



2015 EU-wide Transparency Exercise

Bank Name	Mediobanca - Banca di Credito Finanziario SpA
LEI Code	PSNL19R2RXX5U3QWHI44
Country Code	IT

2015 EU-wide Transparency Exercise

Capital

Mediobanca - Banca di Credito Finanziario SpA

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	8,250	8,883	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,513	7,137	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,356	2,379	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	4,530	4,734	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	968	1,427	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	13	13	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	64	51	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	36	41	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-426	-424	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1	-1	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-35	-98	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	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.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	-30	-47	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-17	-293	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	-945	-646	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	37	35	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-982	-681	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	0	0	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,513	7,137	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,737	1,745	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	1,782	1,779	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-45	-34	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	59,212	59,577	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.00%	11.98%	CA3 {1}	-
Tier 1 Capital ratio	11.00%	11.98%	CA3 {3}	-
Total Capital ratio	13.93%	14.91%	CA3 {5}	-



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Risk exposure amounts

Mediobanca - Banca di Credito Finanziario SpA

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	48,260	49,623
Risk exposure amount for securitisation and re-securitisations in the banking book	319	379
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	47,941	49,244
Risk exposure amount for position, foreign exchange and commodities (Market risk)	6,690	5,713
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	21	15
Risk exposure amount for Credit Valuation Adjustment	867	836
Risk exposure amount for operational risk	3,186	3,193
Other risk exposure amounts	210	212
Total Risk Exposure Amount	59,212	59,577

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

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Mediobanca - Banca di Credito Finanziario SpA

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	1,024	2,101
Of which debt securities income	143	283
Of which loans and advances income	776	1,547
Interest expenses	482	957
(Of which deposits expenses)	130	224
(Of which debt securities issued expenses)	353	733
(Expenses on share capital repayable on demand)	0	0
Dividend income	8	35
Net Fee and commission income	224	399
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	49	128
Gains or (-) losses on financial assets and liabilities held for trading, net	-13	-83
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	0	-1
Exchange differences [gain or (-) loss], net	57	182
Net other operating income /(expenses)	57	140
TOTAL OPERATING INCOME, NET	924	1,944
(Administrative expenses)	409	909
(Depreciation)	20	40
(Provisions or (-) reversal of provisions)	1	5
(Commitments and guarantees given)	0	-1
(Other provisions)	1	7
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	303	490
(Loans and receivables)	291	470
(Held to maturity investments, AFS assets and financial assets measured at cost)	11	20
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	4
(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	132	256
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	323	752
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	262	593
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	262	593
Of which attributable to owners of the parent	261	590

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

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Credit Risk - Standardised Approach

Mediobanca - Banca di Credito Finanziario SpA

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	4,391	4,574	44		5,588	5,764	1	
	Regional governments or local authorities	20	17	3		16	13	3	
	Public sector entities	56	6	3		56	58	14	
	Multilateral Development Banks	26	26	0		0	0	0	
	International Organisations	10	10	0		10	10	0	
	Institutions	20,276	7,769	2,756		18,075	7,621	2,954	
	Corporates	27,368	19,681	19,415		28,088	20,205	19,816	
	of which: SME	78	72	67		128	117	113	
	Retail	11,948	10,796	8,021		12,527	11,350	8,439	
	of which: SME	451	422	241		442	410	234	
	Secured by mortgages on immovable property	4,766	4,741	1,706		4,858	4,837	1,740	
	of which: SME	195	195	0		209	209	1	
	Exposures in default	2,422	1,206	1,374	1,199	2,408	1,164	1,330	1,224
	Items associated with particularly high risk	199	199	298		79	79	118	
	Covered bonds	350	350	71		313	313	55	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	275	264	264		276	265	265	
Equity	4,722	4,712	12,658		4,990	4,972	13,019		
Securitisation	221	221	319		155	155	379		
Other exposures	1,493	1,571	1,328		1,890	2,035	1,490		
Standardised Total²	78,544	56,145	48,260	1,463	79,329	58,841	49,623	1,482	

(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).

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
ITALY	Central governments or central banks	4,081	4,156	38		4,685	4,776	1	
	Regional governments or local authorities	20	17	3		16	13	3	
	Public sector entities	6	7	3		6	8	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,962	2,588	1,124		7,481	3,489	1,659	
	Corporates	13,635	9,585	9,354		13,260	9,591	9,303	
	of which: SME	64	62	57		61	59	56	
	Retail	11,630	10,571	7,853		12,214	11,133	8,061	
	of which: SME	449	421	240		434	405	231	
	Secured by mortgages on immovable property	4,742	4,718	1,698		4,832	4,811	1,730	
	of which: SME	195	195	74		208	207	79	
	Exposures in default	2,322	1,172	1,336	1,134	2,310	1,134	1,292	1,163
	Items associated with particularly high risk	168	168	252		47	47	70	
	Covered bonds	278	278	59		277	277	49	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	250	239	239		269	258	258	
Equity	4,538	4,529	12,477		4,832	4,814	12,861		
Securitisation									
Other exposures	1,410	1,410	1,267		1,807	1,807	1,434		
Standardised Total²	41,410	41,410	41,267	1,361	41,807	41,807	41,434	1,386	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central governments or central banks	113	113	0		302	465	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	50	50	0		50	50	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,487	1,168	333		4,638	1,548	452	
	Corporates	2,988	2,402	2,389		3,072	2,644	2,567	
	of which: SME	0	0	0		0	0	0	
	Retail	131	122	91		121	112	84	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	12	14	9	20	11	13	9
	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	31	31	31		30	30	30		
Securitisation									
Other exposures	4	4	1		4	4	1		
Standardised Total²	113	113	113	18	113	113	113	16	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,948	1,799	475		2,263	1,301	333	
	Corporates	1,270	1,038	989		1,056	690	671	
	of which: SME	0	0	0		0	0	0	
	Retail	16	15	11		14	13	10	
	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	1	1	1	2	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	20	20	2		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	5	5	5		5	5	5		
Securitisation									
Other exposures	1	1	0		2	2	0		
Standardised Total²	2,948	1,799	475	4	2,263	1,301	333	4	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	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	1,671	332	125		1,482	277	196	
	Corporates	1,241	1,017	1,017		1,323	1,108	1,102	
	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	3	0	0	3	3	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	52	52	10		37	37	5	
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				6				3	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central 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	336	133	38		386	123	44	
	Corporates	2,501	1,510	1,490		3,163	1,836	1,752	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	64	64	64		28	28	28		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				3				5	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Central governments or central banks	6	6	0		209	209	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	565	299	62		516	226	47	
	Corporates	1,439	1,119	1,113		1,229	902	889	
	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	18	18	18		30	30	30		
Securitisation	0	0	0		0	0	0		
Other exposures	21	21	4		22	22	4		
Standardised Total²				6				6	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central governments or central banks	0	0	0		53	53	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	230	196	113		114	100	60	
	Corporates	814	593	638		1,037	730	703	
	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	1	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)	8	8	8		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	1	1	0		0	0	0		
Standardised Total²				3				3	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Central governments or central banks	0	0	0		26	26	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	26	26	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	334	332	66		305	304	63	
	Corporates	551	532	541		532	496	507	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	10	10	10		0	0	0	
Equity	24	24	24		35	35	35		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
IRELAND	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	50	50	10		21	21	20	
	Corporates	694	242	238		722	228	224	
	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	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	18	18	18		18	18	18		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Central governments or central 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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²			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 does not include Securitisation exposures



2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Mediobanca - Banca di Credito Finanziario SpA

		IRB Approach									
		As of 31/12/2014					As of 30/06/2015				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	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	0		0	0	0	0	0	0	0	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
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0	0	0	0	0
	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	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										
	Securitisation	0		0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
IRB Total			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).

2015 EU-wide Transparency Exercise

Sovereign Exposure

Mediobanca - Banca di Credito Finanziario SpA

(mln EUR)		As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	France	151	0	151	0	0	151	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		17	0	17	0	0	17	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		168	0	168	17	0	151	0	0	0	0	0	0	0	3	0

2015 EU-wide Transparency Exercise

Sovereign Exposure

Mediobanca - Banca di Credito Finanziario SpA

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
	Germany	582	0	582	0	0	582	477	6	115	-1	0	0	0	0	0	
	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Hungary	13	0	13	0	0	13	0	0	0	0	0	0	0	15	0	
	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Italy	54	0	54	0	0	54	242	0	263	-3	0	0	0	0	0	
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Luxembourg	17	0	17	0	0	17	0	0	0	0	0	0	0	0	0	
	Total	739	0	404	6	0	399	477	6	115	-1	0	0	0	0	0	

2015 EU-wide Transparency Exercise

Sovereign Exposure

Mediobanca - Banca di Credito Finanziario SpA

(mln EUR)		As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
	United Kingdom	[0 - 3M]	0	0	0	0	0	0	0	6	0	0	0	0	20	0
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	50	0
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	6	0	0	0	0	70	0	
	Iceland	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Liechtenstein	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Norway	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Australia	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Canada	[0 - 3M]	0	0	52	0	0	52	0	0	0	0	0	0	0	0
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	52	0	52	0	0	52	0	0	0	0	0	0	0	0	
	Hong Kong	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Japan	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	U.S.	[0 - 3M]	0	0	0	0	0	26	0	117	-1	0	0	0	0	0
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	-1	0	0	-1	26	0	117	-1	0	0	0	0	

2015 EU-wide Transparency Exercise

Sovereign Exposure

Mediobanca - Banca di Credito Finanziario SpA

(mln EUR)		As of 31/12/2014													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	13	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	13	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		14	0	14	0	14	0	14	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	49	0	49	0	49	0	49	0	0	0	0	0	0	0	
Total		97	0	97	0	97	0	97	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	20	0	20	0	20	0	20	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	55	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		12	0	12	0	12	0	12	0	12	0	12	0	0	0
[5Y - 10Y]		5	0	5	0	5	0	5	0	0	0	50	2	0	0
[10Y - more]	13	0	13	0	13	0	13	0	0	0	0	0	0	0	
Total		49	0	49	0	49	0	36	0	0	0	50	2	55	0

Notes and definitions

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

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

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(mln EUR)		As of 30/06/2015														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	10	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		13	0	13	0	13	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	50	0	50	0	50	0	0	0	0	0	0	0	0	0		
Total		63	0	63	0	63	0	0	0	0	0	0	0	0		
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		5	0	5	0	5	0	0	0	0	35	2	0	0	0	
[10Y - more]	15	0	15	0	15	0	0	0	0	0	0	0	0	0		
Total		20	0	20	0	20	5	0	0	35	2	0	0			

Notes and definitions

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

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

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Mediobanca - Banca di Credito Finanziario SpA

	As of 31/12/2014							As of 30/06/2015							
	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 ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted								Of which: defaulted					
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	7,923	0	0	0	14	0	0	8,947	0	0	0	14	0	0	
Central banks	92	0	0	0	0	0	0	149	0	0	0	0	0	0	
General governments	4,231	0	0	0	4	0	0	5,532	0	0	0	4	0	0	
Credit institutions	1,432	0	0	0	1	0	0	1,271	0	0	0	1	0	0	
Other financial corporations	1,352	0	0	0	9	0	0	1,223	0	0	0	9	0	0	
Non-financial corporations	816	0	0	0	1	0	0	773	0	0	0	1	0	0	
Loans and advances (including at amortised cost and fair value)	43,864	284	2,408	2,398	240	1,181	727	44,624	256	2,385	2,385	240	1,230	530	
Central banks	20	0	0	0	0	0	0	136	0	0	0	0	0	0	
General governments	36	0	0	0	4	0	0	103	0	0	0	4	0	0	
Credit institutions	5,825	0	0	0	1	0	0	5,900	0	0	0	1	0	0	
Other financial corporations	8,380	0	40	30	14	15	20	6,806	1	40	40	8	15	20	
Non-financial corporations	13,248	47	1,269	1,269	75	546	520	14,653	27	1,245	1,245	68	583	340	
Households	16,355	237	1,099	1,099	146	620	187	17,025	228	1,101	1,101	159	632	170	
DEBT INSTRUMENTS other than HFT	51,787	284	2,408	2,398	254	1,181	727	53,571	256	2,385	2,385	255	1,230	530	
OFF-BALANCE SHEET EXPOSURES	49,125		2	0	20	0	114	21,450		1	1	18	0	38	

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

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

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

2015 EU-wide Transparency Exercise

Forborne Exposures

Mediobanca - Banca di Credito Finanziario SpA

	As of 31/12/2014					As of 30/06/2015				
	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 ²		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, %)										
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)	1,821	1,317	687	623	544	1,731	1,336	757	704	413
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	25	25	3	3	19	34	34	11	11	18
Non-financial corporations	1,135	967	452	423	391	1,073	990	516	498	239
Households	660	324	232	197	134	624	312	230	196	157
DEBT INSTRUMENTS other than HFT	1,821	1,317	687	623	544	1,731	1,336	757	704	413
Loan commitments given	2	0	0	0	0	1	1	0	0	0

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



2015 EU-wide Transparency Exercise

Leverage ratio

Mediobanca - Banca di Credito Finanziario SpA

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	6,513	7,137	LCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	64,096	65,324	LCom {21}	
C	Leverage ratio	10.16%	10.93%	A/B	

2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Mediobanca - Banca di Credito Finanziario SpA

	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
(min EUR, %)				
Loans and advances	<i>5,476</i>	<i>6,288</i>	<i>6,379</i>	<i>6,376</i>
of which: Other financial corporations	<i>122</i>	<i>134</i>	<i>133</i>	<i>133</i>
of which: Non-financial corporations	<i>868</i>	<i>1,609</i>	<i>1,538</i>	<i>1,538</i>
of which: Households	<i>4,486</i>	<i>4,545</i>	<i>4,708</i>	<i>4,705</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.