulted	impairment	impairment	credit risk on non-performing exposures ¹			of which: defaulted	impairment	impairment	credit risk on non-performing exposures ¹			of which: defaulted	impairment	impairment	credit risk on non-performing exposures ¹			of which: defaulted	impairment	imparment	credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	31	2	2	31	1	0	33	2	2	33	1	0	30	2	2	30	1	0	30	2	2	30	1	0
B Mining and guarrying	18	0	0	18	0	0	123	0	0	123	0	0	127	0	0	127	0	0	115	0	0	115	0	. 0
C Manufacturing	4,648	139	139	4,648	101	0	4,998	133	133	4,998	82	0	4,615	107	107	4,610	61	0	4,856	29	29	4,856	43	0
D Electricity, gas, steam and air conditioning supply	799	0	0	796	3	0	1,246	0	0	1,243	3	0	1,538	0	0	1,538	4	0	1,187	0	0	1,187	3	0
E Water supply	80	2	2	80	2	0	86	2	2	86	2	0	88	2	2	88	2	0	88	2	2	88	1	0
F Construction	587	34	34	587	12	0	745	32	32	745	14	0	742	30	30	742	13	0	748	25	25	748	13	0
G Wholesale and retail trade	1.670	92	92	1.670	39	0	1.771	93	93	1.771	50	0	1.745	93	93	1.745	50	0	1.591	87	87	1.591	60	0
H Transport and storage	1.157	9	9	1.157	10	0	1.150	9	9	1.150	8	0	1.058	8	8	1.058	8	0	901	7	7	901	- 6	. 0
I Accommodation and food service activities	256	10	10	256	5	0	199	10	10	199	6	0	198	10	10	198	5	0	160	7	7	160	5	. 0
J Information and communication	1.082	13	13	1.082	9	0	1.391	13	13	1.391	13	0	1.310	13	13	1.310	12	0	1.511	12	12	1.511	13	0
K Financial and insurance activities	1,332	0	0	1,332	7	0	1,432	0	0	1,432	7	0	1,553	0	0	1,553	7	0	1,517	0	0	1,517	9	0
L Real estate activities M Professional, scientific and technical	1.664 2.234	98	98	1.664 2.226	40	0	1.728 2.638	95	95	1.728 2.628	12	0	1.700	93	93	1.700 2.429	11	0	1.649	52	52	1.649 3.034	30 11	0
activities	2,231	,	,	1,110		Ü	2,030		,	2,020		ŭ	2,123	,		2,123	**	ŭ	3,031	-	,	3,031	**	· ·
N Administrative and support service activities	1,297	9	9	1,297	8	0	1,230	9	9	1,230	7	0	1,227	9	9	1,227	7	0	1,330	8	8	1,330	7	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	4	0	0	4	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	162	1	1	162	2	0	161	1	1	161	1	0	162	1	1	162	2	0	155	5	5	150	2	0
R Arts, entertainment and recreation	45	2	2	45	1	0	45	2	2	45	1	0	43	2	2	43	1	0	59	2	2	59	1	0
S Other services	278	29	29	278	2	0	268	27	27	268	3	0	259	25	25	259	2	0	212	24	24	212	2	0
Loans and advances	17.343	445	445	17 332	254	0	19.248	432	437	19.235	253	0	18.828	300	300	18.823	230	0	19.147	260	260	19.142	207	0

⁽¹⁾ The Riems '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 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.