

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.

EBA EUROPEAN BANKING AUTHORITY

## 2023 EU-wide Transparency Exercise

**Key Metrics** 

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

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,772	7,953	7,793	8,178	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	7,745	7,926	7,766	8,151	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,772	7,953	7,793	8,178	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	7,745	7,926	7,766	8,151	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,700	8,815	8,881	9,217	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	8,674	8,788	8,854	9,190	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	51,942	52,574	51,006	51,432	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	51,917	52,549	50,982	51,407	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	14.96%	15.13%	15.28%	15.90%	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	14.92%	15.08%	15.23%	15.86%	(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	14.96%	15.13%	15.28%	15.90%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.92%	15.08%	15.23%	15.86%	(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	16.75%	16.77%	17.41%	17.92%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.71%	16.72%	17.37%	17.88%	(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	94,733	97,092	97,375	97,270	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	8.20%	8.19%	8.00%	8.41%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

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

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,772	7,953	7,793	8,178	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	6,407	6,561	6,469	6,811	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	94,733	97,092	97,375	97,270	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	93,388	95,720	96,071	95,924	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.20%	8.19%	8.00%	8.41%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.86%	6.85%	6.73%	7.10%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital Mediobanca - Banca di Credito Finanziario S.p.A.

				As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
			(min EUR, %)						
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		-							
		A15	Funds for organal banking risk	0	0	0	0	C 01 00 64210 40010	Articles 4(117) - 26(1) ovine (0 and -35 (1) ovine (0 of CBB
		-						C 01.00 (r0300,c0010) + C 01.00	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a)
			associated DTLs (-) 188 shortfall of credit rick adjustments to expected losses					C 01 00 60380 4000	Anticles 36(1) white (d) an and 19b of CBR
								C 01 00 (r0430 r0010)	Articles dr (22) - 36/11 milet (n) and dd of (28)
Nome         Nome         Nome         Nome         Nome         Nome           10         1000000000000000000000000000000000000									
Number Name								C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C	
Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name <th></th> <td>A.1.14.1</td> <td>Of which: from securitisation positions (-)</td> <td>0</td> <td>0</td> <td>-51</td> <td>-52</td> <td>C 01.00 (r0460,c0010)</td> <td>Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR</td>		A.1.14.1	Of which: from securitisation positions (-)	0	0	-51	-52	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name           Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name         Number Name <th></th> <td>A.1.15</td> <td>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>C 01.00 (r0480,c0010)</td> <td>Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR</td>		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 ORR
Number         Image: Ima		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 CBR
Number         Number         Number         Number         Number         Number           Number         Number         Number         Number         Number         Number         Number         Number           Number <t< td=""><th></th><td>A.1.17</td><td>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</td><td>-1,886</td><td>-1,573</td><td>-1,508</td><td>-2,688</td><td>C 01.00 (r0500,c0010)</td><td><math display="block">\label{eq:anticides} \mbox{Articles} \ 4(27); \ 36(1) \ point \ (); \ 43, \ 45; \ 47; \ 48(1) \ point \ (b); \ 49(1) \ to \ (3) \ and \ 79 \ of \ GRR</math></td></t<>		A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-1,886	-1,573	-1,508	-2,688	C 01.00 (r0500,c0010)	$\label{eq:anticides} \mbox{Articles} \ 4(27); \ 36(1) \ point \ (); \ 43, \ 45; \ 47; \ 48(1) \ point \ (b); \ 49(1) \ to \ (3) \ and \ 79 \ of \ GRR$
Number         Image: Imag		A.1.18		-36	-2	0	-98	C 01.00 (r0510,c0010)	Article 48 of CRR
		A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-2	-7	-9	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
No.         No.         No.         No.         No.         No.           No.         No.         No.	OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132r(2) CRR
N         N         N         N         N         N         N         N           N		A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
NI         Number		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
No.         No. <th></th> <td>A.1.20</td> <td>CET1 capital elements or deductions - other</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>C 01.00 (r0529,c0010)</td> <td></td>		A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
No.         No. <th></th> <td>A.1.21</td> <td>Transitional adjustments</td> <td>1,365</td> <td>1,392</td> <td>1,324</td> <td>1,366</td> <td>CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)</td> <td></td>		A.1.21	Transitional adjustments	1,365	1,392	1,324	1,366	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
<table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container>		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
Image: Notified in the second seco		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 CBR
Image: Note:		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,365	1,392	1,324	1,366	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CBR
No.           No.         Source Norman Section         Source No.         Source No. </td <th></th> <td>A.2</td> <td>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>C 01.00 (r0530,c0010)</td> <td>Article 61 of CRR</td>		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
Normalized sector         Normalized sector         Normalized sector         Normalized sector           12         Operation of the Logic orongons and absons         0 <t< td=""><th></th><td>A.2.1</td><td>Additional Tier 1 Capital instruments</td><td>0</td><td>0</td><td>0</td><td>0</td><td>C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)</td><td></td></t<>		A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
Nome         Nome         Nome         Nome         Nome         Nome           1         Autori fra transcenza         0.0         0.0         0.0         0.00		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
Nonloge         Nonloge         Nonloge         Nonloge         Nonloge         Nonloge           1         This i CATTION and adjustional adjustional adjustional         7,772         7,793         1,610         1,610         4,600         Ando adjustional         Ando adjustio Ad		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0990,r0010) + C 01.00 (r0700,r0010) + C 01.00 (r0710,r010) + C 0.00 (r0700,r001) - C 01.00 (r0714,r0010) + C 01.00 (r0748,r0010)	
N         TR3 C4PTL (net of doction and ref tracinity alignment)         OP 20         OP 30         OP 30000         Anon 7 of CA           IA         Image: Capital and ref tracinity alignments         Get 0         7.00         5.00000         See 000000         See 0000000         See 00000000000000000000000000000000000				0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
A1         Tra 2 dpata memos         A0         70         1.011         90         Sub obtions - C.S.B. Sub obtions - C.									
New Part La Section 1 of Lagana manadadi         No. (m)         Mode         Mode (m)         Mode (m)           K4.2         Ober Tra' Capital components and eductors         Sale         Sale </th <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>Article 71 of CRR</th>									Article 71 of CRR
Image: space		A.4.1	Tier 2 Capital instruments	847	783	1,011	967	(r0890,c0010)	
Kd         Ind Factors applications         Ind G         Ind G<		A.4.2		81	80	78	73	$\begin{array}{l} C \ 01.00 \ (r0910,c0010) + C \ 01.00 \\ (r0920,c0010) + C \ 01.00 \ (r0930,c0010) + C \\ 01.00 \ (r0970,c0010) + C \ 01.00 \ (r0970,c0010) \\ 01.00 \ (r0970,c0010) + C \ 01.00 \ (r0974,c0010) + C \\ 01.00 \ (r0974,c0010) \\ \end{array}$	
ND FAUS         I         Of which Translational adjustments included         5.604         5.500         5.500         5.600         Control Notion           RQUIRENATIVE         I         Of which Translational adjustments included         5.604         5.507         5.500         5.600         Control Notion         .           CAPPTA RATIDS (%)         C         TERE I CAPTAL RATID (translational period)         14.94%         15.13%         15.52%         Col()         .         .           CAPPTA RATIDS (%)         C         TERE I CAPTAL RATID (translational period)         14.94%         15.13%         15.52%         Col()         .         .         .           CAPPTA RATID (Translational period)         16.57%         Tele Site (APTAL RATID (translational period)         Tele Site (APTAL RATID (translatinal period) <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>(r0900,c0010) + C 01.00 (r0960,c0010)</th> <th></th>								(r0900,c0010) + C 01.00 (r0960,c0010)	
International systems (Constructional systems (Constructional systems)     International systems (Constructional systems)     International systems (Constructional systems)     International systems)     International systems)       CAPPTAL RATIO (Constructional systems)     Constructional system	OWN FUNDS REQUIREMENTS								Amore v2(3), 95, 96 and 98 of CRR
C42         THE & CAPTAL BATTO (transitional period)         14.96%         15.15%         15.26%         0.60)         .           C3         TOAL CAPTAL BATTO (transitional period)         16.75%         16.75%         17.14%         15.26%         0.60)         .           C4FI Dorbal Fully loaded         C         OMMON EQUITY THE & LOAPTAL (bary loaded)         16.75%         16.75%         17.45%         17.15%         0.60)         .           C4FI Dorbal Fully loaded         C         COMMON EQUITY THE & LOAPTAL (bary loaded)         64.07         66.61         64.49         66.61         Add 15.24 M (MALA) 24.84.75% (MALA) 24.84.75%         .           C4FI BATTO (%)         C         COMMON EQUITY THE & LOAPTAL BATTO (bary loaded)         13.45%         14.42.49%         16.45%         16.16%         16.16%           C4FI BATTO (%)         C         COMMON EQUITY THE & LOAPTAL BATTO (bary loaded)         13.45%         14.42.4%         14.44.9%         14.34.9%         14.34.9%         14.34.9%         14.34.9%         16.36%         16.36%         16.36%         16.36%         16.36%         16.36%         16.36%         16.36%         16.36%         16.36%         16.36%         16.36%         16.36%         16.36%         16.36%         16.36%         16.36%         16.36%         16									
Trans Column Laborational Journal Laborational Labo	CAPITAL RATIOS (%)								
CETL ophial Fully loaded <sup>1</sup> D         ComMon Equity TERE L CAPITAL (fully loaded)         64,07         6,561         6,469         6,611         ALALS 13 MURA 12A-MED         A.           CETL ophial Fully loaded <sup>2</sup> E         ComMon Equity TERE L CAPITAL (fully loaded)         13.83%         14.03%         14.24%         16.03%         A.S. B.         B.S. B.	Transitional period								
Fully loaded     C     Counter functional arrangements     C	CET1 Capital								-
Fully loaded     C     Control sport in the Control statu (up useds)     Dial Statu     Provide	Fully loaded CET1 RATIO (%)							A.4.3.0).0)]	-
F         Adjustments to X1 due to IFRS 9 transitional arrangements         O         O         O         O         E         E         Adjustments to Y2 due to IFRS 9 transitional arrangements         O         O         O         O         E         E         Adjustments to Y2 due to IFRS 9 transitional arrangements         O         O         O         O         C         E         C         E         Adjustments to Y2 due to IFRS 9 transitional arrangements         O         O         O         O         C         E         C         E         Adjustments to Y2 due to IFRS 9 transitional arrangements         O         O         O         C         E         C         E         C         E         C         E         C         E         C         E         C         E         C         E         C         E         C         E         C         E         C         E         C         E         C         E         C         E	Fully loaded <sup>1</sup>								-
Memo items         F         Adjustments to 72 due to IFRS 9 transitional arrangements         0		_							
F         Adjustments included in RWAs due to IPRS 9 transitional arrangements         25         25         25         25         25         25	Memo items	_							
17he full loaded CETL ratio is an estimate calculated based on bank's supervisor reporting. Therefore, any capital instruments that are not elipible from a regulatory point of view at the reporting date are not taken into account in this calculation.	(1)The fully leaded CTT and a						25	c const (rowel(covel)	

HITTle full loaded CTTI ratio is an estimate calculated based on bank's scientisory recordine. Therefore, any cacital instruments that are not elicible from a resultatory oost of view at the resorting data are not balan into account in this calculation. Fully loaded CTTI capital ratio estimation is based on the formulae stated in culum? COREP CORE\*\_places note that this might load to differences to fully loaded CTTI capital ratios published by the participating banks e.g. in their Plan 3 discourse

Overview of Risk exposure amounts

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

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	43,105	44,009	42,797	42,617	C 02.00 (r0040, c0010) - (C 07.00 (r0050, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0160, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	29,944	30,899	30,029	30,692	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 (FJRB) 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	13,160	13,110	12,767	11,925	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	1,806	1,601	1,358	1,535	C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c1220, s001)+ C 07.00 (r0130, c1220, s001) + C 08.01 (r0040, c1260, s001) + C 08.01 (r0050, c1250, s001) + C 08.01 (r0050, c1250, s002) + C 08.00 (r0450, c1250, s002) + C 08.00 (r0450, c1250, s002) + C 08.01 (r0050, c1250, s002) + C 08.00 (r0450, c1250, s002) + C 08.00 (r0450, c1250, s002) + C 08.01 (r0050, c1250, s002) + C 08.00 (r0450, s002) + C 08.00
Credit valuation adjustment - CVA	380	377	430	400	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)	100	92	92	102	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,282	2,226	2,060	2,093	C 02.00 (r0520, c0010)
Of which the standardised approach	2,282	2,226	2,060	2,093	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	65	53	72	69	C 19.00 (0010, d660)'142.54-C 20.00 (0010, d+50)'12.5+MAX(C 24.00(0010, d090),C 24.00(0010, d100),C 24.00(0010, d0110))'12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,269	4,269	4,269	4,684	C 02.00 (r0590, c0010)
Of which basic indicator approach	4,269	4,269	4,269	4,684	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	51,942	52,574	51,006	51,432	

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

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





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

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	511	1,187	1,935	2,829
Of which debt securities income	41	124	181	298
Of which loans and advances income	466	1,057	1,749	2,523
Interest expenses	120	347	643	1,027
(Of which deposits expenses)	24	124	277	483
(Of which debt securities issued expenses)	85	186	312	461
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	8	23	32	79
Net Fee and commission income	167	382	531	676
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	4	7	11	-10
Gains or (-) losses on financial assets and liabilities held for trading, net	31	139	146	114
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	7	-8	-1	12
Gains or (-) losses from hedge accounting, net	4	5	4	1
Exchange differences [gain or (-) loss], net	0	-33	-19	-16
Net other operating income /(expenses)	45	89	138	172
TOTAL OPERATING INCOME, NET	659	1,444	2,134	2,830
(Administrative expenses)	320	689	1,034	1,411
(Cash contributions to resolution funds and deposit guarantee schemes)	0	25	85	70
(Depreciation)	23	46	69	92
Modification gains or (-) losses, net	0	0	0	-1
(Provisions or (-) reversal of provisions)	4	12	17	36
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	-1	0	-2
(Other provisions)	2	13	16	38
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	9
Of which restructuring <sup>1</sup>	0	0	0	-1
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	53	136	180	231
(Financial assets at fair value through other comprehensive income)	0	-1	-1	-1
(Financial assets at amortised cost)	53	137	181	232
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	50
(of which Goodwill)	0	0	0	50
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	92	207	307	477
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	351	744	1,056	1,416
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	264	557	794	1,030
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	264	557	794	1,030
Of which attributable to owners of the parent	263	555	791	1,027

Of which extinuations of owners of the parent "Information available only as of end of the year <sup>(2)</sup> For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

For this bank the financial year ends in June. Therefore, P&L terms for September 2022 refer to 1quarters for the other banks in the sample), for December 2022 refer to 2 quarters (4 quarters for the other banks in the sample), and December 2022 refer to 2 quarters (1 quarter for the other banks).

Total Assets: fair value and impairment distribution

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

(min EUR)	I	As of 30/09/202	22			As of 31/	12/2022			As of 31,	/03/2023			As of 30,	06/2023		
		Fa	ir value hierarc	hy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hieraro	:hy	
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	8,881				10,734				7,110				4,556				IAS 1.54 (i)
Financial assets held for trading	9,867	5,261	4,112	494	8,690	5,165	3,114	411	10,028	6,916	2,727	385	9,546	6,715	2,343	488	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	628	248	1	379	641	280	1	360	560	163	1	396	570	156	1	412	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	478	0	478	0	512	0	512	0	526	0	526	0	539	0	539	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,244	3,798	32	413	4,128	3,614	151	362	5,104	4,736	34	334	6,042	5,680	51	311	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	60,128				62,037				61,745				61,938				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,397	0	1,397	0	1,428	0	1,428	0	1,321	0	1,321	0	1,322	0	1,322	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	5,653				5,397				5,276				6,973				
TOTAL ASSETS	91,276				93,568				91,671				91,486				IAS 1.9(a), IG 6

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

(min	EUR)		ļ	is of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30,	06/2023			
		Gross carryi	ing amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accur	nulated impair	nent <sup>(2)</sup>	Gros	s carrying amou	unt <sup>(2)</sup>	Accun	nulated impairn	ient <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accun	nulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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 i increase in credit risk since initial recognition		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 credit risk since	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 credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	3,908	77	0	-7	-3	0	3,826	64	0	-6	-3	0	4,808	53	0	-6	-2	0	5,771	38	0	-7	-1	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	4,460	12	1	-4	-3	-1	4,457	11	1	-4	-5	-1	4,330	11	0	-3	-5	0	4,373	11	0	-3	-5	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	52,272	3,392	1,317	-316	-383	-955	54,387	3,313	1,293	-332	-392	-948	54,305	3,259	1,284	-341	-388	-955	55,018	2,881	1,328	-326	-380	-959	Annex V.Part 1.32, 44(a)

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

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

EBA EUROPEAN MANKING AUTHORITY



## Breakdown of liabilities

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

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	9,912	9,534	9,789	9,437	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	828	1,072	1,337	1,581	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	66,380	69,458	66,906	64,904	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,037	2,134	2,041	2,070	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	162	165	167	182	IAS 37.10; IAS 1.54(I)
Tax liabilities	694	622	675	829	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	1,492	879	945	1,047	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	8	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	81,506	83,863	81,859	80,057	IAS 1.9(b);IG 6
TOTAL EQUITY	9,770	9,706	9,812	11,429	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	91,276	93,568	91,671	91,486	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)

Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		8,284	7,623	7,488	7,376	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	230	235	246	40	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	3,435	3,810	4,096	4,090	Annex V.Part 1.31
	Central banks	8,486	8,032	6,246	5,634	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	45	340	1,059	84	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	27	16	39	41	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,400	7,992	8,401	7,470	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	643	356	330	267	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	5,103	5,601	4,776	3,088	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,364	1,991	1,519	1,783	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	7,456	7,757	6,475	7,044	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,094	3,012	2,580	2,922	ECB/2013/33 Annex 2.Part 2.9.1
	Households	19,873	20,008	19,347	19,936	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	14,692	14,173	12,683	11,711	Annex V.Part 1.42(f), 44(c)
Debt securities issued		18,478	20,389	21,562	22,458	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	1,571	1,575	1,584	1,351	Annex V.Part 1.37
Other financial liabilities		367	411	377	770	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		79,157	82,198	80,072	77,991	

EBA LUSSTAN

## 2023 EU-wide Transparency Exercise Market Risk

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

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			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	MENTAL DEFAULT AIGRATION RISK PTTAL CHARGE ALL PRICE RISKS CAPITAL CHARGE			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE	RISKS CAPIT FOR CTP	AL 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	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments Of which: General risk Of which: Soecific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodies risk	1.794 638 1.091 484 56 92 0	1.671 580 1.031 553 91 116 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 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	2,277	2,224	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	5/2023					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodilies risk	1,517 395 1,104 542 42 69 0 0	1,654 449 1,180 438 27 65 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 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	2,060	2,092	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.



## EBA LINGTON AMOUNT 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

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

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	/12/2022	
	(min Fill) · · · · ·	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	13.830	14.898	34		16.340	17.492	27	
	Regional governments or local authorities	0	0	0					
	Public sector entities	305	299	133		313	308	157	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12,001	5,831	1,556		9,971	5,437	1,620	
	Corporates	13,020	8,457	6,952		13,391	8,897		
	of which: SME	233	173	137		244	203		
	Retail	18,005	14,944	10,445		18,288	15,147		
Consolidated data	of which: SME	916	685	392		923	699		
consonduced data	Secured by mortgages on immovable property	1,457	1,383	509		1,522	1,444		
	of which: SME	244	225 595	86	845	244 1,305	223 480		811
	Exposures in default Items associated with particularly high risk	1,445	118	177		1,506	109		011
	Items associated with particularly high risk Covered bonds	118	110	1//		55	109		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	53	33	3		33	33	i î	
	Collective investments undertakings (CIU)	649	649	1,142		674	674	1.172	
	Equity	2,634	2,630	8.085		2,655	2,654		
	Other exposures	2.026	2.026	1,705		2,117	2.117		
	Standardised Total <sup>2</sup>	65,543	51,886	31,365	1,447	66,741	54,814	32,269	1,422

<sup>10</sup> Ostand ensour, unlik Ensoury visit, is worthell Merie Valen visit as anout any official fair to additionate official fair to addite offici

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		satisfy this we way were adjusting and proteins in or the consequence was indexe. Sprant cleak into adjusting, no on consequency must an use by consequence										
					Standardised Ap	oproach						
			As of 30/09/	2022			As of 31,	12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments : provisions <sup>2</sup>			
	(min EUR, %)	10.851 11.918 14 13.441 14.992 8										
	Central governments or central banks	10,851	11,918	14		13,441	14,592	8				
	Regional governments or local authorities Public sector entities	305	299	133		313	308	157				
	Multilateral Development Banks	385		1.13								
	International Organisations		0	0		0	ů	ů				
	Institutions	3,750	1,631	702		2,234	1,457	812				
	Corporates	5,918	4,208	3,825		6,199	4,377	3,885				
	of which: SME	228	170	135		237	198	147				
	Retail	17,603	14,830	10,361		17,817	15,007	10,488				
ITALY	of which: SME	914	684	391		921	698					
TIALI	Secured by mortgages on immovable property	475	436	178		471	428	175				
	of which: SME	239	221	84		239	219					
	Exposures in default	1,425	579	597 169	843	1,288 104	477					
	Items associated with particularly high risk Covered bonds	113	113	169		104	104	156				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	43	C#	*		40	40	5				
	Collective investments undertakings (CIU)	564	564	1,000		558	558	1.029				
	Equity	2,531	2,528	7,904		2,552	2,551	8,113				
	Other exposures	1.959	1,959	1.669		2.042	2.042					
	Standardised Total <sup>2</sup>				1,432				1			

<sup>(1)</sup> Obtainé mosone, unité Econuer vaie, la revolute la finite au accurt aux effeit dan la cod convention de relation indensione la la distitution effectual. (2) Totai value adjustments ent provinces par country of counterparty excludes these for exactituation expresses but including general credit site adjustments. Stated bard direct Approach.

			As of 30/09/	2022		As of 31/12/2022					
	(mb EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central governments or central banks	658	658	0		465	465	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	3,621	1,533	313		3,184	1,225				
	Corporates	539	249	192		612	327	268			
	of which: SME Retail		10	20							
	Retail of which: SME	60	29	22		/0	29	22			
FRANCE	Secured by mortgages on immovable property	176	125	44		157	156	5			
	of which: SME	110		41			1.50				
	Exposures in default	4	3	3	1	4	3	3			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	10	10	1		10	10	1			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	7	7	7		7	7	7			
	Equity	29	29	29		35	35	35			
	Other exonsures	18	18	4		4	4	3			

<sup>67</sup> Obtained accesses, unlike Economy value, is recorded before taking in the access are effect due to cell: commercien feature or cell risk initiation technique. (c), substit (2) Total value adjustments and provisions per country of counterparty excludes these for securitration exposures but includes general credit risk adjustments.

					Standardised A	pproach			
			As of 30/09/	2022			As of 31	/12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
-	(min BJR, %) Central governments or central banks	1.065	1.065	0		1.270	1.270		
	Regional governments or local authorities	0	0	0		0		0	
	Public sector entities	0	0	0		0		0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0		0	
	Institutions	1,957	1,171	236		1,883	1,150		
	Corporates	740	217	216		741	268	265	
	of which: SME	0	0	0		0	0	0	
	Retail	11	0	0		12	1	0	
GERMANY	of which: SME	0	0	0		0	6	0	
GERUBUTT	Secured by mortoases on immovable property	11	10	4		16	14	5	
	of which: SME	0	0	0		0		0	
	Exposures in default	0	0	0	0	0		0	0
	Items associated with particularly high risk		0	0		0		0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		0		0	
1	Collective investments undertakings (CIU)	6	6	6		13	13	6	
	Equity	ō	0	0				0	
	Other exposures	8	8	2		0		0	
	Standardised Total <sup>2</sup>			-	1				1

<sup>10</sup> Delivel encourse, virile Encours value is encoded before lation of an advectory official de la conditionante de la conditiona de la conditionada de la conditiona de la conditiona de la

		Standardised Approach								
			As of 30/09/	2022			As of 31	/12/2022		
	(mb EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>	
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks International Organisations	0	0	0		0		0		
	International Organisations Institutions	1,349	360	83		1,646	608	133		
	Corporates	537	367	374		580	500			
	of which: SME	0	0	0		0	0	0		
	Retail	1	0	0		1	0	0		
SPAIN	of which: SME	0	0	0		0	0	0		
Sirian	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0		
	Exposures in default		0	0	0	0				
	Items associated with particularly high risk		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)	3	3	3		4	4	4		
	Equity	0	0	0		0	0			
	Other exoosures Standardised Total <sup>2</sup>		0	0		0	0			
	Standardised Total				1 4					

<sup>(1)</sup> Oscinal exercises, unlike Executive values in recorded before taking into account any effect due to endit conversion factors or endit risk initiation indevicuous (e.g. substitution effects). (2) Tetal value adjustments and provisions per country of counterparty encludes these for securitization exposures but includes general evail risk adjustments.



# EBA with 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nedobanca - Banca d Credito Finanzario S.p.A.

		As of 30/09/					Standardised Approach									
		23 01 30, 03,	2022		As of 31/12/2022											
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>										
Control agroumment for a same of a form (M. S. A.)     Mental agroumment for a same of a form (M. S. A.)     Mental agroumment agroup (M. S. A.)     Mental agroups (M. S.)     Mental agroups (M	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 2 143 667 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 0 1 2 2 2 2 2 1 1 1 2 2 2 0 0 0 0	0	0 0 0 2 546 5 3 3 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1 1 1 1 1 1 1 22 0 0 0 0 0 0 0 0 0	0 0 0 102 0 11 11 1218 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•								

<sup>(3)</sup> Orderinal surveiume: unlike Function value, is neworket huferes takine into access at affect flue to melifi remaining fartness er melifi nål mitivation tarbasisus (an substitution affects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation expessives but includes general credit risk adjustments.

		Standardised Approach									
			As of 30/09/	2022			As of 31	12/2022			
	(min 1912 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central governments or central banks Regional governments or local authorities Public sector entities										
	Public Sector entroles Multilateral Development Banks International Organisations Tostitutions	0	0	0		0 0 57	0	0			
	Corporates of which: SME	2,001 0	1,720 0	944 0		57 1,856 0	1,644 0	863 0			
UNITED KINCDOM	Secured by mortgages on immovable property	/1 0 63	0	20 0 22		84 0 63	32 0 63	24 0 22			
	of which: SWE Exposures in default Thema associated with particularly high risk	4	4	1 0 0	1	4	4	1 0 0			
c	Covered bonds Claims on institutions and corocrates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Concept on the entertained on the calendary of the original of	52 2	52 2	131		54 11	54 11	135 5	2		
		11 Orbinal excession. unlike Excession wake, is recorded before taking into account any effect due to exert conversion factors or and its instration technicuus (e.e. substitution effects).									

<sup>(1)</sup> Delonal excesses unlike boosser value, is recorded before takino into account any effect due to credit conversion factors or credit nik relication technicue (2) Total value adjustments and provisions per country of counterpany excludes those for securitisation exposures but includes general credit nik adjustments.

			As of 30/09/	2022			As of 31,	12/2022		
	(mb 208, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>	
	Central governments or central banks	757	757	0		714	714	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	63	63	13		33	33	7		
	Corporates	181	107	107		227	130	130		
	of which: SME	0	0	0		0	0	0		
	Retail	3	0	0		4	0	0		
UNITED STATES	of which: SME	0	0	0		0	0	0		
011120 011120	Secured by mortgages on immovable property	24	24	8		24	24	8		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0				
	Claims on institutions and corborates with a ST credit assessment Collective investments undertakings (CIU)	22	22	22		5		21		
	Equity	32	32	32		33	33	31		
	Other exposures		1	0		1	1	1		
	Standardised Total <sup>2</sup>			-	0					

<sup>(1)</sup> Ostrail essesse, unlike Escours value, is recorded before taking into account any effect due to neith conversion factores or odd nik mititation intervisions (a.s. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes these for securitation exposures but includes general need nik adjustments. Standardiend Approach

			As of 30/09/	2022			As of 31/	12/2022	
	(mb 208, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Cathol answements or cathol shaks Medical answements or hold shaholites Medical answements havis Medical answements havis Medical answements havis Medical answements for shaholites for shaholites of	399 0 0 0 0 0 0 0 1 1 1 1 1 1 0 0 0 0 0 0	299 0 0 794 227 0 1 1 0 0 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 199 277 7 0 1 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		222 0 0 784 403 0 1 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	222 0 0 755 327 1 1 3 0 1 3 0 0 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 151 327 0 1 4 0 0 4 0 0 4 0 0 0 0 0 0 0 0 0 0 0	0
L		<ol> <li><sup>(2)</sup> Orioinal exposure, unlike Exposure value</li> <li>(2) Total value adjustments and provision</li> </ol>					ubstitution effects).		

		Standardised Approach									
			As of 30/09/	2022		As of 31/12/2022					
	(mb 208. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>		
NETHERLANDS	Control areasymmetria: as cannot lawin Adabada control metric to all adabatific adabada control metric Maliha control adabati Maliha cont	0 0 0 5 5 7 49 0 2 3 0 2 4 4 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 11 30 30 5 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 30 4 4 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 2 3 2 3 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 3 7 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 7 0 1 1 0 0 0 0 0 0 0 0 0 0			
	Eoulty Other exposures Standardised Total <sup>2</sup>		0	0	0	0	0	0			

<sup>(1)</sup> Onsinel ecouse: unlike Dessure value, is recorded before taking into account any effect due to orseit conversion factors or credit nik initiaation technisous (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.



# EBA were 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Nedibbung - Banca d'Oretto Finanzario S.p.A.

					Standardise	d Approach				
			As of 31/	03/2023			As of 30/	06/2023		
	(m) P(0 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
	Central governments or central banks	13,345 14,448 9 12,294 13,289 50								
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	205	199	93		131	125	57		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	41	41	0		125	125	0		
	Institutions	12,764	5,377	1,546		12,958	5,992	1,794		
	Corporates	13,270	8,127	6,786		13,725	8,501	6,873		
	of which: SME	223	180	122		221 18.671	181	118		
	Retail	18,588 922	15,333 707	10,738 404		18,6/1 916	15,355 702	10,766 402		
Consolidated data	of which: SME	1.355	1,302	404 478		916	1.244	402		
	Secured by mortoages on immovable property of which: SME	232	211	478		221	201	903		
	or which: SHE Prinseures in default	1,289	459	477	815	1.326	498	514	800	
	Items associated with particularly high risk	140	140	211	013	181	181	272	000	
	Covered bonds	56	56	6		54	54	14		
	Claims on institutions and corporates with a ST credit assessment	0	0	ō		0	0	0		
	Collective investments undertakings (CIU)	581	581	1,100		575	575	1,110		
	Equity	2,578	2,577	8,049		2,677	2,676	8,427		
	Other exposures	1,829	1,829	1,719		1,821	1,821	1,686		
	Standardised Total 2	66,042	50,470	31,213	1,443	65,852	50,438	32,026	1,420	

 
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					Standardise	d Approach	Standardised Approach									
			As of 31,	03/2023			As of 30,	06/2023								
	(mb FB %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>							
	Central governments or central banks	10,442	11,544	9		9,001	9,995	8								
	Regional governments or local authorities	0	0	0		0	0	0								
	Public sector entities	205	199	93		131	125	57								
	Multilateral Development Banks	0	0	0		0	0	0								
	International Organisations Testitutions	4.791	1.645	794		5.024	1.560	875								
	Corporates	6.383	4,460	3.912		6,596	4,590	3.982								
	of which: SMF	210	172	115		217	181	117								
	Retail	17,972	15,205	10,643		18,063	15,245	10,684								
ITALY	of which: SHE	915	705	404		909	701	401								
TIALT	Secured by mortgages on immovable property	431	397	161		428	401	165								
	of which: SME	229	208	80		217	196	75								
	Exposures in default	1,272	456	473	812	1,282	482	498	7							
	Items associated with particularly high risk	135	135	203		91	91	137								
	Covered bonds	90 0	46	5		45	45	13								
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	505	505	977		505	505	988								
	Collective investments undertakings (CLU) Equity	2,359	2.358	7.577		2,452	2,451	7.939								
	Other exposures	1.763	1,763	1.662		1,737	1,737	1,619								
	Standardised Total <sup>3</sup>				1,426		41.01		1,40							

Cognel operant, while Reprint white, it reported there lating this statust any effect due to end that the fact or out it an impation hashingune (c.g. substatum effects)
 The data adjustments and products per coursey of scarsing per scalade, these for second teams or queues the Values period care at adjustment.
 Statust and adjustments
 Statust and Reported A

			Standarused Approach								
			As of 31/	03/2023			As of 30/	06/2023			
	(mh BJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>		
	Central governments or central banks	861	861	0		956	956	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	3,478	1,313	267		2,917	1,980	411			
	Corporates	507	210	145		661	423	311			
	of which: SME	0	0	0		0	0	0			
	Retail	28	20	15		28	19	14			
FRANCE	of which: SME	0	0	0		0	0	0			
FRANCE	Secured by mortgages on immovable property	34	34	12		36	36	13			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	4	3	3	1	4	2	3			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	10	10	1		10	10	1			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	7	7	7		6	6	6			
	Equity	36	36	36		36	36	36			
	Other execures	2	2	0		7	7	1			

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit six mitigation techniques (e.g. subst (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 31/	03/2023			As of 30	06/2023	
	(mb 158, %)	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	935	935	0		1,179	1,179	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0				ő		0	
	International Organisations	0	0	0		ō	0	0	
	Institutions	2,069	1,110	223		1,923	1,159	235	
	Corporates of which: SME	746	221	210		810	299	292	
	or which: SME Retail	1	0	0		1		0	
GERMANY	of which: SME	0	0	0		0	0	0	
GERMANT	Secured by mortgages on immovable property	5	5	2		5	5	2	
	of which: SME Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	ő	ő	Ű	ŏ	ő	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) Equity	0	s 0	s 0		ò			
	Other exposures	0	0	0		4	4	1	
	Standardised Total <sup>2</sup>				1				1
						rs or credit risk mitigation techni des general credit risk adjustmer			

SPAIN SPAIN SPAIN Control and approximate approximate and approximate approximate and approxim					Standardis	d Approach			
Control downmonds of columbia basis         100			As of 31,	03/2023			As of 30,	/06/2023	
Carbot incrementative conduct second secon		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
00w excessions Data with the second s	Control acception of a control locks. Section a conversion of locks administra pain acception of locks administra pain acception of locks administra locks administrations control locks administrations Control lock SPAIN SPAIN SPAIN SPAIN Control lock administration administration control locks administration administration control locks administration administration control locks administration administration control locks administration administration control locks administration a	0 0 0 1,374	0 0 0 229		•	0 0 0 1,480	0 0 0 252	000000000000000000000000000000000000000	

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(1) Original segment, unlike Exposure value, is reported before taking into account any effect due to ordit convincion factors or ordit risk intrigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisors per country of counterparty encludes those for securitization exposures but includes general ordet risk adjustments.



# 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Mediobanca - Banca di Credito Finanziario S.p.A.

NUMACO         Constrained of constrained cons						Standardise	d Approach			
NUMACO         Constrained of constrained cons				As of 31/	03/2023			As of 30	06/2023	
Control quementaria y cantal basis regional generatives indicationes indicones indicones indicationes indicationes indicationes indication		(an 8.0 M)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other exposures 63 63 57 70 70 64	MONACO	Central spectrometato ar central sharks Regional generations in boal attachmeta Regional generations in boal attachmeta Regional generations in the second secon	4 374 6	0 51 1	0 38 1	0	4 380 6	1 40 1	1 30 1	0
			63	63	57	0	70	70	64	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to evelt conversion factors or evelt risk mitigation techniques (e.g., subst (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general oxid; risk adjustments.

			Standardised Approach       As of 31/35/2012       As of 31/35/2012     As of 35/36/2012       Exposure Value <sup>1</sup> Rak exposure amount     Value adjustments and previdions <sup>2</sup> Onlying Exposure <sup>1</sup> Rak exposure amount     Value adjustments and previdions <sup>2</sup> Image: State of the second seco												
			As of 31/03/2023 As of 30/06/2023 Value adjustments and												
	(m)n BJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
UNITED KINGDOM	Secure join per bases on minor sales areasers Economics in default with carteria and the second seco		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 38 1,710 0 33 0 29 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 5 5 8 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1						
	Other exposures Standardised Total <sup>2</sup>	0	0	0	3	1	1	0	2						

Original exposure, unlike Deposure value, is reported before taking into account any effect due to orealit convension factors or orealt risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general orealt risk adjustments.

			As of 31/	03/2023			As of 30/	06/2023	
	(mh B.R. %)	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
-	Central governments or central banks	704	704	0		706	706	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	50	50	10		45	45	9	
	Corporates	232	105	105		386	206	206	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortpages on immovable property	19	19	7		ions <sup>2</sup> Original Exposure <sup>*</sup> Exposure Value <sup>*</sup> Risk exposure amount			
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
It	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)	20	26	26		15	706 706 0 0 0 0 0 0 45 45	23	
	Equity Other exposures	1	1	1			1	1	
	Other exposures	0	0	0		0	0	0	

 1) Orbid eponer, while Boyner where, it reported helfors lating attention and with the start of the star 

			As of 31/	03/2023			As of 30,	06/2023	
	(mb 158, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central oovernments or central banks	224	224	0		231	231	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		125	125	0	
	Institutions	804	778	156		804	778	156	
	Corporates	193	128	128		139	86	86	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
LUXEMBOURG	of which: SHE	0	0	0		0	0	0	
LUXENDOURG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SNE Exposures in default	0	0	0		0	0	0	
	Exposures in denault Items associated with particularly high risk	5	5	8		5	5	8	
	Covered bonds	0	0	0		ō		0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	3		3	3	3	
	Equity	162	162	405		169	169	422	
	Other exposures	0	0	0		0	0	0	

		Standardized Approach As of 31/03/2023 As of 30/06/2023												
			As of 31,	03/2023			As of 30	/06/2023						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>					
	(min BUR, %) Central governments or central banks	0	0	0		0	0	0						
	Regional governments or local authorities	0	0	0		ō	0	0						
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations Institutions	0	0	0		0	0	1						
	Corporates	34	33	33		43	42	42						
	of which: SME	0	0	0		0	0	0						
	Retail	1	0	0		1	0	0						
NETHERLANDS	of which: SME Secured by mortgages on immovable property	0	0	0		0		0						
	of which: SME	0				ő		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	0	0	0		0	0	0						
	Collective investments undertakings (CIU) Equity	4	4	4		4	4	4						
	Other exposures	0		1.0		0								
	Standardised Total <sup>2</sup>				0									

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation technique
 Total value adjustments and provisions per country of counterparty excludes those for securitiation exposures but includes general credit risk adjustments.

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).
 Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.



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

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>			Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>			Value adjustments and	
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	23.565	68	19.843	11.983	20	138	23.342	119	19,500	11.717	50	166
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	ō	ō	ō	ō	ō	0	ō	ō	ō	ō	ō	ō
	Retail	11,477	174	11,477	1,559	48	124	12,009	151	12,009	1,622	40	125
	Retail - Secured on real estate property	11,477	174	11,477	1,559	48	124	12,009	151	12,009	1,622	40	125
Consolidated data	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-SI	11,477	174	11,477	1,559	48	124	12,009	151	12,009	1,622	40	125
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	ő	0	0	0	0	0	0	0	ő	0
	Other non credit-obligation assets	0	Ű	Ŭ	ő	Ŭ		0	Ű	Ű	ő	Ŭ	1
	IRB Total <sup>2</sup>				13,542						13,339		

Organization operation with Engineering and a specific birth straining and an advance of the first and control contention factors or works makes interpret birth straining and a straining birth straining and a straining birth straining birth

		IRB Approach											
				As of 3	30/09/2022					As of 3	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original I	xposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		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	11,361	0	9,521	5,431	0	40	11,482	1	9,490	5,269	1	38
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0 11.381	0	0 11.381	0	0	0 119	0 11.913	0	0 11.913	0	0	0
	Retail Retail - Secured on real estate property	11,381	167	11,381	1,526	46 45	119	11,913	144	11,913	1,589	39	121
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	167	11,301	1,320	10	0	11,913	144	11,915	1,309	39	121
ITALY	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-St	11.381	167	11.381	1.526	45	119	11.913	144	11.913	1.589	39	121
	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	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

				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	e 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	2,666	54	2,054	1,233	14	47	2,739	105	2,141	1,237	43	70
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
THURLE	Retail - Secured on real estate property - Of Which: non-St	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0		0	0	0	0	0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of 3	30/09/2022					As of 3	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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
	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	576	0	760	363	0	4	580	0	764	357	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	0	0	0	0	0	0
GERMAN	Retail - Secured on real estate property - Of Which: non-SI	- 4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	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											<u> </u>	
	TRR Total												

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

							IRB Ap	proach													
				As of 3	30/09/2022					As of 3	31/12/2022										
										Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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								
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0								
	Institutions Corporates	0	0	0 1.391	0 654	0	0	0	0	0 1.392	0 670	0	0								
		1,741	0	1,391	604	0	2	1,752	0	1,392	6/0	0	3								
	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	0	ő	0	0								
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0								
SPAIN	Retail - Secured on real estate property - Of Which: non-St	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō								
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0								
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0								
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0								
1	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0								
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0								
	Other non credit-obligation assets																				
	IRB Total																				

(2) Orisinal exosure. unlike Exosure value. Is recorded before taking into account any effect due to credit conversion factors or credit nik mitigation techniques (e.g. substitution effects).

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

							IRB Ap	proach					
				As of :	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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
	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	70	0	70	75	0	1	70	0	70	75	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Ut Which: SME Retail	0	0	0		0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	5	0	3	1	0		3	0	3	1		0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1		0
MONACO	Retail - Secured on real estate property - Of Which: on-SP	5	0	e e	1	ő	ő	5	0	e e	1	ő	ő
	Retail - Qualifying Revolving	ő	0	ő	, ,	ő	ő	0	0		â	0	0
	Retail - Other Retail	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												6
	IRB Total												
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accour	nt anv effect due t	o credit conversion	factors or credit r	risk mitioation tech	niques (e.a. substi	tution effects).		

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposur	e 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	1,023	0	870	692	0	6	939	0	806	666	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	39	4	39	18	1	2	38	- 4	38	18	1	2
	Retail - Secured on real estate property	39	4	39	18	1	2	38	4	38	18	1	2
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0		0	0	0		0	18		0	0
	Retail - Secured on real estate property - Of Which: non Retail - Qualifying Revolving	SI 39	4	39	18	1	2	38	4	38	18	1	2
	Retail - Other Retail		0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SHE		0	0	0	0	0	0	0	0	0	0	0
	Equity	ő	0	0	0	0	0	0	0	0	ő	ő	0
	Other non credit-obligation assets		-			-		-	-				-
	IRB Total												
		(2) Orininal every	ure unlike Fennes	no valkan is nonverta	d hafnea takinn into arrow	nt any effort due t	to crafit conversion	factors or coadit a	ick mitination tark	ninues le n a hali	hation efforts)		

							ікв ар	proach					
				As of 3	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	a mount	Value adjustmen 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	1,936	0	1,885	1,221	0	10	1,854	0	1,776	1,162	0	13
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	10	0	10	2	0	0	9	0	9	2	0	0
	Retail - Secured on real estate property	10	0	10	2	0	0	9	0	9	2	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-St	10	0	10	2	0	0	9	0	9	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												

Corporate Retail Retail - S LUXEMBOURG		Original	- 1	As of	30/09/2022					As of :	31/12/2022		
Institutions Corporate Retail Retail LUXEMBOURG Retail - Q Retail - Q		Original											
Institutions Corporate Retail Retail LUXEMBOURG Retail - Q Retail - Q			exposure'	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	2 amount	Value adjustments and
Institutions Corporate Retail Retail LUXEMBOURG Retail - Q Retail - Q	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value <sup>2</sup>		Of which: defaulted	provisions
Corporates Corporate Retail Retail - S LUXEMBOURG Retail - Q Retail - Q	central governments	0	0	0	0	0	0	0	0	0	0	0	0
Corporate Corporate Retail Retail - S LUXEMBOURG Retail - Q		0	0	0	0	0	0	0	0	0	0	0	0
Corporates Retail Retail - S LUXEMBOURG Retail - Q		817	0	802	549	0	5	794	12	775	609	6	15
Retail Retail - S LUXEMBOURG Retail - Q	rates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
Retail - S LUXEMBOURG Retail - Q	rates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG Retail - Q		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Q	I - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Q	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	I - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - 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	U	0	0
Equity		0	0	0	0	0	0	U	0	0	0	0	0
Other non credit-obligation	algation assets												
IRB Total													

							IRB Ap	proacn					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustmen and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,395	0	871	557	0	8	1,242	0	771	441	0	8
	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	0	1	0	0	0	1	0	1	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETTEREAND3	Retail - Secured on real estate property - Of Which: non-St	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	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												





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

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	30/06/2023		
		Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	22.962	118	19.123	11.285	43	157	22.127	118	18.424	10.469	40	160
	Corporates - Of Which: Specialised Lending	22,962	110	19,123	11,205	10	15/	0	110	10,424	10,409	-	0
	Corporates - Of Which: SME	0	ő	ő	0	ő	ő	ő	ő	ő	ő	ő	0
	Retail	12,354	148	12,354	1,654	39	123	12,400	148	12,400	1,654	40	122
	Retail - Secured on real estate property	12,354	148	12,354	1,654	39	123	12,400	148	12,400	1,654	40	122
Consolidated data	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-Sh	12,354	148	12,354	1,654	39	123	12,400	148	12,400	1,654	40	122
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: hon-SME Equity	0	0	0	0	0	ř.	0		0	ő	0	
	Other non credit-obligation assets	0	Ű	Ŭ	0	Ű			Ű	0	ő	Ű	1
	IRB Total <sup>2</sup>				12,939						12,124		

Open and expresses, while Expresses where A sequence the initial galax accurate any effect of a to note common factors or contrarial insignation technologies (a justification effects).
 Open and advances contracts are declared. These have been satisfact under the fallowing rule: Constraining rule: Constraining

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	80/06/2023		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		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 27
	Corporates	11,114	0	9,148	4,993		39	10,484	1	8,593	4,536	0	27
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Ur Which: SME Retail	12.255	140	12.255	1.625	38	119	12.297	141	12.297	1.626	38	118
	Retail - Secured on real estate property	12,255	140	12,255	1,625	38	119	12,297	141	12,297	1,626	38	118
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0		0		0	0	~	0
ITALY	Retail - Secured on real estate property - Of Which: non-SP		140	12.255	1.625	38	119	12.297	141	12.297	1.626	38	118
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	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												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking is	nto account any	effect due to crea	dit conversion fai	ctors or credit ri	sk mitigation tech	niques (e.g. substitutio	n effects).	-

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustment and
	(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	2,800	106	2,254	1,253	40	76	2,710	105	2,165	1,252	37	97
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	3	0	3	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TINANCE	Retail - Secured on real estate property - Of Which: non-Sh	2	0	2	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total		1										

							IRB Ap	proach					
				As of :	31/03/2023					As of :	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		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	730	0	853	428	0	4	837	0	894	395	0	3
	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
	Retail - Secured on real estate property	1	0		0	0	0	5		5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	ő	0	0	0	0	0	ő	ő	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh	4	ō	4	0	ō	ō	5	ō	5	1	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

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

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	: amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		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	1,890	0	1,530	727	0	3	1,836	0	1,519	678	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
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
517414			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	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Uther Retail - Ut Which: non-SME Equity	0	0	0	0		0	0	0	0	0	0	0
	Other non credit-obligation assets		Ŭ		0	0	0		0	0	0		
	IRB Total												

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



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

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		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 74	0	0
	Corporates	69	0	69	74	~	1	69	0	69		0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Lorporates - Ut Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	3	0	5		0	0	5	0	2	1	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3	0	3	1		0	3	0	5	1	0	0
MONACO	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-S	6	0	5	1		0	5	0	5	1	0	0
	Retail - Qualifying Revolving		ő	ő	ů.	0	0		0	ő	ů.	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	0	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	ō	0	ō	0	ō	ō	0	ō	ō	0	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original ex	oosure, unlike Ex	posure value, is i	eported before taking in	nto account any	effect due to cre	sit conversion fa	ctors or credit rit	sk mitigation ted	iniques (e.g. substitutio	n effects).	

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e a mount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>s</sup>		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	927	0	810	669	0	4	833	0	736	601	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0 37	0	0 37	0	0	0	0 37	0	0 37	0	0	0
	Retail Retail - Secured on real estate property	37	3	37	17	1	2	37	3	3/	16	1	2
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	3/	0		2	37	0	3/	10		2
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: on-S		2	37	17	1	2	37	2	37	16	1	2
	Retail - Qualifying Revolving		ő	0	0	â	ô	0	ő	0	0	â	ô
	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	0
	Retail - Other Retail - Of Which: non-SME	o	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 :	31/03/2023					As of :	30/06/2023		ĺ
		Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	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	1,611	0	1,537	999	0	11	1,406	0	1,332	832	0	6
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	11	0	0	0	10	0	10	0	0	0
		11	0	11	2	0	0	10	0	10	2	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	11	2	0	0	10	0	10	2	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-Sh	11	0	11	2	0	0	10	0	10	2	0	0
	Retail - Qualifying Revolving				0		0			10			0
	Retail - Other Retail		ő	ő	0	ő	0	ő	ő	ő	0	ő	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	ő	0
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	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	31/03/2023					As of :	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e a mount	Value adjustment:
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and
	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	752	0	713	556	0	4	1,038	0	995	575	0	3
	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	0	0	0	0
	Retail - Secured on real estate property	0	0		0		0			1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	ő	0		0				0		0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: on-S		0	ő	0	0	0	ĩ	0	1	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	ō	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	0	ō	ō	ō	ō	ō	0	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	31/03/2023					As of :	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustment
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,199	0	742	376	0	3	1,222	0	721	377	0	2
	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	0	1	0	0	0	1	0	1	0	0	0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Si	1	0	1	0	0	0	1	0	1	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	0	0	0	0	0	0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0	ő		0	0	0			0	0	ő	0
	Retail - Uther Retail - Ut Which: non-SME Equity	0			ŏ	0	0				0		
	Other non credit-obligation assets	Ū	Ŭ	0	Ū	0	0	Ŭ	0	Ŭ	0	Ű	Ŭ
	IRB Total												



						Mediobane	ca - Banca di Credito Fina	anziario S.p.A.						
							As of 31/12/2022							
						Dire	ct exposures							ļ
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
			Total country amount of		Non-derivative financial as	sets 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	
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria						0 0 0 0 0 0 0		0 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	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria											*		
Total [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
1041 [0 - 3M [ [3M - 1Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Denmark													
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Estonia													



						Mediobane	ca - Banca di Credito Fina	nziario S.p.A.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	-
												Off-balance st	eet exposures	
					Non-derivative financial as	sets 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland			0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[ 0 - 3m [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	France	0 0 305 0 0 115 421	0 0 336 0 115 421	0 0 0 0 0 115 115			0 0 306 0 0 0 3 <b>06</b> 3 <b>06</b>		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 857 419 0 0 0 0 0 0 1,276	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	() 643 20 () () () () () () () () () () () () ()	400 0 0 0		0 0 0 0 0 0 0	0 0 0 0 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	Croatia													
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [3Y - 3Y ] [5Y - 10Y ] [10Y - more Total	Greece													
10-3M [ [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Ireland													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	210 1,765 929 649 1,535 1,051 183 <b>6,334</b>	204 1,765 929 649 1,535 1,061 183 <b>6,326</b>	0 620 155 334 256 13 256 13 256		( 67) 15: 24( 528 250 ( ( <b>1,843</b>	170			0 1 0 0 0 0 0	1 28 0 0 0 0 0 0 0 28	33 0 0 0 0 0 0 3 3 3		193
I O - 3M [           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y [           [ 3Y - 5Y [           [ 5Y - 10Y [           [ 10Y - more           Total	Latvia	0,324	0,320	1,637		1,84.	2,042					33		



						Mediobane	ca - Banca di Credito Fina	anziario S.p.A.						
							As of 31/12/2022							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	-
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [3Y-5Y] [3Y-10Y] [3Y-10Y] [3M-1Y] [3M-1Y] [3M-1Y] [3M-1Y]	Luxembourg								0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0
[3Y - 5Y ] [5Y - 10Y ] [10Y - more	Maita													
IO - 3M [           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y [           [ 3Y - 5Y [           [ SY - 10Y [           [ 10Y - more           Total	Netherlands											000000000000000000000000000000000000000		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland													
Total [0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Portugal											0 0 0 0 0 0		
10024 [0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [2Y-3Y] [5Y-10Y] 107-more 100-3M 103M [3M-1Y] [3Y-2Y] [4Y-2Y]	Romania													
[3Y - 5Y ] [5Y - 10Y ] [10Y - more	Slovakia													
10 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Total	Slovenia													



						Medioban	ca - Banca di Credito Fina	anziario S.p.A.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Derivat	tives		Off bala	nce sheet	_
												Off-balance s	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	ı 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 [0-3M]	Spain		0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 116 221	0 0 5 0 0 116 121					0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0		
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 2Y - 5Y ]	Sweden													
[31 - 31] [37 - 107] [107 - more Total [0 - 3M1 [37 - 27] [17 - 27] [37 - 57] [37 - 57] [37 - 57] [107 - more Total	United Kingdom								0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y]	Iceland													
1 27 - 37   137 - 57   157 - 107   107 - more Total 1 0 - 341   1 34 - 17   1 34 - 17   1 37 - 57   1 37   1	Liechtenstein													
Total [0-3Mf [3M-1Yf [1Y-2Yf [2Y-2Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Australia								000000000000000000000000000000000000000					
Total Total [0-3Mf [3M-1Yf [1Y-2Y] [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Canada													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Mediobano	ca - Banca di Credito Fina	nziario S.p.A.						
							As of 31/12/2022							
		-				Dire	ct exposures					1		4
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off bala	nce sheet	4
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	)	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	46 400 60 221 0 221 0 221 737	0 221 0 0	000000000000000000000000000000000000000		0 226 0 0 42 0 42 0 0 0 267	62 0 180 0				0 0 0 0 0 0	0 0 0 0 0 0 0		
1041           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	China		137			207	440							
10-3M [ [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
10041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	• • • • • • • • • • • • • • • • • • •												
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East		0 95 0 0 0 0 0 0 95				0 95 0 0 0 0 2 <b>2</b>					0 0 0 0 0 0 0		
Total [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	95	95	0	0	0	95	0	0	0	0	0		19



#### General governments exposures by country of the counterparty

## Mediobanca - Banca di Credito Finanziario S.p.A. As of 31/12/2022 Direct exposures

	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial ar	ssets by accounting portfolic		Derivatives with po	ritivo fair value	Derivatives with	negative fair value	Off-balance s	neet exposures	
								Derivauves with po		Delivadves wid				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 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	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	50 0 32 0 0 0 0 0 0 0 0 0	50 0 32 0 0 0 0	0 0 0 0 0 0 0 0			0 0 32 0 0 0 32				0 0 0 0 0 0			

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

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

Lach America: Argentos, Beitz, Bolive, Beal, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Domnica, Domnica, Boundor, Eduador, E Statemala, Guadora, Hall, Honduras, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, St. St. State Methom, Venexuela, And Sarbuda, Surina Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, State State Methom, Venexuela, And Sarbuda, Sarbados, Colas, Richador, Guador, E State State Method, Nata Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, E State State Method, Sarbado, Sarbados, Guadora, Island, Sarbados, Cayman, Island, Sarbados, Sarbados, Cayman, Island, Sarbados, Cayman, Island, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Cayman, Island, Sarbados, Sarbados,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, 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



						Mediobane	ca - Banca di Credito Fina	inziario S.p.A.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portrols	5	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Austria		2 0 2 0 2 0 2 0 2 0 2 0 2 2 2 2 2 2 2 2				0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0 - 3M f [3M - 1Y [ [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y [ [10Y - more Total	Belgium	2	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		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria						3							· · · · · ·
10tal           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	Cyprus													
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



						Mediobane	ca - Banca di Credito Fina	nziario S.p.A.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	nce sheet	-
												Off-balance st	neet exposures	
					Non-derivative financial as	sets 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Finland	0 0 0 0 0 0 26 26	0 0 0 0 26 26 26	0 0 0 0 0 0 26 <b>26</b>			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 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 - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	France	0 633 354 0 0 0 116 <b>1,103</b>	0 633 334 0 0 0 10 116 <b>1,103</b>	0 291 0 0 0 0 116 <b>407</b>		() 293 () () () () () () () () () () () () ()	354 0 0 0 0 403		0 0 0 0 0 0 0 0	0 0 0 0 0 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	0 957 516 3 8 8 5 36 6 1,524	0 957 516 3 8 5 36 36 <b>1,524</b>	0 97 197 3 8 5 36 36 <b>345</b>	0 0 0 0	() 56( 22( () () () () () () () () () () () () ()	0 300 100 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
10 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
Total [0-3Mf [3M-1Yf [1Y-2Yf [2Y-3Y] [3Y-5Yf [5Y-10Yf [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107]	Ireland													
Total [0-3Mf [3M-1Yf [1Y-2Y] [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Italy	145 1.957 2.43 1.349 424 1.302 44 <b>7.36</b>	139 1,957 2,142 1,349 424 1,301 44 <b>7,356</b>	14 877 496 339 118 18 99 44 <b>1,989</b>		( 67 1,22 53 9 9 47 47 ( <b>3,01</b> 9				0 2 0 0 0 0 0 0 2	0 83 0 0 0 0 0 8 3	0 80 0 0 0 0 80		83
10 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 107 - more Total	Latvia					5,014								



						Mediobane	a - Banca di Credito Fina	anziario S.p.A.						
							As of 30/06/2023							
						Dire	ct exposures							-
	(min EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Lithuania													
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 2Y - 5Y ]	Luxembourg		42 185 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 102 0 0 0 0 0 0 0 102	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		25
[31 - 31] [57 - 10Y] [57 - 10Y] Total [0 - 3M] [31 - 2Y] [17 - 2Y] [37 - 5Y] [37 - 5Y] [107 - more Total	Maita													
IO - 3M [           [3M - 1Y]           [3M - 1Y]           [1Y - 2Y]           [2Y - 3Y]           [3Y - 5Y]           [5Y - 10Y]           [10Y - more           Total	Netherlands			0 0 0 0 0 20 20			0 0 0 0 0							
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland													
Total [0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Portugal											0 0 0 0 0 0 0		
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Romania			0								0		
131 - 1011 1017 - more Total [0 - 3M [ 13M - 1Y [ 13M - 1Y [ 12Y - 3Y [ 13Y - 5Y ] [5Y - 10Y [ 107 - more Total	Slovakia													
IO-3MI           I 3M - 1YI           I 1Y - 2YI           I 2Y - 3YI           I 3Y - 5YI           I 5Y - 10YI           I 10Y - more           Total	Slovenia													



		Mediobanca - Banca di Credito Finanziario S.p.A.													
							As of 30/06/2023								
						Dire	ct exposures							4	
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	4	
												Off-balance s			
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with positive 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	0 143 75 0 73 73 203 500 500	0 79 0 73	0 0 79 0 73 201 353		(  14; ( ( ( ( ( ( ( 147	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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Sweden														
Total [0-3Mf [3M-1Yf [1Y-2Y] [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	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 12 0 0 0 12					0 0 0 0 0 0 0 0 0	0 0 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	Iceland														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 102 - more Total	Liechtenstein														
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Australia														
Total Total [0-3Mf [3M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Canada														
10041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong														



						Mediobanca - Banca di Credito Finanziario S.p.A.													
							As of 30/06/2023	;											
						Dire	ct exposures												
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off bala	nce sheet	4					
												Off-balance sl							
					Non-derivative financial as	sets by accounting portfolio	3	Derivatives with po	sitive fair value	Derivatives with	i negative fair value			Risk weighted					
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Japan																		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	0 422 55 210 0 0 700	0			( 226 ( 41 ( 257	57 9 177 0				000000000000000000000000000000000000000	0 0 0 0 0 0 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China	/05	706			28/	439												
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland																		
I O - 3M I           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y I           [ 3Y - 5Y I           [ 5Y - 10Y [           [ 10Y - more           Total	Other advanced economies non EEA																		
1041 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Other Central and eastern Europe countries non EEA																		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East																		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean		0	0	0	C	0		0	0	0	0		0					



[10Y - more Tota

### 2023 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

#### Mediobanca - Banca di Credito Finanziario S.p.A. As of 30/06/2023 **Direct exposures** On balance sheet Derivatives Off balance sheet (min EUR) Off-balance sheet exposures Non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with negative fair value Risk weighted exposure amou Total carrying amount of non-derivative financial Total gross carrying amount of non-derivative financial assets **Residual Maturity** Country / Region assets (net of short positions) Nominal Provisions of which: Financial assets designated at fair value through profit or loss of which: Financial assets at fair value through other of which: Financial assets held for trading of which: Financial assets at amortised cost Carrying amount Notional amount Carrying amount Notional amount comprehensive income [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total Africa [0-3M[ [3M-1Y[ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ Others

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 separaters reported include the positions transfer domets counterparts (other than avereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off bialance sheet), Inrespective of the decomination and or accounting dasafication 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 (Sectional counterparts) in the Transparence veeces

#### Regions:

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

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

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

Lath America: Argentina, Beitzs Golvis, Braid, Child, Solvis, Cata Rota, Dominican, Republic, Ecuador, E Statukar, Gavana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidad and Tobago, Uruguay, Veneuela, Antgua And Barbuda, Aruba, Bahanas, Barbadas, Cayman Islands, Cuba, Fench Guiana, Guadestupe, Mintigue, Andre Statukar, Gavana Halli, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidad and Tobago, Uruguay, Veneuela, Antgua And Barbuda, Aruba, Bahanas, Barbadas, Cayman Islands, Cuba, Fench Guiana, Guadestupe, Mintigue, Anter Statukar, Veneuela, Antgua Ante Barbuda, Aruba, Bahanas, Barbadas, Cayman Islands, Cuba, Fench Guiana, Guadestupe, Mintigue, Anter Statukar, Gavana Islands, Suriname, Timidad and Tobago, Uruguay, Veneuela, Antgua Anter Barbuda, Cuba, Fench Guiana, Guadestupe, Mintigue, Anter Statukar, Gavana Islands, Cuba, Fench Guiana, Guadestupe, Neu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidad and Tobago, Uruguay, Veneuela, Antgua Anter Barbudas, Cuba, Fench Guiana, Guadestupe, Neu, St. Nits and Nevis, St. Statukar, Yeneuela, Antgua, Yeneuela, Antgua, Antgua, Antgua, Yeneuela, Antgua, Yeneuela,

Africa: Agents, Eppty, Meroccu, Sonth Africa, Angola, Benin, Bottsman, Bartine Face, Bound, Camenon, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guines, Erites, Ethiopia, Gainos, Garniba, Garnis, Guines, Barnis, Angola, Benin, Bastines, Barnis, Barnis,

(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 nGMAP

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

					As of 30/09/2022							As of 31/12/2022						
		Gross car	rying amount/ Nomina	il amount		Accumulated imp value due to cred	airment, accumulated negative chan It risk and provisions <sup>4</sup>	anges in fair	Collaterals and		Gross ci	arrying amount/ Nomina	amount		Accumulated im value due to cre	pairment, accumulated ne dit risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	<sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing exposu		financial guarantees received on non- serforming exposures		Of which performing but past due >30 days and <=90 days		)f which non-performing	r	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>1</sup>		Of which	ch Stage 3 <sup>1</sup>			and C=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	8,76	L 0	٥	0	0	•	0	0	0	10,609		0	0	0	0	0		0
Debt securities (including at amortised cost and fair value)	8,45	• •	1	1	1	17	1	1	٥	8,360	• •	1	1	1	17	1	1	. 0
Central banks		o o	0	0	0	0	0	0	0		0 0	0	0	0		0		• •
General governments	6,40	2 0	1	1	1	2	1	1	0	6,19	8 0	1	1	1	1	1		. 0
Credit institutions	51	6 0	0	0	0	4	0	0	0	60	5 0	a	0	0	3	0		0 0
Other financial corporations	1,27	8 0	0	0	0	6	0	0	0	1,30	. 0	a	0	0	9	0		0
Non-financial corporations	26	3 0	c	0	0	4	0	0	0	25	5 0	a	0	0	4	0		0 0
Loans and advances(including at amortised cost and fair value)	57,81	7 129	1,675	1,675	1,317	699	971	955	170	59,778	143	1,564	1,564	1,293	724	958	948	125
Central barks		o o	0	0	0	0	0	٥	0	10	0 0	a	0	0	0	0		• •
General governments	61	9 9	1	2	2	6	1	1	0	52	36	2	2	2	e	1		. 0
Credit institutions	2,65	2 0		0	0	0	0	0	0	2,92	2 0	a	0	0	c	0		• •
Other financial corporations	6,32	4 3	17	17	10	14	12	5	4	6,78	6	15	15	8	15	10		. 4
Non-financial corporations	19,01	9 38	255	255	189	88	118	117	54	19,61	. 28	288	288	226	97	141	. 141	42
of which: small and medium-sized enterprises	1,26	8 7	125	125	64	11	36	36	30	1,31	5 5	110	110	53	12	33	3	22
of which: Loans collateralised by commercial immovable property	93	4 7	94	94	94	14	52	52	42	89	4 5	84	84	84	16	52	52	32
Households	29,21	3 78	1,401	1,401	1,116	590	841	832	112	29,83	4 73	1,259	1,259	1,057	602	805	803	79
of which: Loans collateralised by residential immovable property	11,73	5 26	180	180	180	42	86	86	94	12,15	5 28	156	156	156	46	83	83	73
of which: Credit for consumption	14,54	0 30	1,030	1,030	805	485	652	643	0	14,63	31	931	931	780	493	629	623	0
DEBT INSTRUMENTS other than HFT	75,03	7 129	1,675	1,675	1,318	716	972	956	170	78,741	143	1,565	1,565	1,294	741	959	945	125
OFF-BALANCE SHEET EXPOSURES	15,28	5	1	1	1	26	0	٥	0	12,952	2	1	1	1	23	0		0
	<sup>(1)</sup> For the definition of non-o	erforming exposures please refer to a cumulative amount of expected or	Article 47a/3) of Reculation	(EU) No 575/2013 (CRR)	duted to incoherent and encoder	on for all holes or deal around												

<sup>11</sup> Pro balantion from endermine assessment and and balance to Addite Addition (13) balance (13) balance

EBA LINCOLAN

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

1					As of 31/03/2023							As of 30/06/2023					
		Gross ca	rrying amount/ Nominal amour	nt		Accumulated impai value due to credit	irment, accumulated no risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and		Gross ca	rrying amount/ Nominal amount		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions <sup>6</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which			On non-notforming synactures <sup>1</sup>		financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-perform	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		financial guarantees received on non- performing exposures	
(min EUR)		and <=90 days	orw	Of which: defaulted Of which Stage 3 <sup>8</sup>				Of which Stage 3 <sup>8</sup>			and <=90 days	Of which: default	d Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>1</sup>	
Cash balances at central banks and other demand deposits	6,992	0	0	0	0	0	0	0	0	4,433	0	0	0 0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9,204	0	0		0	16	0	0	0	10,194	0		0 0	16	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	0	
General governments	7,058	0	0	0	0	2	0	0	0	7,940	0	0	0 0	2	0	0	
Credit institutions	635	0	0	0	0	3	0	0	0	690	0	0	0 0	3	0	0	
Other financial corporations	1,201	0	0	0	0	7	0	0	0	1,230	0	0	0 0	7	0	0	
Non-financial corporations	310	0	0	0	0	4	0	0	0	335	0	0	0 0	4	0	0	
Loans and advances(including at amortised cost and fair value)	59,636	337	1,545	1,545	1,284	729	965	955	122	59,778	166	1,340 1,	340 1,328	706	965	959	114
Central banks	300	0	0	0	0	0	0	0	0	200	0	٥	o o	0	0	0	
General governments	308	9	2	2	2	6	1	1		228	8	2	2 2	6	1	1	
Credit institutions	2,768	0	0	0	0	0	0	0	0	3,755	0	o	0 0	0	0	0	
Other financial corporations	7,169	137	15	15	8	19	10	4	4	7,075	2	14	14 8	18	11	4	
Non-financial corporations	18,807	78	283	283	223	89	147	145	39	18,325	67	250	250 245	71	171	171	1 2
of which: small and medium-sized enterprises	1,273	12	108	108	53	12	34	33	21	1,197	15	54	54 54	12	34	34	1 17
of which: Leans collateralised by commercial immovable property	910	4	80	80	80	15	52	52	28	863	7	78	78 78	11	55	55	5 23
Households	30,284	114	1,245	1,246	1,051	616	807	804	79	30,194	89	1,073 1	073 1,073	611	783	783	8 8
of which: Loans collateralised by residential immovable property	12,625	28	151	151	151	47	78	77	73	12,672	32	160	160 160	49	83	83	7.
of which: Credit for consumption	14,831	32	927	927	782	505	636	634	0	14,737	35	815	815 815	499	629	629	
DEBT INSTRUMENTS other than HFT	75,832	337	1,545	1,545	1,284	745	965	955	122	74,405	166	1,340 1,	340 1,328	722	965	959	114
OFF-BALANCE SHEET EXPOSURES	15,934		1	1	1	25	0	0	0	16,198		1	1 1	22	0	0	) a

(1)) the faulthand is non-partnering equivages places de ta toda de tables es rent al comparts (2) de tables (2) d

EBA SUBJECT

#### EBA EUROPEAN BANKING AUTHORITY

## 2023 EU-wide Transparency Exercise

Forborne exposures

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

			As of 30/	09/2022			As of 31/12/2022									
		ying amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	xposures with		ring amount of with forbearance	Accumulated in accumulated c 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	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)	1,232	522	424	358	557	78	1,132	463	407	338	451	48				
Central banks	0	0	0	0	0	0	0	0	0	0	٥	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	40	11	10	9	22	2	40	11	11	9	19	1				
Non-financial corporations	347	136	95	83	210	31	371	125	99	82	194	20				
of which: small and medium-sized enterprises	103	42	25	22	71		93	34	23	20	63					
Households	845	375	319	267	326	45	721	327	297	247	238	26				
DEBT INSTRUMENTS other than HFT	1,232	522	424	358	557		1,132	463	407	338	451					
Loan commitments given	22	0	1	0	6	0	31	0	1	0	5	0				
QUALITY OF FORBEARANCE <sup>2</sup>																
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle 3}$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0									

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

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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 consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet conventions are generally reported with a positive sign.

advances divided by total loans, the sum is not received as the sum is a construction of the construction



Forborne exposures

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

			As of 31/	03/2023			As of 30/06/2023										
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ving amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with xe 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	0	0	o	0	0	0					
Central banks	0	0	0	0	0		0	0	0	0	0						
General governments	0	0	0	0	0		0	0	0	0	0						
Credit institutions	0	0	0	0	0		0	0	0	0	0						
Other financial corporations	0	0	0	0	0		0	0	0	0	0						
Non-financial corporations	0	0	0	0	0		0	0	0	0	C						
Loans and advances (including at amortised cost and fair value)	997	445	387	325	371	48	1,197	523	490	395	296	47					
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	14	11	10	9	2	1	20	11	10	9	1	1					
Non-financial corporations	351	126	97	83	182	21	336	124	112	101	147	18					
of which: small and medium-sized enterprises	77	34	23	20	53		54	34	23	20	31						
Households	632	308	281	233	188	26	841	388	368	284	148	28					
DEBT INSTRUMENTS other than HFT	997	445	387	325	371		1,197	523	490	395	296						
Loan commitments given	38	0	1	0	5	0	28	0	1	0	2	0					
QUALITY OF FORBEARANCE <sup>2</sup>																	
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle 3}$	0						0										
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0										

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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 offbalance 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.

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 deposition by of books.

2023 EU-wide Transparency Exercise Breakdown of Ioans and advances to non-financial corporations other than held for trading Mediobanca - Banca di Credito Finanziario S.p.A.

	AS OF 30/09/2022							AS OF 31/12/2022						As of 31/03/2023						As of 30/06/2023					
	Gross carry	ing amount				Accumulated						Accumulated	Gross can					Accumulated	Gross car	rrying amount				Accumulated	
		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing		Of which non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing	
(min EUR)			defaulted			exposures <sup>1</sup>			defaulted			exposures <sup>1</sup>			derauited			exposures <sup>1</sup>			derauited			exposures <sup>1</sup>	
A Agriculture, forestry and fishing	31	2	2	31	1	0	32	2	2	32	1	0	34	2	2	34	1	0	34	1	1	34	1	0	
	114	0	0	114	0	0	112	0	0	112	0	0	114	0	0	114	0	0	114	0	0	114	0	0	
	4.454	28	28	4.454	38	0	4.789	25	25	4.789	49	0	4.501	26	26	4.501	47	0	4.705	18	18	4.705	41	0	
D Electricity, gas, steam and air conditioning supply	1,372	0	0	1,372	3	0	1,372	0	0	1,372	3	0	1,593	0	0	1,593	6	0	1,565	0	0	1,565	2	0	
E Water supply	81	2	2	81	1	0	202	1	1	202	1	0	203	1	1	203	1	0	70	1	1	70	1	0	
	772	24	24	772	13	0	777	20	20	777	10	0	781	18	18	781	11	0	725	10	10	725	11	0	
	1.574	87	87	1.574	61	0	1.616	83	83	1.616	62	0	1.646	82	82	1.646	62	0	1.594	74	74	1.594	80	0	
H Transport and storage	1,032	7	7	1,032	7	0	854	6	6	854	4	0	917	6	6	917	5	0	927	4	4	927	4	0	
I Accommodation and food service activities	163	5	5	163	5	0	157	5	5	157	5	0	154	4	4	154	5	0	80	2	2	80	4	0	
	1.445	12	12	1.445	14	0	1.389	12	12	1.389	13	0	1.275	12	12	1.275	12	0	1.205	11	11	1.205	10	0	
	1,618	0	0	1,618	8	0	1,546	0	0	1,546	10	0	1,460	0	0	1,460	4	0	1,407	0	0	1,407	2	0	
	1,618	44	44	1,618	29	0	1,597	44	44	1,597	32	0	1,708	43	43	1,708	31	0	1,663	63	63	1,663	34	0	
activities	2,970	4	4	2,970	11	0	3,278	2	2	3,278	10	0	2,634	2	2	2,634	8	0	2,235	2	2	2,235	6	0	
N Administrative and support service activities	1,379	8	8	1,379	7	0	1,421	8	8	1,421	8	0	1,395	7	7	1,395	7	0	1,586	6	6	1,586	6	0	
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P Education	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	
Q Human health services and social work activities	151	6	6	146	4	0	151	56	56	146	27	0	151	56	56	146	33	0	150	56	56	145	37	0	
R Arts. entertainment and recreation	42	2	2	42	0	0	60	2	2	60	0	0	60	2	2	60	0	0	52	0	0	52	0	0	
S Other services	199	23	23	199	2	0	257	21	21	257	2	0	178	20	20	178	2	0	210	2	2	210	2	0	
Loans and advances	19.019	255	255	19.014	206	0	19.611	288	288	19.606	238	0	18.807	283	283	18,803	235	0	18,325	250	250	18.321	241	0	

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing oxposures' 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 66.01), which follows a sign convention based on a credit/distic convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (CI) 2021/1971 TS of Supervisor reporting.

