



2024 EU-wide Transparency Exercise

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

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

2024 EU-wide Transparency Exercise

Key Metrics

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

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,649	7,532	7,285	7,222	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,649	7,532	7,285	7,222	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,649	7,532	7,285	7,222	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	7,649	7,532	7,285	7,222	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,706	8,546	8,550	8,438	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,706	8,546	8,550	8,438	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	50,127	49,088	48,649	47,622	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	50,127	49,088	48,649	47,622	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.26%	15.34%	14.97%	15.17%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.26%	15.34%	14.97%	15.17%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.26%	15.34%	14.97%	15.17%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.26%	15.34%	14.97%	15.17%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.37%	17.41%	17.57%	17.72%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.37%	17.41%	17.57%	17.72%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	97,937	96,165	99,097	102,161	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.81%	7.83%	7.35%	7.07%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2024 EU-wide Transparency Exercise

Leverage ratio

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

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,649	7,532	7,285	7,222	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	6,368	6,217	6,021	5,946	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	97,937	96,165	99,097	102,161	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	96,656	94,850	97,833	100,884	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.81%	7.83%	7.35%	7.07%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.59%	6.55%	6.15%	5.89%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	8,706	8,546	8,558	8,438	C01.00.0000.0000	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,849	7,592	7,285	7,222	C01.00.0000.0000	Article 52 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,358	2,370	2,376	2,371	C01.00.0000.0000	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,935	8,143	8,165	7,868	C01.00.0000.0000	Articles 36(1) point (c), 26(2) and 36(1) point (g) of CRR
	A.1.3	Accumulated other comprehensive income	-6	-125	-8	-78	C01.00.0000.0000	Articles 41(10), 26(1) point (e) and 36(1) point (j) of CRR
	A.1.4	Other Reserves	10	10	10	10	C01.00.0000.0000	Articles 41(17) and 26(1) point (k) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00.0000.0000	Articles 41(21), 26(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	37	37	37	35	C01.00.0000.0000	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-241	-77	-95	-100	C01.00.0000.0000	Articles 32 to 35 and 36(1) point (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-755	-1,058	-1,072	-1,009	C01.00.0000.0000 - C01.00.0000.0000	Articles 41(23), 36(1) point (b) and 37 of CRR; Articles 41(23), 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)	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00.0000.0000	Articles 41(10), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00.0000.0000	Articles 41(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-48	-25	-93	-109	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	Articles 42(6), 36(1) point (h) (i) and 80 to 91 of CRR; Articles 36(1) point (h) (i), 34(2) point (b), 24(4) point (b) and 29 of CRR; Articles 36(1) point (h) (i) and 27(2) of CRR; Articles 36(1) point (h) (i) and 131(b) of CRR and Articles 36(1) point (i) (ii) and 122(a) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-48	-25	-93	-109	C01.00.0000.0000	Articles 36(1) point (h) (i), 24(2) point (b), 24(4) point (b) and 29 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00.0000.0000	Articles 42(7), 36(1) point (h) (ii) and 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (c) and 39 of CRR; Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-2,785	-2,867	-3,100	-2,866	C01.00.0000.0000	Articles 42(7), 36(1) point (h) (ii), 45, 46, 47, 49(2) point (b), 49(2) point (c) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-125	-169	-188	-191	C01.00.0000.0000	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-10	-10	-1	-1	C01.00.0000.0000	Articles 36(1) point (h) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (h) and Article 132(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00.0000.0000	Articles 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	-11	-9	-5	C01.00.0000.0000	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00.0000.0000	-
	A.1.21	Transitional adjustments	1,281	1,215	1,264	1,277	NAI (S.1.1.6 - L.1.1.9 - L.1.1.9)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00.0000.0000	Articles 48(2) to (5), and 48A to 48F of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00.0000.0000	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,281	1,215	1,264	1,277	C01.00.0000.0000	Articles 480 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00.0000.0000	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00.0000.0000	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,849	7,592	7,285	7,222	C01.00.0000.0000	Articles 29 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,056	1,014	1,265	1,216	C01.00.0000.0000	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	927	888	1,138	1,097	C01.00.0000.0000 - C01.00.0000.0000	-	
A.4.2	Other Tier 2 Capital components and deductions	129	126	127	119	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00.0000.0000 - C01.00.0000.0000 + C01.00.0000.0000 - C01.00.0000.0000	-	
B	TOTAL RISK EXPOSURE AMOUNT	50,127	49,088	48,549	47,622	C01.00.0000.0000	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	5,487	5,542	5,334	5,350	C01.00.0000.0000	-	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.26%	15.34%	14.97%	15.17%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.26%	15.34%	14.97%	15.17%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.37%	17.41%	17.57%	17.72%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,368	6,217	6,021	5,946	A.1.A.1.13.A.1.13+MIN(A.2.A.1.13.A.2.2-A.4.A+MIN(A.2.A.1.13.A.2.2-A.4.A))	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.37%	14.28%	13.90%	14.07%	SR 1(5) (4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0000.0000	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0000.0000	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0000.0000	-
	F	Adjustments included in RWs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0000.0000	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 Capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

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

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	41,327	40,401	39,857	38,700	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	19,968	19,520	18,870	19,109	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	21,359	20,881	20,987	19,591	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,501	1,573	1,555	1,631	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	407	427	415	325	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	101	97	128	168	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,107	1,905	2,010	1,681	C 02.00 (r0520, c0010)
Of which the standardised approach	2,107	1,905	2,010	1,681	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	54	74	54	63	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,684	4,684	4,684	5,117	C 02.00 (r0590, c0010)
Of which basic indicator approach	4,684	4,684	4,684	5,117	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	50,127	49,088	48,649	47,622	

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

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

2024 EU-wide Transparency Exercise
P&L

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

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	952	1,953	2,951	3,965
Of which debt securities income	93	207	315	430
Of which loans and advances income	856	1,741	2,628	3,525
Interest expenses	463	964	1,481	2,026
(Of which deposits expenses)	243	516	792	1,061
(Of which debt securities issued expenses)	161	335	521	736
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	11	28	44	138
Net Fee and commission income	145	352	559	807
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	2	14	17	8
Gains or (-) losses on financial assets and liabilities held for trading, net	15	32	106	41
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	33	36	19	35
Gains or (-) losses from hedge accounting, net	3	-2	0	2
Exchange differences [gain or (-) loss], net	-9	6	-11	-2
Net other operating income /(expenses)	47	86	134	191
TOTAL OPERATING INCOME, NET	736	1,540	2,337	3,159
(Administrative expenses)	341	723	1,114	1,524
(Cash contributions to resolution funds and deposit guarantee schemes)	0	24	24	57
(Depreciation)	24	49	76	110
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	1	2	7	3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	-2	-1	-1
(Other provisions)	2	5	8	4
Of which pending legal issues and tax litigation ¹	0	0	0	2
Of which restructuring ¹	0	0	0	-3
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	57	140	200	248
(Financial assets at fair value through other comprehensive income)	0	2	2	2
(Financial assets at amortised cost)	57	138	198	246
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	42
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	145	226	356	528
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	458	827	1,272	1,704
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	352	613	949	1,277
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	352	613	949	1,277
Of which attributable to owners of the parent	351	611	946	1,273

¹ Information available only as of end of the year

² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

For this bank the financial year ends in June. Therefore, P&L items for September 2023 refer to 1 quarter (3 quarters for the other banks in the sample), for December 2023 refer to 2 quarters (4 quarters for the other banks in the sample), for March 2024 refer to 3 quarters (1 quarter for the other banks in the sample), for June 2024 refer to 4 quarters (2 quarters for the other banks in the sample).

2024 EU-wide Transparency Exercise
 Total Assets: fair value and impairment distribution
 Mediobanca - Banca di Credito Finanziario S.p.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	6,484				5,043				2,447				3,668				IAS 1.54 (f)	
Financial assets held for trading	10,388	7,109	2,794	486	11,132	8,054	2,565	493	12,925	9,502	2,787	636	15,409	12,381	2,422	806	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	568	153	2	413	603	180	2	421	614	184	2	429	659	188	84	387	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	621	86	536	0	678	113	565	0	746	104	630	13	719	127	579	13	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	6,920	6,418	199	304	6,342	5,709	356	276	6,590	6,157	216	217	6,906	6,415	284	207	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	60,862				62,987				62,839				63,549				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,353	0	1,353	0	688	0	688	0	678	0	678	0	706	0	706	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	7,178				7,201				7,509				7,479					
TOTAL ASSETS	94,385				94,753				94,349				99,095				IAS 1.8(a), XI 6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	6,655	91	0	-7	-1	0	6,063	32	0	-8	-1	0	6,293	30	0	-8	-1	0	6,637	20	0	-7	-1	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortized cost	Debt securities	4,214	11	0	-4	-5	0	4,367	11	0	-4	-5	0	4,393	11	0	-4	-5	0	4,253	17	0	-3	-6	0	Annex V Part 1.31.44(b)
	Loans and advances	54,100	2,859	1,376	-325	-380	-886	55,799	3,161	1,264	-316	-418	-892	55,552	3,220	1,322	-322	-411	-918	56,844	2,624	1,209	-301	-370	-635	Annex V Part 1.31.44(a)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

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

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	9,428	9,349	9,368	9,505	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	2,138	3,384	3,924	4,239	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	67,111	67,555	66,077	70,324	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,005	1,391	1,478	1,432	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	180	178	174	158	IAS 37.10; IAS 1.54(l)
Tax liabilities	798	510	608	708	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,771	1,332	1,320	1,487	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	6	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	83,438	83,699	82,949	87,852	IAS 1.9(b); IG 6
TOTAL EQUITY	10,946	11,054	11,401	11,243	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	94,385	94,753	94,349	99,095	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		7,063	6,070	6,423	5,986	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	62	66	58	49	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	4,308	4,605	4,364	4,902	Annex V.Part 1.31
Deposits	Central banks	4,612	3,364	2,141	1,313	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	102	109	108	233	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	60	48	34	155	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,823	8,916	8,686	9,634	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	596	219	253	279	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,982	7,240	7,114	8,909	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	1,573	1,512	1,646	2,370	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,852	5,553	5,053	6,051	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,235	2,508	2,352	3,619	ECB/2013/33 Annex 2.Part 2.9.1
	Households	19,796	20,303	19,568	19,779	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	11,249	11,406	10,824	11,283	Annex V.Part 1.42(f), 44(c)
Debt securities issued		23,446	24,490	26,546	28,325	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,365	1,394	1,684	1,683	Annex V.Part 1.37
Other financial liabilities		638	965	784	319	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		80,683	81,680	80,847	85,499	

2024 EU-wide Transparency Exercise

Market Risk

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

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023										
Traded Debt Instruments	1,626	1,347	0	0	0	0							0	0	0	0								
Of which: General risk	630	405	0	0	0	0							0	0	0	0								
Of which: Specific risk	978	923	0	0	0	0							0	0	0	0								
Equities	477	557	0	0	0	0							0	0	557	0								
Of which: General risk	54	58	0	0	0	0							0	0	0	0								
Of which: Specific risk	90	143	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	2,105	1,904	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024										
Traded Debt Instruments	1,371	1,309	0	0	0	0							0	0	0	0								
Of which: General risk	388	410	0	0	0	0							0	0	0	0								
Of which: Specific risk	959	878	0	0	0	0							0	0	0	0								
Equities	638	372	0	0	0	0							0	0	0	0								
Of which: General risk	22	16	0	0	0	0							0	0	16	0								
Of which: Specific risk	123	68	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	2,010	1,681	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	59	59	10	41	41	41	0	0
	Corporates	2,098	2,128	673	2,088	2,186	733	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	29	13	0	15	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	31	20	0	10	10	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	0	0	1	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	106	116	317	129	73	261	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MONACO	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,407	138	138	1,489	202	202	0	0
	Corporates	1,407	138	138	1,489	202	202	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	348	46	15	354	46	34	0	0
	Secured by mortgages on immovable property	67	62	21	65	42	11	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	740	740	0	0	740	740	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	124	121	24	50	50	16	0	0
	Corporates	270	117	117	250	100	100	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	19	19	7	20	20	7	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	28	28	21	28	28	28	0	0	
Equity	1	1	1	7	7	18	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	430	430	0	0	281	281	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	831	852	172	831	792	158	0	0
	Corporates	148	28	28	158	66	66	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	170	170	43	36	36	53	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	482	28	21	138	131	41	0	0
	Corporates	20	15	15	44	31	31	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	1	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	13	13	13	10	10	10	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	29	29	2	2	84	84	14	14
	Corporates	2,066	1,774	723	2,942	2,042	1,824	654	654
	of which SME	0	0	0	0	0	0	0	0
	Retail	19	7	9	9	19	7	9	9
	of which SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	13	13	9	9	13	13	12	12
	of which SME	0	0	0	0	0	0	0	0
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	28	28	28	28	4	4	4	4
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	6	6	6	6	3	3	3	3	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	7	7	7	7	7	7	7	7	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁽²⁾				3				2	

(1) Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
MONACO	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1,427	1,044	1,044	1,512	1,512	202	202	202
	of which SME	0	0	0	0	0	0	0	0
	Retail	426	82	82	427	79	79	79	79
	of which SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	9	9	9	9	9	9	9	9
	of which SME	0	0	0	0	0	0	0	0
	Exposures in default	14	1	3	1	14	1	1	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	22	22	22	22	22	22	22	22	
Standardised Total⁽²⁾				1				1	

(1) Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	112	112	22	22	99	99	20	20
	Corporates	371	365	365	310	375	375	176	176
	of which SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	1	1	1	1
	of which SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	20	20	7	12	12	12	4	4
	of which SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	7	7	11	11
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	28	28	27	27	20	20	27	27	
Equity	8	8	18	18	8	8	18	18	
Other exposures	1	1	1	1	0	0	0	0	
Standardised Total⁽²⁾				2				2	

(1) Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	428	428	0	0	327	327	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	819	795	139	139	819	795	139	139
	Corporates	82	30	30	344	344	132	132	132
	of which SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	2	2	0	0
	of which SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	32	32	77	77	34	34	242	242	
Equity	314	314	436	436	378	378	467	467	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁽²⁾				6				6	

(1) Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	205	7	7	7	11	11	2	2
	Corporates	51	35	35	43	32	30	30	30
	of which SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	1	0	0	0	0
	of which SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which SME	0	0	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	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	10	10	10	10	10	10	10	10	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁽²⁾				6				6	

(1) Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		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			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
UNITED KINGDOM		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	36	3	36	11	1	2	35	3	35	
		Retail - Secured on real estate property	36	3	36	11	1	2	35	3	35	
		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	36	3	36	11	1	2	35	3	35	
		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	0	0	0	0	0	0	0	0	0	
		Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
		IRB Total	36	3	36	11	1	2	35	3	35	

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

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		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			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
MONACO		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	87	0	87	72	0	1	87	0	72	
		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	8	0	8	2	0	0	8	0	2	
		Retail - Secured on real estate property	8	0	8	2	0	0	8	0	2	
		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	8	0	8	2	0	0	8	0	2	
		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	0	0	0	0	0	0	0	0	0	
		Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
		IRB Total	87	0	87	72	0	1	87	0	72	

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

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		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			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
UNITED STATES		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	1,504	0	1,412	678	0	2	1,250	0	1,151	
		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	12	0	12	2	0	0	16	0	2	
		Retail - Secured on real estate property	12	0	12	2	0	0	16	0	2	
		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	12	0	12	2	0	0	16	0	2	
		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	0	0	0	0	0	0	0	0	0	
		Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
		IRB Total	1,504	0	1,412	678	0	2	1,250	0	1,151	

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

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		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			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
LUXEMBOURG		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	839	0	821	392	0	2	951	0	348	
		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	1	0	1	0	0	1	1	0	0	
		Retail - Secured on real estate property	1	0	1	0	0	1	1	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	1	0	1	0	0	1	1	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	0	0	0	0	0	0	0	0	0	
		Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
		IRB Total	839	0	821	392	0	2	951	0	348	

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

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		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			
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		
NETHERLANDS		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	1,204	0	785	303	0	1	1,241	0	779	
		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	3	0	3	0	0	0	3	0	0	
		Retail - Secured on real estate property	3	0	3	0	0	0	2	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	3	0	3	0	0	0	2	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	0	0	0	0	0	0	0	0	0	
		Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
		IRB Total	1,204	0	785	303	0	1	1,241	0	779	

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

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

As of 31/12/2023

Direct exposures														Risk weighted exposure amount	
On balance sheet												Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		202	202	170	0	0	32	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0
		12	12	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0
		214	214	170	0	12	32	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards 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

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

Regions

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

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

As of 30/06/2024

(min EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	30	30	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		32	32	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		154	154	126	0	28	0	0	0	0	0	0	0	0	0	0	0	0
		12	12	0	0	12	0	0	0	0	0	0	0	0	0	0	0	0
		13	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		292	292	31	0	211	0	0	0	0	0	0	0	0	0	0	0	0
		603	603	220	0	251	32	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards 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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Mediobanca - Banca di Credito Finanziario S.p.A.

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²				On performing exposures ³		On non-performing exposures ³			Of which performing but past due >30 days and <=90 days		Of which non-performing ²				On performing exposures ³		On non-performing exposures ³		
			Of which: defaulted	Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴								Of which: defaulted	Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴					
mil. EUR																						
Cash balances at central banks and other demand deposits	6,374	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	11,005	0	0	0	0	0	0	0	0	0	10,588	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	8,780	0	0	0	0	0	0	0	0	0	8,413	0	0	0	0	0	0	0	0	0	0	
Credit institutions	813	0	0	0	0	0	0	0	0	0	797	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,087	0	0	0	0	0	0	0	0	0	1,040	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	326	0	0	0	0	0	0	0	0	0	331	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	58,877	131	1,388	1,388	1,376	705	992	988	111	60,825	116	1,299	1,299	1,284	734	898	892	123				
Central banks	100	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	
General governments	321	10	2	2	2	4	1	1	0	468	11	2	2	2	4	1	1	0				
Credit institutions	4,770	0	0	0	0	0	0	0	0	4,940	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	6,789	2	14	14	8	17	11	4	3	7,976	3	14	14	7	43	11	4	4				
Non-financial corporations	16,933	37	251	251	247	84	167	167	26	16,888	21	158	158	149	86	75	75	35				
of which: small and medium-sized enterprises	1,102	4	44	44	44	12	28	28	13	1,058	5	81	81	81	15	59	59	16				
of which: Loans collateralised by commercial immovable property	1,021	4	70	70	70	11	50	50	20	969	4	63	63	63	11	47	47	14				
Households	29,964	85	1,120	1,120	1,120	618	814	814	81	30,482	81	1,126	1,126	1,126	619	812	812	84				
of which: Loans collateralised by residential immovable property	12,614	33	152	152	152	59	75	75	77	12,529	31	159	159	159	51	75	75	80				
of which: Credit for consumption	15,448	40	905	905	905	546	693	693	0	15,570	43	908	908	908	544	694	694	0				
DEBT INSTRUMENTS other than MPT	76,252	131	1,388	1,388	1,376	722	992	988	111	76,334	116	1,299	1,299	1,284	752	898	892	123				
OFF-BALANCE SHEET EXPOSURES	15,727					21	0	0		19,295					20	0	0					

¹ For the definition of non-performing exposures please refer to Article 47a(2) of Regulation (EU) No 575/2013 (CRD).

² Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

⁴ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (template F 18.00 / F 18.00). For the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credits impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

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

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾						
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which: defaulted	Of which Stage ⁽⁴⁾					Of which: defaulted	Of which Stage ⁽⁴⁾								
(in € bn)																						
Cash balances at central banks and other demand deposits	2,325	0	0	0	0	0	0	0	0	0	3,559	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	10,800	0	0	0	0	17	0	0	0	0	11,068	0	0	0	0	17	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	8,607	0	0	0	0	2	0	0	0	0	8,882	0	0	0	0	3	0	0	0	0	0	
Credit institutions	836	0	0	0	0	5	0	0	0	0	727	0	0	0	0	4	0	0	0	0	0	
Other financial corporations	1,139	0	0	0	0	0	0	0	0	0	1,148	0	0	0	0	7	0	0	0	0	0	
Non-financial corporations	318	0	0	0	0	4	0	0	0	0	301	0	0	0	0	3	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	66,877	156	1,329	1,329	1,322	733	925	918	118	0	61,483	145	1,337	1,337	1,209	692	923	835	108	0	0	
Central banks	100	0	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	
General governments	260	8	2	2	2	4	2	2	0	0	252	12	2	2	2	6	1	1	0	0	0	
Credit institutions	4,531	0	0	0	0	0	0	0	0	0	4,971	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	8,310	2	10	10	4	42	8	1	2	0	8,512	30	7	7	1	12	7	0	0	0	0	
Non-financial corporations	16,816	42	153	153	153	61	79	79	33	0	16,832	19	161	161	161	53	76	76	31	0	0	
of which: small and medium-sized enterprises	1,519	30	77	77	77	16	58	58	16	0	1,342	5	78	78	78	15	59	59	59	16	0	
of which: Loans collateralised by commercial immovable property	922	6	61	61	63	11	46	46	11	0	954	2	59	59	59	10	46	46	46	11	0	
Households	30,667	102	1,164	1,164	1,164	521	841	841	81	0	30,817	84	1,166	1,166	1,044	620	839	757	757	76	0	
of which: Loans collateralised by residential immovable property	12,502	29	149	149	149	53	72	72	77	0	12,509	27	146	146	146	47	74	74	74	71	0	
of which: Credit for consumption	15,794	41	950	950	950	546	723	723	0	0	15,880	43	948	948	827	547	713	632	632	0	0	
DEBT INSTRUMENTS other than HFT	79,802	156	1,329	1,329	1,322	795	925	918	118	0	76,191	145	1,337	1,337	1,209	709	923	835	108	0	0	
OFF-BALANCE SHEET EXPOSURES	24,421		4	4	4	20	1	1	0	0	22,616		4	4	4	21	1	1	1	1	0	0

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.01 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/1451 - IT5 on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

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

	As of 30/09/2023						As of 31/12/2023						
	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 ¹		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 collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(min EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	1,189	512	478	383	274	43	1,142	454	419	322	260	43	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	21	11	10	10	1	1	26	11	11	10	1	1	
Non-financial corporations	347	117	107	96	139	16	317	64	56	42	130	12	
of which: small and medium-sized enterprises	40	22	16	13	23		69	49	39	37	29		
Households	821	384	361	277	133	26	799	379	351	270	129	30	
DEBT INSTRUMENTS other than HFT	1,189	512	478	383	274		1,142	454	419	322	260		
Loan commitments given	55	0	1	0	2	0	19	0	1	0	0	0	0
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

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

	As of 31/03/2024						As of 30/06/2024						
	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		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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	1,063	449	410	320	201	39	1,014	444	404	315	195	35	35
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	18	7	8	7	0	0	22	7	8	7	0	0	0
Non-financial corporations	252	59	53	43	77	11	210	58	53	44	76	10	10
of which: small and medium-sized enterprises	67	47	39	37	27		64	48	40	38	23		23
Households	793	384	348	270	124	27	782	379	343	264	119	26	26
DEBT INSTRUMENTS other than HFT	1,063	449	410	320	201		1,014	444	404	315	195		35
Loan commitments given	23	0	1	0	0	0	16	0	1	0	0	0	0
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Mediobanca - Banca di Credito Finanziario S.p.A.

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
A Agriculture, forestry and fishing	30	1	1	30	1	0	29	0	0	29	0	0	26	2	2	26	2	0	25	2	2	25	2	0
B Mining and quarrying	15	0	0	15	0	0	28	0	0	28	0	0	22	0	0	22	0	0	4	0	0	4	0	0
C Manufacturing	4,098	17	17	4,098	17	0	4,391	26	26	4,361	38	0	3,992	20	20	3,992	33	0	4,197	22	22	4,197	29	0
D Electricity, gas, steam and air conditioning supply	1,119	0	0	1,119	2	0	723	0	0	723	1	0	619	0	0	619	1	0	778	0	0	778	1	0
E Water supply	65	1	1	65	1	0	307	1	1	307	1	0	26	1	1	26	1	0	71	1	1	71	1	0
F Construction	723	12	12	723	11	0	795	11	11	786	10	0	791	10	10	791	10	0	655	10	10	655	9	0
G Wholesale and retail trade	1,235	73	73	1,235	79	0	1,496	17	17	1,479	26	0	1,269	18	18	1,269	24	0	1,356	17	17	1,356	25	0
H Transport and storage	657	3	3	657	3	0	460	16	16	460	3	0	612	17	17	612	3	0	527	17	17	527	3	0
I Accommodation and food service activities	68	2	2	68	3	0	69	2	2	69	3	0	69	2	2	69	3	0	66	2	2	66	3	0
J Information and communication	1,062	1	1	1,062	4	0	1,040	2	2	1,040	4	0	1,075	2	2	1,075	5	0	1,008	1	1	1,008	4	0
K Financial and insurance activities	1,855	0	0	1,855	3	0	1,651	0	0	1,651	3	0	1,737	0	0	1,737	2	0	1,424	0	0	1,424	1	0
L Real estate activities	1,727	22	22	1,727	35	0	1,905	69	69	1,836	34	0	1,701	66	66	1,701	32	0	1,723	65	65	1,723	32	0
M Professional, scientific and technical activities	2,444	3	3	2,444	8	0	3,089	3	3	3,089	7	0	3,421	2	2	3,421	6	0	4,013	2	2	4,013	6	0
N Administrative and support service activities	972	7	7	972	5	0	1,073	7	7	1,073	6	0	1,116	6	6	1,116	6	0	777	6	6	777	6	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
Q Human health services and social work activities	151	56	56	147	38	0	131	10	10	123	4	0	130	4	4	130	5	0	116	5	5	116	4	0
R Arts, entertainment and recreation	42	0	0	42	0	0	0	0	0	0	0	0	9	0	0	9	0	0	9	0	0	9	0	0
S Other services	28	2	2	28	2	0	44	2	2	44	2	0	28	2	2	28	2	0	179	2	2	179	4	0
Loans and advances	16,933	251	251	16,029	230	0	16,886	158	158	16,877	141	0	16,816	153	153	16,816	138	0	16,832	161	161	16,832	129	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.