



## 2016 EU-wide Transparency Exercise

<b>Bank Name</b>	Mediobanca - Banca di Credito Finanziario SpA
<b>LEI Code</b>	PSNL19R2RXX5U3QWHI44
<b>Country Code</b>	IT

## 2016 EU-wide Transparency Exercise

### Capital

Mediobanca - Banca di Credito Finanziario SpA

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>9,437</b>	<b>8,227</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>7,288</b>	<b>6,505</b>	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,386	2,390	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	4,877	5,069	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	1,048	1,137	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	13	10	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	42	60	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	9	-1	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-469	-467	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1	0	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-15	-275	C 01.00 (r440,d10)	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	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	-31	-28	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.15	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	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	0	-1,340	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	-570	-52	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	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	30	12	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-599	-64	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR		
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	8	271	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	-8	-271	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>7,288</b>	<b>6,505</b>	C 01.00 (r015,d10)	Article 25 of CRR		
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,149</b>	<b>1,722</b>	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	2,200	2,104	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	-317	-316	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	267	-66	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>58,770</b>	<b>53,862</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
	B.1	Of which: Transitional adjustments included	60	49	C 05.01 (r010,d40)		
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.40%</b>	<b>12.08%</b>	CA3 (1)	-	
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.40%</b>	<b>12.08%</b>	CA3 (3)	-	
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.06%</b>	<b>15.27%</b>	CA3 (5)	-	
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>7,866</b>	<b>6,827</b>	[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))]	-	
<b>CET1 RATIO (%) Fully loaded<sup>1)</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>13.40%</b>	<b>12.69%</b>	[D.1]/[B-B.1]	-	

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



## 2016 EU-wide Transparency Exercise

### Risk exposure amounts

Mediobanca - Banca di Credito Finanziario SpA

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	48,579	45,714
Risk exposure amount for securitisation and re-securitisations in the banking book	373	393
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	48,206	45,321
Risk exposure amount for position, foreign exchange and commodities (Market risk)	6,033	4,015
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	10	13
Risk exposure amount for Credit Valuation Adjustment	811	824
Risk exposure amount for operational risk	3,193	3,308
Other risk exposure amounts	154	0
<b>Total Risk Exposure Amount</b>	<b>58,770</b>	<b>53,862</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2016 EU-wide Transparency Exercise

### P&L

Mediobanca - Banca di Credito Finanziario SpA

(mn EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	970	1,915
Of which debt securities income	123	225
Of which loans and advances income	768	1,531
Interest expenses	367	712
(Of which deposits expenses)	87	160
(Of which debt securities issued expenses)	281	552
(Expenses on share capital repayable on demand)	0	0
Dividend income	20	81
Net Fee and commission income	179	353
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	101	100
Gains or (-) losses on financial assets and liabilities held for trading, net	-6	60
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	3	8
Exchange differences [gain or (-) loss], net	16	-20
Net other operating income /(expenses)	66	143
<b>TOTAL OPERATING INCOME, NET</b>	<b>983</b>	<b>1,928</b>
(Administrative expenses)	501	1,030
(Depreciation)	19	41
(Provisions or (-) reversal of provisions)	4	5
(Commitments and guarantees given)	3	0
(Other provisions)	1	5
Of which pending legal issues and tax litigation <sup>1</sup>	0	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	236	418
(Loans and receivables)	223	399
(Held to maturity investments, AFS assets and financial assets measured at cost)	13	19
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	137	280
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>359</b>	<b>714</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>323</b>	<b>608</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>323</b>	<b>608</b>
Of which attributable to owners of the parent	321	605

<sup>(1)</sup> Information available only as of end of the year

For this bank the financial year ends in June. Therefore, P&L items for Dec 2015 refer to 2 quarters (4 quarters for the other banks in the sample) while for Jun 2016 they refer to 4 quarters (2 quarters for the other banks in the sample)



### 2016 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

Mediobanca - Banca di Credito Finanziario SpA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		(mln EUR, %)							
Consolidated data	Central governments or central banks	6,358	6,553	4		7,956	8,134	1	
	Regional governments or local authorities	11	8	2		9	9	2	
	Public sector entities	6	5	3		502	17	4	
	Multilateral Development Banks	26	26	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20,377	7,704	2,943		17,814	6,408	2,682	
	Corporates	27,418	19,435	19,091		25,775	20,138	19,948	
	of which: SME	1,147	1,035	798		147	128	122	
	Retail	12,454	11,271	8,430		13,288	11,985	8,908	
	of which: SME	135	131	75		491	453	259	
	Secured by mortgages on immovable property	4,972	4,952	1,768		5,227	5,205	1,866	
	of which: SME	0	0	0		165	163	61	
	Exposures in default	2,243	1,091	1,233	1,138	2,166	1,026	1,156	1,125
	Items associated with particularly high risk	62	62	94		59	59	88	
	Covered bonds	285	285	39		248	248	34	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	289	281	281		365	356	356	
Equity	4,952	4,934	12,955		3,816	3,814	8,257		
Securitisation	149	149	373		161	161	393		
Other exposures	1,728	1,848	1,364		2,293	2,401	2,020		
<b>Standardised Total<sup>2</sup></b>	<b>81,311</b>	<b>58,605</b>	<b>48,579</b>	<b>1,413</b>	<b>79,680</b>	<b>59,963</b>	<b>45,714</b>	<b>1,465</b>	

<sup>1)</sup> 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).

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mln EUR, %)							
ITALY	Central governments or central banks	4,971	5,087	0		5,870	5,970	0	
	Regional governments or local authorities	11	8	0		9	9	0	
	Public sector entities	6	5	0		427	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,554	3,502	0		10,403	2,603	0	
	Corporates	13,201	9,863	9,564		11,995	9,672	9,736	
	of which: SME	1,138	1,031	794		139	123	117	
	Retail	12,205	11,112	8,311		13,066	11,836	8,796	
	of which: SME	135	131	75		491	453	259	
	Secured by mortgages on immovable property	4,956	4,936	1,762		5,213	5,192	1,861	
	of which: SME	0	0	0		164	163	61	
	Exposures in default	2,150	1,068	0	1,069	2,080	1,010	0	1,057
	Items associated with particularly high risk	55	55	0		50	50	0	
	Covered bonds	249	249	0		248	248	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	270	261	0		301	292	0	
Equity	4,636	4,618	0		2,778	3,366	0		
Securitisation									
Other exposures	1,579	1,699	0		2,236	2,345	0		
<b>Standardised Total<sup>2</sup></b>				<b>1,308</b>				<b>1,359</b>	

<sup>1)</sup> 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).

<sup>2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mln EUR, %)							
FRANCE	Central governments or central banks	394	476	0		659	740	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		75	15	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,349	1,524	0		2,311	1,222	0	
	Corporates	2,541	2,112	2,080		2,380	2,000	1,956	
	of which: SME	0	0	0		0	0	0	
	Retail	111	103	77		104	91	68	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	10	0	8	16	8	0	8
	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	114	114	0		239	239	0		
Securitisation									
Other exposures	83	83	0		4	4	0		
<b>Standardised Total<sup>2</sup></b>				<b>14</b>				<b>15</b>	

<sup>1)</sup> 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).

<sup>2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
		(mln EUR, %)							
GERMANY	Central governments or central banks	778	778	0		853	855	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	640	303	0		754	283	0	
	Corporates	2,147	1,075	1,063		1,384	1,126	1,114	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	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	36	36	0		38	38	0		
Securitisation									
Other exposures	21	21	0		14	14	0		
<b>Standardised Total<sup>2</sup></b>				<b>6</b>				<b>6</b>	

<sup>1)</sup> 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).

<sup>2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Mediobanca - Banca di Credito Finanziario SpA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
SPAIN	Central governments or central banks	172	172	0		283	283	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	1,792	640	0		1,488	723	0	
	Corporates	1,461	1,100	1,058		1,476	1,201	1,165	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	2	2	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	36	36	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		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>6</b>				<b>7</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,598	1,063	0		2,016	1,077	0	
	Corporates	1,399	1,013	1,004		1,132	906	896	
	of which: SME	0	0	0		0	0	0	
	Retail	15	14	10		15	14	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	3		7	7	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	0	1	2	1	0	1
	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	85	85	0		92	92	0		
Securitisation									
Other exposures	4	4	0		2	2	0		
<b>Standardised Total<sup>2</sup></b>				<b>5</b>				<b>5</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
NETHERLANDS	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	249	96	0		65	159	0	
	Corporates	2,366	1,315	1,295		2,440	1,492	1,472	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	28	28	0		27	27	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>5</b>				<b>4</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
UNITED STATES	Central governments or central banks	36	36	0		229	229	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	300	157	0		213	128	0	
	Corporates	873	590	624		1,037	800	844	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
	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		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>3</b>				<b>4</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Mediobanca - Banca di Credito Finanziario SpA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
LUXEMBOURG	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	305	305	0		55	55	0	
	Corporates	535	518	525		415	395	408	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	6	6	0		7	7	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)	19	19	0		40	40	0		
Equity	29	29	0		29	29	0		
Securitisation									
Other exposures	1	1	0		1	1	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>1</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures



## 2016 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Mediobanca - Banca di Credito Finanziario SpA

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted							
(min EUR, %)													
Consolidated data	Central banks and central governments	0		0		0		0		0		0	
	Institutions	0		0		0		0		0		0	
	Corporates	0		0		0		0		0		0	
	Corporates - Of Which: Specialised Lending	0		0		0		0		0		0	
	Corporates - Of Which: SME	0		0		0		0		0		0	
	Retail	0		0		0		0		0		0	
	Retail - Secured on real estate property	0		0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: SME	0		0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0		0		0		0		0	
	Retail - Qualifying Revolving	0		0		0		0		0		0	
	Retail - Other Retail	0		0		0		0		0		0	
	Retail - Other Retail - Of Which: SME	0		0		0		0		0		0	
	Retail - Other Retail - Of Which: non-SME	0		0		0		0		0		0	
	Equity	0		0		0		0		0		0	
	Securitisation	0		0		0		0		0		0	
Other non credit-obligation assets	0		0		0		0		0		0		
<b>IRB Total</b>			<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		

<sup>1)</sup> 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).

**2016 EU-wide Transparency Exercise**  
**Sovereign Exposure**

Mediobanca - Banca di Credito Finanziario SpA

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>8,568.4</b>	<b>15.6</b>	<b>8,552.7</b>	<b>2,816.5</b>	<b>0.0</b>	<b>2,816.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>5,477.7</b>	<b>0.0</b>	<b>5,477.7</b>	<b>15.6</b>	<b>15.6</b>	<b>0.0</b>	<b>262.0</b>	<b>0.0</b>	<b>262.0</b>
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	27.4	0.0	27.4															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	349.6	0.0	349.6															
Germany	789.1	0.0	789.1															
Greece	0.4	0.0	0.4															
Hungary	3.1	0.0	3.1															
Ireland	0.0	0.0	0.0															
Italy	7,213.8	15.6	7,198.2															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	172.4	0.0	172.4															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	12.6	0.0	12.6															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Dillibout, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

**2016 EU-wide Transparency Exercise**  
**Sovereign Exposure**

Mediobanca - Banca di Credito Finanziario SpA

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>9,142.4</b>	<b>460.3</b>	<b>8,682.1</b>	<b>1,574.1</b>	<b>0.0</b>	<b>1,574.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>5,992.9</b>	<b>0.0</b>	<b>5,992.9</b>	<b>460.3</b>	<b>460.3</b>	<b>0.0</b>	<b>1,118.1</b>	<b>0.0</b>	<b>1,118.1</b>
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	29.8	0.0	29.8															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	610.9	0.0	610.9															
Germany	854.1	0.0	854.1															
Greece	0.3	0.0	0.3															
Hungary	3.1	0.0	3.1															
Ireland	0.0	0.0	0.0															
Italy	7,037.6	460.2	6,577.4															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	23.1	0.0	23.1															
Romania	2.6	0.0	2.6															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	335.6	0.0	335.6															
Sweden	4.1	0.0	4.1															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	229.5	0.0	229.5															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	11.8	0.0	11.8															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Dillibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

Mediobanca - Banca di Credito Finanziario SpA

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
							(min EUR, %)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>8,820</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>10,002</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>0</b>	<b>0</b>
Central banks	147	0	0	0	0	0	0	124	0	0	0	0	0	0
General governments	5,740	0	0	0	3	0	0	7,111	0	0	0	3	0	0
Credit institutions	1,088	0	0	0	1	0	0	1,123	0	0	0	1	0	0
Other financial corporations	1,060	0	0	0	9	0	0	853	0	0	0	9	0	0
Non-financial corporations	786	0	0	0	2	0	0	792	0	0	0	3	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>44,803</b>	<b>284</b>	<b>2,228</b>	<b>2,228</b>	<b>248</b>	<b>1,149</b>	<b>569</b>	<b>44,948</b>	<b>248</b>	<b>2,144</b>	<b>2,144</b>	<b>322</b>	<b>1,123</b>	<b>538</b>
Central banks	79	0	0	0	0	0	0	169	0	0	0	0	0	0
General governments	20	0	0	0	4	0	0	462	0	16	16	0	2	0
Credit institutions	7,466	0	0	0	1	0	0	5,160	0	0	0	1	0	0
Other financial corporations	5,058	1	40	40	8	20	20	5,484	0	39	39	9	17	22
Non-financial corporations	14,526	80	1,098	1,098	62	457	381	15,609	65	1,054	1,054	60	470	353
of which: small and medium-sized enterprises at amortised cost	584	13	71	71	6	30	33	539	14	51	51	3	22	23
Households	17,653	203	1,090	1,090	173	672	169	18,064	182	1,034	1,034	251	635	163
<b>DEBT INSTRUMENTS other than HFT</b>	<b>53,623</b>	<b>284</b>	<b>2,228</b>	<b>2,228</b>	<b>262</b>	<b>1,149</b>	<b>569</b>	<b>54,950</b>	<b>248</b>	<b>2,144</b>	<b>2,144</b>	<b>337</b>	<b>1,123</b>	<b>538</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>20,419</b>		<b>5</b>	<b>5</b>	<b>19</b>	<b>1</b>	<b>0</b>	<b>13,509</b>		<b>9</b>	<b>9</b>	<b>15</b>	<b>2</b>	<b>0</b>

<sup>(1)</sup> 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

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

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

## 2016 EU-wide Transparency Exercise

### Forborne exposures

Mediobanca - Banca di Credito Finanziario SpA

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>1,600</b>	<b>1,191</b>	<b>641</b>	<b>592</b>	<b>451</b>	<b>1,680</b>	<b>1,203</b>	<b>657</b>	<b>608</b>	<b>331</b>
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	34	34	11	11	18	34	34	16	16	1
Non-financial corporations	934	852	382	372	275	959	853	393	388	144
of which: small and medium-sized enterprises at amortised cost	28	26	8	8	18	27	17	5	5	21
Households	631	305	248	209	158	687	317	248	203	187
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,600</b>	<b>1,191</b>	<b>641</b>	<b>592</b>	<b>451</b>	<b>1,680</b>	<b>1,203</b>	<b>657</b>	<b>608</b>	<b>331</b>
<b>Loan commitments given</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>9</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>1</b>

<sup>(1)</sup> 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□