

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



2019 EU-wide Transparency Exercise Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,558	6,587	6,504	6,524	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,461	6,490	6,408	6,428	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	6,558	6,587	6,504	6,524	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	6,461	6,490	6,408	6,428	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	8,333	8,269	8,147	8,086	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,237	8,172	8,050	7,989	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	47,283	47,488	46,392	46,310	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	47,208	47,412	46,316	46,235	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.87%	13.87%	14.02%	14.09%	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	13.69%	13.69%	13.83%	13.90%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.87%	13.87%	14.02%	14.09%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.69%	13.69%	13.83%	13.90%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.62%	17.41%	17.56%	17.46%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.45%	17.24%	17.38%	17.28%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	77,161	77,541	78,912	77,965	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.50%	8.49%	8.24%	8.37%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,558	6,587	6,504	6,524	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	5,477	5,485	5,408	5,523	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	77,161	77,541	78,912	77,965	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	77,161	77,541	78,912	77,965	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.5%	8.5%	8.2%	8.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.1%	7.1%	6.9%	7.1%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

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

		(505 0()	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	8,333	8,269	8,147		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	6,558	6,587	6,504		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	2,529	2,404	2,405		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments) Retained earnings	5,849	6,086	6,094		C 01.00 (r130,c010)	Articles 26(1) points (a) and (b), 27 to 23, 36(1) points (f) and 12 of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	535	409	388		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	10	10	10		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	48	50	49	48	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-10	-7	7	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-754	-752	-751	-905	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-2,639	-2,608	-2,662	-2,802	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	-90	-103	-117	-128	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	1,081	1,101	1,096	1,001	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,081	1,101	1,096	1,001	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,558	6,587	6,504	6,524	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,775	1,682	1,642	1,561	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,766	1,670	1,596	1,523	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	9	12	46	39	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0		C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	47,283	47,488	46,392		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	3,609	3,669	3,633		C 05.01 (r010;c040)	
CADITAL PATIOS (9/)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.87%	13.87%	14.02%	14.09%		-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.87%	13.87%	14.02%	14.09%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.62%	17.41%	17.56%	17.46%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,477	5,485	5,408	5,523	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.54%	12.52%	12.65%	12.83%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	97	97	97	97	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	75	76	76	75	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu						

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RI	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	38,942	39,012	37,527	37,528	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	29,765	30,061	26,801	26,578	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	9,177	8,951	10,726	10,950	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	1,162	1,343	1,537	1,547	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	546	578	569	534	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	120	100	114	120	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	2,617	2,556	2,747	2,561	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	2,617	2,556	2,747	2,507	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1	260	97	113	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,898	3,898	3,898	4,021	C 02.00 (R590, c010)
Of which basic indicator approach	3,898	3,898	3,898	4,021	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	47,283	47,488	46,392	46,310	



2019 EU-wide Transparency Exercise P&L Mediobanca – Banca di Credito Finanziario S.p.A.

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)	483	069	1 440	1 002
Interest income Of which dobt cocyritics income	32	968 75	1,440 110	1,883 148
Of which debt securities income	424			
Of which loans and advances income		853	1,275	1,702
Interest expenses	132	244	363	482
(Of which delete association is a second association)	25	51	79	111
(Of which debt securities issued expenses)	105	190	279	366
(Expenses on share capital repayable on demand)	0	0	<u>U</u>	0
Dividend income	14	29	43	106
Net Fee and commission income	115	227	334	441
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	7	30	72	80
Gains or (-) losses on financial assets and liabilities held for trading, net	40	54	46	38
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	15	5	12	18
Gains or (-) losses from hedge accounting, net	2	3	4	5
Exchange differences [gain or (-) loss], net	-30	-39	-45	-51
Net other operating income /(expenses)	33	70	116	164
TOTAL OPERATING INCOME, NET	546	1,101	1,658	2,201
(Administrative expenses)	271	574	901	1,233
(Depreciation)	11	21	32	43
Modification gains or (-) losses, net	-1	-1	-1	0
(Provisions or (-) reversal of provisions)	-1	2	-2	0
(Commitments and guarantees given)	-1	-2	-3	-4
(Other provisions)	0	4	1	4
Of which pending legal issues and tax litigation ¹		0		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	64	113	163	210
(Financial assets at fair value through other comprehensive income)	0	1	1	1
(Financial assets at amortised cost)	64	112	162	210
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	1
(of which Goodwill)	0	0	0	0
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	107	185	252	359
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	308	576	815	1,072
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	247	453	629	826
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	247	453	629	826
Of which attributable to owners of the parent	245	451	626	823

(1) Information available only as of end of the year

(2) 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 items for Sep 2018 refer to 1 quarters for the other banks in the sample), for Dec 2018 refer to 2 quarters (1 quarters for the other banks in the sample), while for Jun 2019 they refer to 4 quarters (2 quarters for the other banks in the sample)



Total Assets: fair value and impairment distribution

(mln EUR)	(mln EUR) As of 30/09/2018					As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fai	ir value hierarc	hy		Fa	ir value hierard	chy		Fa	ir value hierarc	hy		Fa	ir value hierarc	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	2,286				1,268				1,736				1,889				IAS 1.54 (i)
Financial assets held for trading	8,404	5,228	3,002	174	9,315	6,152	2,784	380	9,729	6,604	2,739	386	9,766	7,055	2,321	390	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	750	223	219	307	794	213	220	361	804	272	221	312	805	339	202	265	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	54	0	54	0	51	0	51	0	52	0	52	0	52	0	52	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,742	4,288	434	19	4,572	4,247	304	21	4,982	4,723	234	24	3,887	3,613	241	33	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	52,417				54,655				55,007				55,173				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	172	0	172	0	212	0	212	0	279	0	279	0	412	0	412	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,750				5,524				5,635				6,142				
TOTAL ASSETS	74,573				76,394				78,225				78,125				IAS 1.9(a), IG 6

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

(mlr	In EUR)			As of 30/09/201	18					As of 31	/12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carry	ying amount		Accu	nulated impairme	ent	Gros	s carrying amo	unt	Accı	umulated impair	ment	Gro	ss carrying am	ount	Accun	nulated impai	ment	Gros	s carrying am	ount	Accu	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	ts	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 redit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired		References
Financial assets at fair	Debt securities	4,607		0	0	0	0	4,440	5	0	-2	2 0	0	4,843	4	ŀ	0 -2	2 0	(3,750	0		J -2	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0		0	0	0	0	0	0	0)	0 0	0	0	0		0 0	0	(0	0		С	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	3,025	6.	0	-4	-3	0	2,986	21	0		4 -3	0	2,906	37	,	0 -4	-2	(2,653	28	()4	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	45,865	2,80	2,171	-176	-299	-1,032	48,339	2,660	2,133	-202	2 -297	-976	48,594	2,856	5 2,10	4 -203	-311	-970	49,055	2,796	2,01	7 -194	-319	-861	Annex V.Part 1.32, 44(a)

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



Market Risk

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

	SA					I	M									IM						
			VaR <i>(Memorand</i>	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		RICE RISKS C HARGE FOR C			VaR (Memor	andum item)	STRESSED VaR (Memorandum item)	DEFAU MIGRATI	MENTAL LT AND ION RISK . CHARGE		ICE RISKS CAP IARGE FOR CTP		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	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	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS - AVERAGE MEASURE	MEACUDE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST IEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/1	2/2018					
Fraded Debt Instruments	1,763	1,966	0	0	0	0							0	0	0	0						
Of which: General risk	1,549	1,409	0	0	0	0							0	0	0	0						
Of which: Specific risk	214		0	0	0	0							0	0	0	0						
quities	819		0	0	0	0							0	0	0	0						
Of which: General risk	194		0	0	0	0							0	0	0	0						
Of which: Specific risk	225	122	0	0	0	0							0	0	0	0						
foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Fotal	2,582	2,517	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/0	6/2019					
raded Debt Instruments	1,740	1,744	0	0	0	0							0	0	0	0						
Of which: General risk	1,295		0	0	0	0							0	0	0	0						
Of which: Specific risk	445		0	0	0	0							0	0	0	0						
quities	723	739	0	0	0	0							0	0	0	0						
Of which: General risk	116	88	0	0	0	0							0	0	0	0						
Of which: Specific risk	158	125	0	0	0	0							0	0	0	0						
oreign exchange risk	260	0	0	0	0	0							0	0	0	0						
mmodities risk	<u>0</u> 2.723	2.483	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.

Credit Risk - Standardised Approach

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

					Standardise	Standardised Approach								
			As of 30/	09/2018		As of 31/12/2018								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	(mln EUR, %)													
	Central governments or central banks	7,678	8,109	2		5,932	6,446	1						
	Regional governments or local authorities	10	10	2		10	10	2						
	Public sector entities	39	38	33		54	22	21						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	18,509	8,580	2,060		23,849	9,837	2,167						
	Corporates of which: SME	8,271 238	6,279 227	6,182 213		8,824 247	6,273 236	6,086 221						
	Retail	15,559	13,815			15,823	13,997	10,399						
	of which: SME	628	551	315		645	556	318						
Consolidated data	Secured by mortgages on immovable property	8,260	8,213	2,925		8,432	8,388	2,985						
	of which: SME	200	196	80		195	191	78						
	Exposures in default	1,662	854	899		1,661	870	1,086	780					
	Items associated with particularly high risk	316	316			330	330	494						
	Covered bonds	295	295	35		284	283	34						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	335	335			307	307	646						
	Equity	2,019	2,019	5,720		2,019	2,019	5,738						
	Other exposures	1,830	1,830	1,410		1,809	1,809	1,499						
	Standardised Total ²	64,784	50,695	30,680	1,257	69,33!	50,59	0 31,155	1,237					

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

Standardised	

					Standardise	d Approach			
			As of 30	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	4,797	5,081	2		2,967	3,339	1	
	Regional governments or local authorities	10	10	2		10	10	2	
	Public sector entities	39	38	33		22	22	21	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0 4 112	2.041	0		0 500	2 520	0	
	Institutions	4,113 5,237	2,941 4,443	690 4,377		8,588 5,221	3,539 4,394	692 4,268	
	Corporates of which: SME	233	227	212		243	234	219	
	Retail	15,344	13,701	10,177		15,616	13,891	10,319	
	of which: SME	626	550	314		643	556	318	
ITALY	Secured by mortgages on immovable property	8,174	8,129	2,895		8,346	8,303	2,955	
	of which: SME	200	196	80		195	191	78	
	Exposures in default	1,625	833	873	788	1,622	846	1,056	767
	Items associated with particularly high risk	111	111	167		119	119	178	
	Covered bonds	255	255	31		243	242	30	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	132	132	471		117	117	456	
	Equity	1,984	1,984	5,685		1,985	1,985	5,703	
	Other exposures	1,767	1,767	1,365		1,748	1,748	1,455	
	Standardised Total ²				1,229				1,209

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

					Standardise	ed Approach			
			As of 30/	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)	477	005				210		
	Central governments or central banks	677	827	0		674	818	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	0	
	Institutions	8,234	1,796	387		9,550	2,211	481	
	Corporates	519	262	253		942	2,211	237	
	of which: SME	0	0	0		0	0	0	
	Retail	97	65	49		92	61	46	
ED ANIGE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	15	6	7	9	18	8	9	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	31	31	3		31	31	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	8	8	8		8	8	8	
	Other exposures	4	4	2		3	3	2	
	Standardised Total ²				11				1

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

					Standardise	d Approach			
			As of 30	09/2018			As of 31/	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,221	1,221	0		1,228	1,228	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	1 076	0	0		0	0	0	
	Institutions	1,976 87	725 56	150 56		1,115 262	967 79	195 79	
	Corporates of which: SME	87	50	50		202	/9	/9	
	Retail	0	1	1		2	1	1	
	of which: SME	2 0	0	1		0	0	1	
GERMANY	Secured by mortgages on immovable property	2	2	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				0

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



Credit Risk - Standardised Approach

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

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	3,174	2,771	729		3,633	2,778	684	
	Corporates	42	35	26		61	55	46	
	of which: SME	0	0	0		01	0	0	
	Retail	15	11	8		14	10	7	
		0	0	0		0	0	0	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	48	47	17		47	46	16	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	4	4	3	6	3	3	3
	Items associated with particularly high risk	150	150	224		148	148	223	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	15	15	3		16	16	3	
	Standardised Total ²	(1) Original exposure, unlike Exp			6				7

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

		exposures, but includes general			Standardise	ed Approach			
			As of 30	/09/2018			As of 31/	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)		• • •						
	Central governments or central banks	363	363	0		364	364	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 Institutions	634	75	16		529	66	24	
	Corporates	322	272	272		250	202	202	
	of which: SME	0	0	0		230 N	202 N	0	
	Retail	0	0	0		o l	0		
	of which: SME	0	0	0		0	0		
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				1

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

		exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 30	/09/2018			As of 31,	12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	599	599	0		679	679	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	159	141	42		88	86	30			
	Corporates	264	231	231		244	229	229			
	of which: SME	0	0	0		0	0	0			
	Retail	4	2	2		6	4	3			
UNITED STATES	of which: SME	0	0	0		0	0	0			
UNITED STATES	Secured by mortgages on immovable property	7	7	2		6	6	2			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	2	1	1	0	2	2	2	0		
	Items associated with particularly high risk Covered bonds	2	2	3		2	2	3			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	U n	0			
	Collective investments undertakings (CIU)	0 n	0	0		0	0				
	Equity	2	2	2		2	2	2			
	Other exposures	0	0	0		0	0				
	Standardised Total ²				2				2		

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

		exposures, but includes genera		terparty excludes those for secu	ıristisation exposures, additional	valuation adjustments (AVAs) a	nd other own funds reductions	related to the	
					Standardise	ed Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities 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		
	Institutions	105	18	4		24	21	4	
	Corporates	93	36	20		96	39	23	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
NETTIERLANDS	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk				0	1	1		Ü
	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)	0	0			0	0		
	Equity	25	25	25		25	25	25	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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



Credit Risk - Standardised Approach

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

		Standardised Approach									
			As of 30/	09/2018			As of 31	/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	18	18	0		17	17	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		32	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	7	7	2		6	9	3			
	Corporates	157	/0	/0		195	88	88			
	of which: SME	0	0	0		0	0	0			
	Retail	4	4	3		4	4	3			
LUXEMBOURG	of which: SME	0	0	0		0	0	0			
20,12, 12,00,10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0			
		0	0	0	0	0	0	0			
	Exposures in default Items associated with particularly high risk	0	0	14	U	11	11	16	U		
	Covered bonds	9	9	14		<u>۱</u>	11	10			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ا م	0				
	Collective investments undertakings (CIU)	147	147	147		133	133	133			
	Equity	147	U 147	n 147		U 122	133	133			
	Other exposures	0	0			0	n				
	Standardised Total ²	Ŭ	0	Ů	1	ÿ	<u> </u>	, ,	1		

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

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

		exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 30	/09/2018			As of 31	/12/2018			
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0			0					
	Institutions	0	0	0		0		0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0			
•	of which: SME Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0		U	0	0	0	U		
	Covered bonds	0	0	0		0		0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				due to credit conversion factors				0		

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes generation		erparty excludes those for sect	uristisation exposures, additional	valuation adjustments (AVAS) a	nd other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
'	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

Credit Risk - Standardised Approach

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

					G. 1 11				
					Standardise	ed Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	6,433	6,910	3		5,897	6,306	5	
	Regional governments or local authorities	5	5	1		4	4	1	
	Public sector entities	18	17	15		24	24	22	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	32	0	0		84	84	0	
	Institutions	27,251	9,555			24,871	8,268	2,462	
	Corporates	8,666	5,855			8,938	5,956	5,730	
	of which: SME	240	229	215		245	234	219	
	Retail	15,870	14,020	10,418		16,156	14,258	10,598	
Concolidated data	of which: SME	635	543			635	535	306	
Consolidated data	of which: SME Secured by mortgages on immovable property	454	445			450	441	194	
	of which: SME	198	194			201	195	80	
	Exposures in default	1,383	721		650	1,373	724	945	644
	Items associated with particularly high risk	365	365			322	317	475	
	Covered bonds	319	319	37		280	279	29	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	290	290			293	293	629	
	Equity	1,997	1,997			1,917	1,917	5,336	
	Other exposures	1,819	1,819	1,494		1,892	1,892	1,483	
	Standardised Total ²	64,900	42,318	28,096	1,081	62,502	40,763	27,909	1,080

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

		Standardised Approach										
					Standardise	ed Approach						
			As of 31,	/03/2019			As of 30	/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks	3,585	3,955	3		3,507	3,814	5				
	Regional governments or local authorities	5	5	1		4	4	1				
	Public sector entities	18	17	15		24	24	22				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	11,252	2,587	797		9,493	2,073	961				
	Corporates	5,015	4,041	3,975		4,998	4,162	•				
	of which: SME	237	229	215		242	234	219				
	Retail CM5	15,668	13,921	10,344		15,959	14,163					
ITALY	of which: SME	634	542	310		633	535	305				
117121	Secured by mortgages on immovable property	453	445	195		449	440	193				
	of which: SME	198	194 710	79	C40	201	195 714	I	(42			
	Exposures in default	1,368 153	153	922 229	648	1,360		932	643			
	Items associated with particularly high risk Covered bonds	278	277	33		147 238	142 237	213				
	Claims on institutions and corporates with a ST credit assessment	2/8	2//	33		230 n	23/ n	25				
	Collective investments undertakings (CIU)	94	94	429		98	98	433				
	Equity	1,991	1,991	5,656		1,911	1,911	5,330				
	Other exposures	1,775	1,775	1,462		1,838	1,838					
	Standardised Total ²	1,773	1,773	1, 102	1,070	1,030	1,030	1,130	1,072			

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

					Standardise	ed Approach			
			As of 31,	/03/2019		As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	(mln EUR, %)								
	Central governments or central banks	678	787	0		630	733	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	9,103	2,251	507		8,810	1,901	386	
	Corporates	855	232	194		885	269	231	
	of which: SME	0	0	0		0	0	0	
	Retail	90	58	43		88	55	41	
FRANCE	of which: SME	0	0	0		0	0	0	
INAINCL	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	3	3	1	5	3	3	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	31	31	3		32	32	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	4	4	2		7	7	3	
	Standardised Total ²				2				

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

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

					Standardise	d Approach				
			As of 31,	/03/2019	As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(mln EUR, %)									
	Central governments or central banks	1,167	1,167	0		857	857	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	1,770	1,075	225		2,039	999	202		
	Corporates	454	138	138		989	273	273		
	of which: SME	0	0	0		0	0	0		
	Retail	2	1	1		2	1	1		
GERMANY	of which: SME	0	0	0		0	0	0		
	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	U	0	0	0	0	0		
	Exposures in default		1	2	U	1	1			
	Items associated with particularly high risk Covered bonds	0	0			0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
		0	0	0		0	0	0		
	Equity Other exposures	U 1	1	0		U 7	7	1		
	Standardised Total ²	1		U	0	/	/	1		

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



Credit Risk - Standardised Approach

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

				Mediobanca -	- Banca di Credito Finanziario S.p.A.						
				Standardise	ed Approach						
		As of 31	/03/2019			As of 30	/06/2019				
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²			
(mln EUR, %)											
Central governments or central banks	0	0	0		0	0	0				
Regional governments or local authorities	0	0	0		0	0	0				
Public sector entities	0	0	0		0	0	0				
Multilateral Development Banks	0	0	0		0	0	0				
International Organisations	0	0	0		0	0	0				
Institutions	4,183	3,177	770		3,370	2,765	687				
Corporates	58	52	43		49	43	38				
of which: SME	0	0	0		0	0	0				
Retail	13	9	7		13	9	7				
of which: SME	0	0	0		0	0	0				
of which: SME Secured by mortgages on immovable property	0	0	0		1	1	0				
of which: SME	0	0	0		0	0	0				
Exposures in default	0	0	0	0	0	0	0				
Items associated with particularly high risk	151	151	226		62	62	93				
Covered bonds	0	0	0		0	0	0				
Claims on institutions and corporates with a ST credit assessment	0	0			0	0					
Collective investments undertakings (CIU)	0	0			0	0					
Equity	0	0			0	0					
Other exposures	7	7	1		9	9					
Standardised Total ²			-	2			-				
	(1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	d provisions per country of cou									
	Standardised Approach										
		As of 31	/03/2019			As of 30	/06/2019				

		exposures, but includes genera	al credit risk adjustments.										
					Standardise	d Approach							
			As of 31/03/2019 As of 30/06/2019										
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(mln EUR, %)												
	Central governments or central banks	366	366	0		367	367	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 Institutions	0 656	202	10		755	210	50					
		656 263	202	49 203		755 270	196	196					
	Corporates of which: SME	203	203	203		2/0	190	190					
	Retail	٥	0	0		0	0						
	of which: SME	0	0	0		0	0						
SPAIN	Secured by mortgages on immovable property	0	0	١		0	0						
	of which: SME	0	0	0		0	0						
	Exposures in default	0	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				1				0				

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

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

		exposures, but includes general			Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)							_	
	Central governments or central banks	622	622	0		519	519	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	86	69	27		96	77	22	
	Corporates	259	245	245		221	207	207	
	of which: SME	0	0	0		0	1	0	
	Retail of which: SME	4	1	1		4	1	1	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	٥	0	0		0	0	1	
	Exposures in default	n	0) n	n	0	0		0
	Items associated with particularly high risk	2	2	2		2	2	2	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		2	2	2	
	Other exposures	0	0	0		0	0		
	Standardised Total ²				1				1

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

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

		exposures, but includes genera		· ,							
					Standardise	d Approach					
			As of 31/	03/2019	As of 30/06/2019						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	93	85	1/		83	21	4			
	Corporates of which: SME	98	41	24		25	25	9			
	Retail	0	1	0		0	1	0			
	of which: SME	2	0	0		0	0	0			
NETHERLANDS	Secured by mortgages on immovable property	0	0	0		0	0				
	of which: SME	0	0			0	0				
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	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)	0	0	0		0	0	0			
	Equity	3	3	3		3	3	3			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		

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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

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

					Standardise	ed Approach							
			As of 31/	/03/2019		As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(mln EUR, %)												
	Central governments or central banks	13	13	0		15	15	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	5	/	2		242	6	1 02					
	Corporates of which: SME	105	05	65		242	92	92					
	Retail	0	0	0		0	0	2					
	of which: SME	0	1	3		0		2					
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0						
	of which: SME	0	0			0	0	0					
	Exposures in default	0	0		0	0	0		0				
	Items associated with particularly high risk	11	11	16		62	62	92					
	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)	141	141	141		141	141	141					
	Equity	1	1	1		1	1	1					
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				0				0				

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes genera	d provisions per country of cou al credit risk adjustments.	nterparty excludes those for sec	uristisation exposures, additional	l valuation adjustments (AVAs)	and other own funds reduction	s related to the	
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	0	0	0		0	0	0	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0			0	0		
	Multilateral Development Banks	0	0			0			
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Carratura	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	Ü	0	0	0	Ü
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	n l	0			0			
	Collective investments undertakings (CIU)	0	0	0		0		0	
	Equity	0	0	0		0		0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

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

		exposures, but includes gener	al credit risk adjustments.							
					Standardise	ed Approach				
			As of 31	/03/2019	As of 30	As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks International Organisations	0	0	0		0	0	0		
	Institutions	0		0		0	0			
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
_	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0		
counterpart 10	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity Other expecures	0	0	0		0	0	0		
	Other exposures	U	U	0	0	U	U	U		
	Standardised Total ²	(1) Original arrestore could be	maanna valua da uurustad la C	 re taking into account any effect		and an althought a state and a state of the	and the state of t		0	

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

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

Credit Risk - IRB Approach

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

IRB Approach As of 30/09/2018 As of 31/12/2018 Value adjustments Value adjustments Original Exposure¹ Original Exposure¹ Risk exposure amount Risk exposure amount Exposure Exposure Value¹ Value¹ and provisions Of which: Of which: Of which: defaulted Of which: defaulted (mln EUR, %) defaulted defaulted Central banks and central governments **Institutions** 19,211 16,350 9,423 18,510 15,782 9,200 534 534 Corporates - Of Which: Specialised Lending
Corporates - Of Which: SME Retail Retail - Secured on real estate property

Retail - Secured on real estate property - Of Which: SME Consolidated data Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non credit-obligation assets IRB Total² 9,423 9,200

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
			As of 30/09/2018							As of 31/12/2018			
		Original Ex	posure ¹	Exposure	Risk exposu	ure amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustment
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	u or a artoa	0	0	0	0	0	C	
	Institutions	0	0	0	0	(0	0	0	0	0	C)
	Corporates	8,307	532	7,075	3,577	70	178	8,448	533	7,152	3,559	70)
	Corporates - Of Which: Specialised Lending	0	0	0	0	l (0	0	0	0	0	C)
	Corporates - Of Which: SME	0	0	0	0	(0	0	0	0	0	C)
	Retail	0	0	0	0	(0	0	0	0	0	C)
	Retail - Secured on real estate property	0	0	0	0	(0	0	0	0	0	C	D
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	(0	0	0	0	0	C)
IIALI	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	(0	0	0	0	0	C)
	Retail - Qualifying Revolving	0	0	0	0	(0	0	0	0	0	C	P
	Retail - Other Retail	0	0	0	0	(0	0	0	0	0	C	P
	Retail - Other Retail - Of Which: SME	0	0	0	0	(0	0	0	0	0	C	P
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	(0	0	0	0	0	C	P
	Equity	0	0	0	0	(0	0	0	0	0	С)
	Other non credit-obligation assets												
	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).

(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).

Exposure Value ¹ Of which: defaulted Of whi						IRB A	pproach					
Contral banks and central governments				As of 30,	/09/2018	As of 31/12/2018						
Central banks and central governments			Original Exposure ¹		Risk exposure amoun	adjustments	Original	Exposure ¹		Risk exposure amou	adjustments	
Central banks and central governments		(mln EUR, %)		- Value*		h: provisions			- Value*	Of whi defaul		
Corporates Cor	Cer		0 0	0	0	0 0) (0	0	0	
FRANCE Corporates - Of Which: Specialised Lending			0	0	0	0 0	0		0	0	0	
FRANCE Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME O O O O O O O O O O O O O O O O O O O	Cor	Corporates	2,041	1,575	1,016	0 11	1,910) (1,563	1,032	0	
FRANCE Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		Corporates - Of Which: Specialised Lending	0	0	0	0 0	0) (0	0	0	
FRANCE Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			0	0	0	0 0	0) (0	0	0	
FRANCE Retail - Secured on real estate property - Of Which: SME 0			0	0	0	0 0	0) (0	0	0	
FRANCE Retail - Secured on real estate property - Of Which: non-SME 0			0	0	0	0 0	0) (0	0	0	
Retail - Qualifying Revolving 0 <t< td=""><td>NNCE</td><th></th><td>0</td><td>0</td><td>0</td><td>0 0</td><td>C</td><td></td><td>0</td><td>0</td><td>0</td></t<>	NNCE		0	0	0	0 0	C		0	0	0	
Retail - Other Retail 0		Retail Secured of real estate property of which horising	0	0	0	0	0		0	0	0	
Retail - Other Retail - Of Which: SME 0			0	0	0	0 0			0	0	0	
Retail - Other Retail - Of Which: non-SME 0			0	0	0	0			0	0	0	
					0				0	0	0	
	F				0					U	U C	
			0	U	U	U	, C)	U	U	U	
Other non credit-obligation assets IRB Total												

					pproach							
			As of 30	/09/2018	As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments			
	(mln EUR, %)	Of which: defaulted	Value	Of which: defaulted	provisions	Of wh defau	ich:	Of which: defaulted	provisions			
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0			
	Institutions	0 0	0	0	0 0	0	0 0	0	0			
	Corporates	1,243	1,300	721	0 4	1,118	0 1,177	671	0			
	Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	0 0	0	0			
	Corporates - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0			
	Retail	0 0	0	0	0 0	0	0 0	0	0			
	Retail - Secured on real estate property	0	0	0	0 0	0	0 0	0	0			
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	0 0	0	0			
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0			
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0			
	Retail - Other Retail	0 0	0	0	0 0	0	0 0	0	0			
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0			
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0 0	0	0			
	Equity	0 0	0	0	0 0	0	0 0	0	0			
	Other non credit-obligation assets											
	IRB Total											

						pproach								
			As of 30/09/2018							As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹			Value adjustments and	Original Exposure ¹		Exposure Value ¹			Value adjustme and		
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio		
	Central banks and central governments	0 0	0	0	C	0	0	0	0	0	derduited	0		
	Institutions	0 0	0	0	C	0	0	0	0	0)		
	Corporates	1,182	1,053	772	c	8	1,160	0	1,009	730		D		
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	0		D		
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	0		D		
	Retail	0 0	0	0	C	0	0	0	0	0)		
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	0)		
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0)		
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0)		
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0		O I		
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME	0 0	0	0		0	0	0	0	0		9		
	Retail - Other Retail - Of Which: non-SME	0 0	0	0		0	0	0	0	0		0		
	Equity	0 0	0	0	C	0	0	0	0	0	()		
	Other non credit-obligation assets													
	IRB Total													

Credit Risk - IRB Approach

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

						IRB Ap	proach					
			As of 30/	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	ure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted 0 0 0 0	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0 0	0	derdanced	0	0	0	0	0) (0
	Institutions	0	o o	0	c	0	0	0	0	0		0
	Corporates	1,353	1,083	530	C	1	1,168	0	924	367	,	0
	Corporates - Of Which: Specialised Lending	0	0	0	C	0	0	0	0	0		0
	Corporates - Of Which: SME	0	0	0	C	0	0	0	0	0) (0
	Retail	0	0	0	C	0	0	0	0	0) (0
	Retail - Secured on real estate property	0	0	0	C	0	0	0	0	0		0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	0	0	0	0		0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C	0	0	0	0	0		0
	Retail - Qualifying Revolving	0	0	0	C	0	0	0	0	0		0
	Retail - Other Retail	0	0	0	C	0	0	0	0	0) (0
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	C	0	0	0	0	0		0
	Equity	0	0	0	C	0	0	0	0	0		0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30	/09/2018					As of 31,	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposı	ıre amount	Value adjustments
	(mla FUD 04)	Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %) Central banks and central governments	defaulted	0	0	defaulted		0	defaulted	0	0	defaulted	
	Institutions			0					0	0	0	
	Corporates	1,236	979	634		7	1,121	´	880	678	0	
	Corporates - Of Which: Specialised Lending	0	0	0			1,111		0	0	0	
	Corporates - Of Which: SME	0	0	0	C	0	C	0	0	0	0	
	Retail	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Secured on real estate property	0 0	0	0	C	0	C	0	0	0	0	
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	C	0	0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C	0	C	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail	0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	C	0	0	0	0)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	0	
	Equity	0 (0	0	C	0	C	0	0	0	0	
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach					
			As of 30/	09/2018				As of 31,	/12/2018		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposi	ıre amount	Value adjustme
	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
		0 0	0	0 (0	0	0	0	0	0)
		1,360	1,055	0 0 827 0		0 1,276	0	986	739	0	
		1,300	1,055	0		1,270	0	900	739		
			0	ol o	o o	0		0	0		ó
		0 0	0	0 0	0	0	0	0	0	C	D
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	C)
NETHEDI ANDC	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	C)
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0 0	0	0	0	0	0	C	D
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	C)
	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	
	Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	0	0	
	Equity Other per credit-obligation assets	U C	U	0	U	U	U	U	U	U)
	Other non credit-obligation assets IRB Total										
	IKB lotal	(1) Original exposure unlike Exposure	a value is reported l	pefore taking into account any effect	due to credit conver	cion factors or cro	dit rick mitigation t	ochniques (o.g. sub	estitution offects)		

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Valu adjustm
	(mln EUR, %)	Of which: defaulted	- value		Of which: defaulted	and provisions		Of which: defaulted	vaiue⁻		Of which: defaulted	and provisi
	Central banks and central governments	0 (0	0	(0	0	0	0	0	(0
	Institutions	0	0	0	(0	0	0	0	0	(0
	Corporates	753	742	484	(6	682	0	673	567	(0
	Corporates - Of Which: Specialised Lending	0	0	0	(0	0	0	0	0	(0
	Corporates - Of Which: SME	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	0	0	0	(0	0	0	0	0	(0
LUVEMBOLIDO	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	0	0	0	0	(0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(0	0	0	0	0	(0
	Retail - Qualifying Revolving	0	0	0	(0	O	0	0	0	(0
	Retail - Other Retail	0	0	0	(0	O	0	0	0	(0
	Retail - Other Retail - Of Which: SME	0	0	0	(0	0	0	0	0	(0
	Retail - Other Retail - Of Which: non-SME	0	0	0	(0	0	0	0	0	(0
	Equity	0	0	0	(0	0	0	0	0	(0
	Other non credit-obligation assets											
	IRB Total											

					IRB App	proach			
			As of 30	09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions	Of which defaulte		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions		0	ol	0 0	0	0 0	o	0
	Corporates	0 0	0	o	0 0	0	0 0	o	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0 0	0	0 0	0	0
	Corporates - Of Which: SME	0 0	0	0	0 0	0	0 0	О	0
	Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0 0	0	0
Country of Country of C	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

						IRB App	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustme
	() = = = = = = = = = = = = = = = = = =	Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	(0	(0	0	0	(
	Institutions	0 0	0	0	(0		0	0	0	()
	Corporates		0	0	(0			0	0	(
	Corporates - Of Which: Specialised Lending	0 0	0	0	(0	(
	Corporates - Of Which: SME		0	0	(0		
	Retail Secured on real estate preparty		0	0	(0		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0	(0	0		
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME		0	0	(0		
,	Retail - Qualifying Revolving		0	0						0		
	Retail - Other Retail		0		(1 0		íl –
	Retail - Other Retail - Of Which: SME		o o		(1 0		í
	Retail - Other Retail - Of Which: non-SME		0		(0		
	Equity		0	0	(0	0		ó
	Other non credit-obligation assets		,			v						
	IRB Total											



Credit Risk - IRB Approach

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

							IRB Ap	proach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original Exp	Original Exposure ¹ Of which:			ıre amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C	J
	Institutions	0	0	0	0	0	0	0	0	0	0	C	J
	Corporates	18,942	479	16,040	9,314	63	189	19,416	531	16,586	9,447	98	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	C	ן
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	J
	Retail	8,716	280	8,698	1,654	77	191	9,113	275	9,093	1,718	76	ز
	Retail - Secured on real estate property	8,716	280	8,698	1,654	77	191	9,113	275	9,093	1,718	76	ز
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C)
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	8,716	280	8,698	1,654	77	191	9,113	275	9,093	1,718	76	ز
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	J
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	C	J
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	J
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	C	J
	Equity	0	0	0	0	0		0	0	0	0	C	J
	Other non credit-obligation assets				0						0		
	IRB Total ²				10,968						11,165		

(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. (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ıre amount	Value adjustment
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	8,563	479	7,235	3,546	63	158	8,912	480	7,562	3,863	63	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	8,619	273	8,601	1,599	76	187	9,019	269	8,999	1,665		5
	Retail - Secured on real estate property	8,619	273	8,601	1,599	76	187	9,019	269	8,999	1,665	75	5
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
TIALT	Retail - Secured on real estate property - Of Which: non-SME	8,619	273	8,601	1,599	76	187	9,019	269	8,999	1,665	75	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	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).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure¹ Exposure Value¹ Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 1,571 0 1,571 0 1,571 0	_	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	
	(mln EUR, %)			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	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,911	0	1,571	1,038	0	10	1,855	50	1,555	825	35] 1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail Conved on well estate average.	1	0		1	0	0		0	1	0	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	U	0	
RANCE	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	1	0	0	"	0	1	0	0	
	Retail - Qualifying Revolving	0	١	0	0	١	٥		0	0	0	0	
	Retail - Other Retail	0	0	0	0	١	0		0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	0	0	0	o o	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	
	Other non credit-obligation assets												
	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).

						IRB Ap	proach					
			As of 31,	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment and
	(mln EUR, %)	Of which:	Of which: defaulted 0 0 0 0 0 0 0		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	derdanted	0	0	0	0	0	derdanced	
	Institutions	0	0	0		0	d	0	0	0	ol c	
	Corporates	1,012	1,066	634	c	3	996	0	1,132	639	o c	
	Corporates - Of Which: Specialised Lending	0	0	0	c	0	C	0	0	0	o c	
	Corporates - Of Which: SME	0	0	0	C	0	C	0	0	0	o c	
	Retail	1	1	0	C	0	1	0	1	0	o C	
	Retail - Secured on real estate property	1	1	0	C	0	1	0	1	0	C	
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	C	0	0	0		
OLIVIANI	Retail - Secured on real estate property - Of Which: non-SME	1	1	0		0	1	0	1	0)
	Retail - Qualifying Revolving	0	0	0		0		0	0	0		' [
	Retail - Other Retail	0		0					0	0		(1
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			0					0	0		(1
	Equity			0			1		0			
	Other non credit-obligation assets											
	IRB Total											

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original I	exposure ¹	Exposure	Risk exposu	ire amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C	
	Institutions	0	0	0	0	0	0	0	0	0	0	C	
	Corporates	1,148	0	981	726	0	4	1,264	0	1,058	834	C	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	C	
	Corporates - Of Which: SME Retail	0	0	0	0	0	$\begin{bmatrix} 0 \\ 2 \end{bmatrix}$	0	0	0	0	('
	Retail - Secured on real estate property	50	4	50	30	1	. 3	49	4	49	29 29	1	
	Retail - Secured on real estate property - Of Which: SME	30	4	50	30	1	. 3	49	4	49	29	1	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	50	4	50	30	1	3	40	4	40	20	1	1
	Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0	0	
	Retail - Other Retail		0	0	0	0		0	0	0	0	C	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	C	
	Equity	0	0	0	0	0	0	0	0	0	0	C	
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB ApproachMediobanca – Banca di Credito Finanziario S.p.A.

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	ure amount	Value adjustmen
	(rate FLID 0/)	Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(min EUR, %)	defaulted	0	0	defaulted	0	0	defaulted	0	0	defaulted	
	Central banks and central governments Institutions			0		0	0	0	U O	0		
	Corporates	1,171	927	369		1	1,289	0	910	347		
	Corporates - Of Which: Specialised Lending	0	0	0		0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0) o	0	0	0	0	0		o
	Retail	0	0	0	0	0	0	0	0	0		D
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	(o l
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0		o l
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0		D
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0		P
	Retail - Other Retail	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	0	0		
	Equity Other non credit-obligation assets	0	0	Ü	0	Ü	U	0	U	Ü	(J
		_										-
	IRB Total	(1) Original exposure, unlike Exposu										

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustm
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisi
	Central banks and central governments	0 0	0	0	0	0	0	derdalted	0	0	ucidalica	0
	Institutions	0 0	0	0	0	0	0	C	0	0	(0
	Corporates	1,532	1,165	819	0	4	1,508	c	1,269	828	(0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	c	0	0	(0
	Corporates - Of Which: SME	0 0	0	0	0	0	0	C	0	0	(0
	Retail	10 2	10	3	0	0	10	1	. 10	6	(0
	Retail - Secured on real estate property	10 2	10	3	0	0	10	1	. 10	6	(0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	C	0	0	(0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	10 2	10	3	0	0	10	1	. 10	6	(0
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	C	0	0	(0
	Retail - Other Retail	0 0	0	0	0	0	0	C	0	0	(0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	(0	0		0
	Equity	0 0	0	0	0	0	0		0	0		U
	Other non credit-obligation assets											_
	IRB Total											

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure	Risk exposu	ure amount	Value adjustments	Original E	ixposure ¹	Exposure	Risk exposur	e amount	Valı adjustr
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provis
	Central banks and central governments		0	0	0	C	0	0	0	0	0	0	i
	Institutions	()	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,204	0	928	694	(3	1,238	0	971	696	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	U	(0	0		U	0	,
	Retail		1	2	0			2	1	2	0	0	,
	Retail - Secured on real estate property		1	2	0	(2	1	2	0	0	,
	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	0	0	0	0	,
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		1	2	ő	C	0	2	1	2	o o	0	,
	Retail - Qualifying Revolving		0	0	0	C	0	0	O	0	0	0	,
	Retail - Other Retail		0	0	0	C	0	0	0	0	0	0	,
	Retail - Other Retail - Of Which: SME		0	0	0	C	0	0	0	0	0	0	j
	Retail - Other Retail - Of Which: non-SME		0	0	0	C	0	0	0	0	0	0	į
	Equity		0	0	0	C	0	0	0	0	0	0	į
	Other non credit-obligation assets												
	IRB Total												

					IRB A	pproach					
			As of 31/	/03/2019				As of 30/	/06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amour	t Value adjustments and	Original Ex	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	Value	Of whic defaulte	n: provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0 0	0	0	0	0	()
	Institutions	0 0	0	0	0	0 0	0	0	0	(
	Corporates Of Which: Specialized Londing	772	758	661	0 4	722	0	707	613		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0			0	0	0	(ול
	Retail						0	0	١		
	Retail - Secured on real estate property		o o	0	0 0		0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0	0	0		
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0	0	0	C	
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0	0	0	C	o l
	Retail - Other Retail	0	0	0	0 0	0	0	0	0	C	
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0	0	0	C	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0	0	0	C)
	Equity	0 0	0	0	0 0	0	0	0	0	(
	Other non credit-obligation assets										
	IRB Total										

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(0	0		
	Institutions	0 0	0	0	0		(0	0		
	Corporates Of Which: Coosinlined Londing	0 0	0	0	0				0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0		(0	0		
	Corporates - Of Which: SME Retail	0 0	0	0	0				0	0		
	Retail - Secured on real estate property		0	0	0				0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0					0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0					0	0		
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving		0	0	١				0	0		
	Retail - Other Retail		0	0	١				0	0		
	Retail - Other Retail - Of Which: SME		0	0	١				0	0		
	Retail - Other Retail - Of Which: non-SME		0	0	١	0			0	0		
	Equity	0 0	0	0	0			o o	0	0		
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach					
			As of 31/	/03/2019				As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustmen and
	(mln 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) ()
	Institutions	0 0	0	0	0 0	0	0	0	0) c	
	Corporates	0 0	0	0	0	0	0	0	0) c	
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0)
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0)
	Retail	0 0	0	0	0	0	0	0	0	0)
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0		
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0		
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0		
	Retail - Other Retail	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	0	0	0	0		
	Equity Other non credit-obligation assets		U	U U	0	U	U	U	U		
	IRB Total										



General governments exposures by country of the counterparty

						Меспоранс	a – Banca di Credito Fina As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet		exposures		Deriva	tives		Off balan	ce sheet	
	(IIIIII EUR)											Off-balance sh		
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total [0 - 3M [Belgium													
[0 - 3M [Bulgaria													
Total [0 - 3M [Cyprus													
Total [0 - 3M [Czech Republic													
[5Y - 10Y [[10Y - more	Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

						Medioband	a – Banca di Credito Fina	anziario S.p.A.						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
												OII-balance si	ieet exposui es	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at	Carring amount	Notional amount	Carryling amount	Notional amount	Nominal	Trovisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[1Y - 2Y [Finland													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	_													
[0 - 3M [
[1Y - 2Y [France													
[5Y - 10Y [[10Y - more	-													
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Germany													
[5Y - 10Y [-													
[0 - 3M [[3M - 1Y [
[2Y - 3Y [[3Y - 5Y [Croatia													
[0 - 3M [-													
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Greece													
[5Y - 10Y [[10Y - more Total	-													
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Hungary													
Total [0 - 3M [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Ireland													
[0 - 3M [758 698 3 742	758 698 3,742 579 2,082 683 136 8,678	601 197 1.842	0	100 501 1,107 113 1,125 525	57 0 702	0 1 2	13 111 115	0	0 4 2	0 0 0	0	
[2Y - 3Y [[3Y - 5Y [Italy	758 698 3,742 579 2,082 683	5,7+2 579 2,082	1,842 176 438	0	113 1,125	792 290 519	1	94 69	0	2 4	0 76	0	
[5Y - 10Y [[10Y - more Total		683 136 8,678	683 136 8,678	85 132 3,471	0 0	3	74 0 1,732	0 0 5	35 127 564	0 0 0	0 0 14	0 0 76	0 0 0	34
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Latvia													
[51 - 101 [[10Y - more Total	-													



General governments exposures by country of the counterparty

						Medioband	a – Banca di Credito Fin As of 31/12/2018	-					
						Dire	ct exposures	,					
	(mln EUR)			On balance sl	heet				 Deriva	tives	Off bala	nce sheet	
	(IIIII LOK)							Derivatives with pos		Derivatives with negative fair value		heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania												
Total [0 - 3M [Luxembourg												
[0 - 3M [Malta												
[0 - 3M [Netherlands												
Total [0 - 3M [Poland												
[3M - 1Y [Portugal												
[0 - 3M [Romania												
[0 - 3M [Slovakia												
[0 - 3M [Slovenia												



General governments exposures by country of the counterparty

						Mediobano	a – Banca di Credito Fina	anziario S.p.A.						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with posi	tive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
Total [0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						Medioband	As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
Total [0 - 3M [China													
[0 - 3M [Switzerland													
[3Y - 5Y [[5Y - 10Y [[10Y - more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

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

						Mediobane	a – banca di Credito i ina	nziano s.p.A.				
							As of 31/12/2018					
						Dire	ct exposures					
	(mln EUR)			On balance s	heet				Deriva	tives	Off balance sheet	
								Derivatives with po	sitive fair value	Derivatives with negative fair value	Off-balance sheet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost		Notional amount	Carrying amount Notional amount	Nominal Provisions	Risk weighted exposure amou
[0 - 3M [Africa											
[0 - 3M [Others											

Notes and definition

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

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo,
- (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.



General governments exposures by country of the counterparty

						riculobalic	As of 30/06/2019	·						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
Total [0 - 3M [Cyprus													
[3M - 1Y [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

		Mediobanca — Banca di Credito Finanziario S.p.A.												
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M [France													
[0 - 3M [Germany													
[0 - 3M [Croatia													
Total [0 - 3M [Greece													
[0 - 3M [Hungary													
[3M - 1Y [Ireland													
[0 - 3M [Italy	230 2,520 1,266 1,531 1,877 508 235	235	90 1,655 503 249 612 120 232 3,461	0 0 0 0 0 0	32 660 216 813 833 305 4 2,863	108 205 547 470 432 83 0	0 2 2 1 1 0 0	13 111 136 37 73 17 127	0 0 0 0 0 0	0 0 0 0 0 0	120 0 0 0 76 0 0	0 0 0 0 0	55
[0 - 3M [Latvia	0,107	6,007	3,401		2,003	1,043	,	313	J	J	170	J.	33



General governments exposures by country of the counterparty

		Mediobanca – Banca di Credito Finanziario S.p.A. As of 30/06/2019												
						Dire	ct exposures	<u>′ </u>						
	(mln EUR)			On balance sl	neet	20			 Deriva	tives	Off bala	nce sheet		
	(IIIII LOK)							Derivatives with pos		Derivatives with negative fair value		heet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania													
Total [0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
Total [0 - 3M [Poland													
[3M - 1Y [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						Mediobano	a – Banca di Credito Fina	anziario S.p.A.						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
Total [0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

		Mediobanca – Banca di Credito Finanziario S.p.A. As of 30/06/2019												
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(ITIIIT EOIV)												eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total [0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

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

						Medioband	.a — banca di Credito i ilia	anziano S.p.A.								
				As of 30/06/2019												
						Dire	ct exposures									
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet			
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sheet	heet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount		
[0 - 3M [Africa															
[0 - 3M [Others															

Notes and definition

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

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

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

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, C

(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.



Performing and non-performing exposures

			A	s of 30/09/201	8			As of 31/12/2018						
		Gross carry	ing amount		accumulated o				Gross carrying amount			Accumulated in accumulated control value due to control provisions 4	changes in fair	Collaterals and financial guarantees received on non-performing
		Of which performing but past due >30	Of which non-performing ¹		On performing performing same same same same same same same same	guarantees received on non- performing		Of which performing but past due >30			On performing exposures ²	performing		
(min FLID)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted		exposures ³	exposures
(mln EUR) Debt securities (including at amortised cost and fair value)	7,761	7,371	0	0	7	0	0	7,512	0	0	0	9	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,548	5,268	0	0	2	0	0	5,435	0	0	0	3	0	0
Credit institutions	904	816	0	0	0	0	0	855	0	0	0	2	0	0
Other financial corporations	821	821	0	0	1	0	0	753	0	0	0	1	0	0
Non-financial corporations	489	466	0	0	3	0	0	469	0	0	0	4	0	0
Loans and advances(including at amortised cost and fair value)	53,400	20,474	2,307	2,307	476	1,158	384	54,653	215	2,265	2,265	499	1,094	369
Central banks	1,758	1,709	0	0	0	0	0	179	0	0	0	0	0	0
General governments	383	272	17	17	1	3	0	275	20	17	17	0	3	0
Credit institutions	6,956	6,528	0	0	3	0	0	6,764	0	0	0	1	0	0
Other financial corporations	5,390	3,975	29	29	4	11	17	8,032	3	32	32	4	14	15
Non-financial corporations	14,911	6,963	918	918	29	383	216	15,154	39	901	901	54	354	211
of which: small and medium-sized enterprises at amortised cost	436	5	35	35	3	17	16	441	6	33	33	3	16	15
Households	24,002	1,027	1,343	1,343	439	762	151	24,248	152	1,315	1,315	440	723	144
DEBT INSTRUMENTS other than HFT	61,161	27,845	2,307	2,307	483	1,158	384	62,165	215	2,265	2,265	509	1,094	369
OFF-BALANCE SHEET EXPOSURES	11,895		11	11	26	0	5	10,638		11	11	10	2	4

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

			A	As of 31/03/201	9			As of 30/06/2019							
		Gross carryi	ng amount		provisions ⁴ fi		Collaterals and financial	Gross carr		ing amount		Accumulated i accumulated o value due to c provisions ⁴	hanges in fair	Collaterals and financial guarantees received on non-performing	
	Of which performing by past due >30		Of which non	-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing exposures ²	On non- performing		
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days	Of which: defaulted		exposures	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	7,852	0	0	0	8	0	0	6,487	0	0	0	6	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	5,835	0	0	0	3	0	0	4,600	0	0	0	3	0	0	
Credit institutions	891	0	0	0	1	0	0	793	0	0	0	1	0	0	
Other financial corporations	699	0	0	0	1	0	0	707	0	0	0	1	0	0	
Non-financial corporations	426	0	0	0	3	0	0	387	0	0	0	1	0	0	
Loans and advances(including at amortised cost and fair value)	55,541	323	2,236	2,236	514	1,088	268	55,987	245	2,151	2,151	513	976	288	
Central banks	267	0	0	0	0	0	0	891	0	0	0	0	0	0	
General governments	251	21	17	17	0	3	0	227	25	17	17	0	4	0	
Credit institutions	7,637	0	0	0	1	0	0	7,183	0	0	0	1	0	0	
Other financial corporations	7,506	27	17	17	9	10	4	6,938	5	13	13	7	10	0	
Non-financial corporations	15,079	51	859	859	51	337	118	15,510	37	881	881	45	314	174	
of which: small and medium-sized enterprises at amortised cost	443	7	33	33	4	16	15	437	4	28	28	4	13	12	
Households	24,801	224	1,343	1,343	453	738	145	25,238	177	1,240	1,240	460	648	114	
DEBT INSTRUMENTS other than HFT	63,393	323	2,236	2,236	522	1,088	268	62,474	245	2,151	2,151	518	976	288	
OFF-BALANCE SHEET EXPOSURES	15,665		12	12	10	2	0	12,988		16	16	8	2	0	

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 30/09/2018			As of 31/12/2018						
	Gross carrying exposures wit measures		Accumulated im accumulated change due to cre provisions for exforted to the control of the contr	anges in fair dit risk and oposures with	Collateral and financial guarantees	Gross carrying exposures with measures		Accumulated im accumulated change due to cre provisions for each forbearance me	anges in fair dit risk and xposures with	Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures	Of which non- performing exposures with forbearance measures			Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	1,856	1,102	612	550	825	1,783	1,076	573	517	603		
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	239	19	6	6	233	239	19	8	8	231		
Non-financial corporations	979	744	329	326	467	943	736	305	303	241		
of which: small and medium-sized enterprises at amortised cost	18	13	5	5	12	17	13	4	4	12		
Households	638	338	278	218	126	600	321	260	206	130		
DEBT INSTRUMENTS other than HFT	1,856	1,102	612	550	825	1,783	1,076	573	517	603		
Loan commitments given	26	11	1	1	6	11	10	1	1	5		

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/03/2019			As of 30/06/2019						
	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures with measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non performing exposures with forbearance measures		received on exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	1,721	1,023	549	498	541	1,654	1,002	522	475	509		
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	225	4	4	4	221	207	5	4	4	202		
Non-financial corporations	918	699	293	291	195	891	679	271	268	187		
of which: small and medium-sized enterprises at amortised cost	16	13	4	4	11	16	13	4	4	11		
Households	577	321	252	204	126	557	318	247	202	120		
DEBT INSTRUMENTS other than HFT	1,721	1,023	549	498	541	1,654	1,002	522	475	509		
Loan commitments given	11	10	1	1	2	18	15	2	2	3		

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.