

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

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.



## **Key Metrics**

(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
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



# Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	7,649	7,532	7,285	7,222	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	6,368	6,217	6,021	5,946	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	



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		(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	(91999 E.U.R., %) OWN FUNDS	8,706	8,546	8,550	8,438	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (not of deductions and after applying transitional adjustments)	7,649	7,532	7,285	7,222	C 01.00 (10020,c0010)	Article 50 of CRR
	A1.1	Capital instruments eligible as CET\$ Capital (including share premium and net own capital	2,358	2,370	2,376	2,571	C 01.00 (r0030,c0010)	Atticles 26(1) points (a) and (b), 27 to 26, 26(1) point (f) and 42 of CRR
	A1.2	instruments)  Retained earnings	7,935	8,143	8,165	7,808	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-6	-125	-8	-78	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CFR
	A1.4	Other Reserves	10	10	10	10	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A1.6	Minority interest given recognition in CET1 capital	37	37	37	35	C 01.00 (r0220,c0010)	Artische B4 of CRIPR
	A1.7	Adjustments to CET1 due to prudential filters	-241	-77	.95	-100	C 01.00 (r0250,c0010)	Assicion 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill)	-755	-1,058	-1,072	-1,009	C 01.00 (0250,c0010) + C 01.00 (r0340,c0010)	Articles 3.2 to 3.0 or latin 3b; (1) point (i) or CHR.  Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A1.9	(-) Interrigine asserts (including Goldowni)  (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated		-1,050		-1,009	C 01.00 (0370,c0010) * C 01.00 (10340,c0010)	Ancies 4(113), 36(1) point (6) and 27 or CHAP. Ancies 4(115), 36(1) point (6) and 27 point (8) or CLA  Atticles 26(1) point (c) and 28 of CRR
	_	DTLs	0		0			
	A1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (+0380,c0010)	Articles 36(1) point (d), 43 and 159 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r9430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A1.13		0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Articles 36(1) point (j) of CRR  Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-48	-25	-93	-109	C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	point (b) and 258 of CRIR, Articles 36(1) point b) (iii) and 379(3) of CRIR, Articles 36(1) point b) (iv) and 153(8) of CRIR and Articles 36(1) point b) (iv) and 155(4) of CRIR.
	A.1.14.1	Of which: from securitisation positions (-)  (-) Holizings of CEF1 capital in struments of financial sector entities where the institution does not have	-48	-25	-93	-109	C 01.00 (r0460,c0010)	Articles 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	<ul> <li>(-) Holdings of CE11 capital instruments of manical sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	C 01.00 (r0460,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CFR
OWN FUNDS	A1.17	<ul> <li>Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	-2,785	-2,867	-3,100	-2,986	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (I; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18		-125	-169	-188	-191	C 01.00 (r0510,c0010)	Article 48 of CFR
	A.1.18A		-10	-10	-1	-1	C 01.00 (40513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (40514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	-11	.9	-5	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		0	0	0	0	C 01.00 (r0529,c0010)	-
	A1.21		1,281	1,315	1,264	1,277	CA1(1.1.6+1.1.8+1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 463(1) to (3), and 464 to 467 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0340,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		1,281	1,315	1,264	1,277	C 01.00 (40520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article G1 of CRR
	A.2.1		0	0	0	0	C 01.00 (40540,c0010) + C 01.00 (10670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A2.3		0	0	0	0	C 01.00 (r0590,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A2.4		0	0	0	0	C 01.00 (r0650,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,649	7,532	7,285	7,222	C 01.00 (40015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,056	1,014	1,265	1,216	C 01.00 (49750,c0010)	Article 71 of CRR
	A4.1		927	888	1,138	1,097	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		129	126	127	119	C 01.00 (r0910,c0010) = C 01.00 (r0920,c0010) = C 01.00 (r0920,c0010) = C 01.00 (r0960,c0010) = C 01.00 (r0950,c0010) = C 01.00 (r0955,c0010) = C 01.00 (r0950,c0010) = C 01.00 (r0955,c0010) =	
	A.4.3		0	0	0	0	C 01.00 (98978,c0010) * C 01.00 (76978,c0010) * C 01.00 (98978,c0010) * C 01.00 (76909,c0010) * C 01.00 (9890,c0010) * C 01.00 (76909,c0010) *	
	В	TOTAL RISK EXPOSURE AMOUNT	50,127	49,088	48,649	47,622	C 02.00 (r0010,c0010)	Articles 92(2), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1		5,487	5,542	5,334	5,350	C 05.01 (10010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.26%	15.34%	14.97%	15.17%	GA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.26%	15.34%	14.97%	15.17%	GA3 (3)	-
павлияла репод	C.3	TOTAL CAPITAL RATIO (transitional period)	17.37%	17.41%	17.57%	17.72%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,368	6,217	6,021	5,946	[A1-A113-A121+MNJA2+A113-A22- A24+MNJA4+A22-A43,0],0]]	-
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.27%	14.28%	13.90%	14.07%	A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)] [D.13(8-8.1)	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to ATI due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to 7.12 due to IFRS 9 transitional arrangements	0	0		0	C 05.01 (19440,c0030)	
	F	Adjustments to 12 due to 19 to 3 strainstitional arrangements  Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0040)	
		Adjustments included in NWAS due to IHRS 9 translational air angellments  and on bank's supervisory reporting. Therefore, any capital instruments that are not disjoice from a regulatory point of view and the supervisory reporting.					Innum/record	



#### Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	41,327	40,401	39,857	38,700	C 02.00 (6040, c0110) (-C 07.00 (6060, c0220, s001) + C 07.00 (6110, c0220, s001) + C 07.00 (6130, c0220, s001) + C 07.00 (6130, c0220, s001) + C 08.01 (6040, c0200, s001) + C 08.01 (6040, c0200, s001) + C 08.01 (6050, c0200, s002) + C 08.01 (605
Of which the standardised approach	19,969	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 (n0310, c0010) - [C 08.01 (n0040, c0260, s001) + C 08.01 (n0050, c0260, s001) + C 08.01 (n0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>†</sup>	1,501	1,573	1,555	1,631	C 07.00 (r0090, ctr220, s001) + C 07.00 (r0110, ctr220, s001)+ C 07.00 (r0130, c0220, s001)+ C 08.01 (r0040, c0280, s002)+ C 08.01 (r0050, c0280, s002)+ C 08.01 (r0050, c0280, s002)+ C 08.01 (r0050, c0280, s002)+ C 02.00 (r0480, c0010)]
Credit valuation adjustment - CVA	407	427	415	325	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	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, c0801)*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	

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

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.



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 <sup>1</sup>	0	0	0	2
Of which restructuring <sup>1</sup>	0	0	0	-3
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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

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

For this bank the financial year ends in June. Therefore, P&L items for September 2023 refer to 1 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).

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



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	1			As of 31	/12/2023			As of 31/0	03/2024			As of 30/0	16/2024		
			Fair value hierarch	у			Fair value hierarchy			ı	Fair value hierarch	y		Fair value hierarchy			
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	6,494				5,043				2,447				3,668				IAS 1.54 (I)
Financial assets held for trading	10,388	7,109	2,794	486	11,132	8,054	2,585	493	12,925	9,502	2,787	636	15,409	12,181	2,422	806	IFRS 7.8(a)(ii);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	96	536	0	678	113	565	0	746	104	630	13	719	127	579	13	IFRS 7.8(a)(i); 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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	60,862				62,987				62,839				63,549				IFRS 7.8(1); 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 <sup>1</sup>	7,178				7,281				7,509				7,479				
TOTAL ASSETS	94,385				94,753				94,349				99,095				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23					As of 31/1	12/2023					As of 31/	03/2024					As of 30/	06/2024			
		Gross carryl	ng amount <sup>(2)</sup>		Ac	cumulated impairmen	nt <sup>(2)</sup>	Gr	oss carrying amour		Acci	umulated impairmen		Gros	s carrying amount		Acc	umulated impairme	nt <sup>(2)</sup>	Gros	s carrying amount		Accu	mulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>5</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	initial recognition	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	increase in credit	increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		6,655	31	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)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		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)
amortised cost		54,100	2,859	1,376	-325	-380	-986	55,799	3,161	1,284	-316	-418	-892	55,552	3,220	1,322	-322	-411	-918	56,844	2,624	1,209	-301	-370	-835	Annex V.Part 1.32, 44(a)

 $<sup>^{\</sup>rm (1)}$  This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(</sup>F) 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



#### Breakdown of liabilities

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

#### (mln EUR)

(mar con)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial tiabilities held for trading	9,428	9,349	9,368	9,505	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	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(I)
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 <sup>1</sup>	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

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



#### Breakdown of liabilities

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

#### (mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
SHOL POSITIONS	Debt securities	4,308	4,605	4,364	4,902	Annex V.Part 1.31
	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)
Danasita	of which: Current accounts / overnight deposits	596	219	253	279	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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	



#### Market Risk

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

	SA					II.	1									IM						
			VaR (Memorand	lum item)	STRESSED VaR		CREMENTAL DEFAULT AND ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memora	andum item)	STRESSED VaR (Me	emorandum item)	INCREMENT AND MIGRA CAPITAL	TION RISK			RGE FOR CTP				
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/12	/2023					
Traded Debt Instruments	1,628	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	0	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						
Foreign exchange risk Commodities risk	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
	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						
Equities	638	372	0		٥								ı ,									
Of which: General risk	22	16	0	0	l ,	0							Ů	0	0	0						
Of which: Specific risk	123	68	0	0	0	0							ı i	0	0	0						
Foreign exchange risk	0	0	ı ö	0	I 0	0							ı ö	0	0	0						
Commodities risk	0	ō	ő	ō	ő	0							0	0	0	ő						
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

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

# Ebba | European | Banking | 2024 EU-wide Transparency Exercise | Credit Risk - Standardised Approach | Mediobanca - Banca d Credito Financiario S.p.A.

		Standardised Approach													
			As of 30/09/2023 As of 31/12/2023												
		Original Exposure <sup>1</sup>	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and produces* Original Exposure* Exposure Value* Risk exposure amount Va												
	(minESR, %) Central dovernments or central banks	15.032	15.908	50		13,605	16.414								
	Regional governments or local authorities		0	0		0	0								
	Public sector entities	136	130	60		130	124	59							
	Multilateral Development Banks	0	0	0		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	14,720	7,085	2,059		15,629	6,388	2,091							
	Corporates	12,765	7,869	5,694		12,555	7,951	5,519							
	of which: SME	192	158	29		295	249	161							
	Retail	3,925	2,712	1,356		4,021	2,801	1,421							
Consolidated data	of which: SME	555	355	203		644	415	238							
Consolidated data	Secured by mortstakes on immovable property	1,250	1,189	447		1,282	1,229	460							
	of which: SME	216	194	74		241	218	83							
	Exposures in defautt	516	320	336	167	291	89	108	15						
	Items associated with particularly high risk	115	115	172		108	108	163							
	Covered bands	50	55	14		56	56								
	Claims on institutions and corporates with a ST credit assessment	734	678	1.450		732	675	1.515							
	Collective investments undertakings (CIUI)	734 2,508	678 2.507	1,450 7,917		732 2.500	675 2.499	1,515 7,861							
	Equity	2,500 1,988	1,988	1,730		1,931	2,499	1,001							
	Other exposures	53,823	40,555	21,730	253	52.930	38.267	20.897	25						
	Standardised Total <sup>2</sup>	53,823  (** Original exposure, unlike Exposure value, is re					38,267	20,897	25						

					Standardised Ap	proach			
			As of 30/09/2	123			As of 31/	12/2023	
	(minSSR-W)	Original Exposure <sup>a</sup>	Exposure Value <sup>1</sup>	Fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	10,990	11,865	8		2,854	10,691		
	Regional sovernments or local authorities	0	0	0		0	0	0	
	Public sector entitles	136	130	60		130	124	59	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Ordanisations	0	٥	0		٥	0	0	
	Institutions	4,459	1,814	1,028		6,204	1,818	1,047	
	Corporates	6,259	4,530	3,562		6,235	4,486	3,317	
	of which: SME	187 3.354	157 2,615	98 1.284		292 3.476	248 2,705	161 1,350	
	Retail	348	2,615	203		5,476	414	235	
ITALY	of which: SME Secured by morbiasis on immovable property	409	381	162		329	371	236 158	
	of which: SME	211	189	72		236	212	81	
	Exposures in default	465	300	315	163	224	66	85	153
	Items associated with particularly high risk	110	110	165		93	90	139	
	Covered bonds	45	45	13		47	47	5	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	497	497	1,006		498	498	1,076	
1	Equity	2,277	2,277	7,416		2,259	2,250	7,336	
	Other exposures	1,913	1,913	1,668		1,844	1,844	1,610	
	Standardised Total <sup>2</sup>				235				230

					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
	(minSUR, %)	Original Esposure <sup>8</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central governments or central banks	1.152	1.152	0		1,189	1.189				
	Regional governments or local authorities			0							
	Public sector entities	0	0	0		0	0				
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	4,696	2,047	402		4,423	1,789	356			
	Corporates	402	301	197		422	351	231			
	of which: SME	0	0	0		0	1	0			
	Retail	25	18	14		23	17	13			
FRANCE	of which: SME	0	0	0		0	0	٥			
THANCE	Secured by mortilaities on immovable property	37	37	13		34	34	12			
	of which: SME			0			0	0			
	Exposures in default	10	7	7	1	20	7	71	1		
	Items associated with particularly high risk							9			
	Covered bonds	10	10	1		20	10	1			
	Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakings (CIU)		37	37		70	70	20			
	Equity Other exposures		37	37							
		ŕ									
	Standardised Total										

					Standardised Ap	proach						
			As of 30/09/2023					As of 31/12/2023				
	(minSUR, %)	Original Exposure 1	Esposure Velue	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central governments or central banks	1.484	1.684	0		1266	1.266					
	Regional governments or local authorities	0		0			0	0				
	Public sector entitles	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	2,487	1,491	241		2,449	1,474	359				
	Corporates	753	185	186		470	144	131				
	of which: SME											
	Retail	13				2						
GERMANY	of which: SME Secured by mortalises on immovable property					10						
	of which: SME							,				
	Exposures in default			0	0		0					
I	Items associated with particularly high risk											
	Covered bands	0		0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
I	Collective investments undertakings (CRII)	4	4	4		5	5	5				
	Equity	0	0	0		0	0	0				
I	Other exposures	0	0	0		0	0					
	Standardised Total <sup>2</sup>								1			

		(2) Total value adjustments and provisions per o	Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.									
					Standardised Ap	proach						
			As of 30/09/2	023		As of 31/12/2023						
		Original Exposure <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>								
SPAIN	Children Commonwell or Uniform Conference Co	1400 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	145 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1242 389 0 0 0 0 0 0	٥	150 0 0 0 1,467 3 3 0 0 0 0 0	1100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1220 5022 0 0 0 0	0			
	Standardised Total				2				2			

eba European Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach Mediobanca - Banca di Credito Finanziario S.p.A.				Standardised Ap	proach					
		As of 30/09/2023 As of 31/12/2023									
		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %) Central governments or central banks										
UNITED KINGDOM	Restant accomments or local antimoties Public sector solidor. Ministrat Development Basks Ministration International Internation	0 0 59 1,934 0 29 0 31	0 0 52 1,710 12 0	0 0 0 0 0 0 0 0 0		0 0 0 41 1,890 21 0	0 0 0 41 1,786 9 0	0 0 3 753 7 7			
	of which DSE.  Entources in Referent Removances and Control of the Reference Removances and Control of the Removances and Cont	0 1 0 0 0 185 0 2	0 0 0 0 0 110 0	0 0 0 0 0 317 0	1	0 1 0 0 0 129 7 2	0 0 0 0 72 7	0 0 0 0 261 15	1		

(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.	
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					Standardised Ap	proach					
			As of 30/09/2	023		As of 31/12/2023					
		Original Exposure <sup>s</sup>	Exposure Velue <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(minEUR, %)										
	Central governments or central banks					ů					
	Regional dovernments or local authorities					, i					
	Public sector entities Multilateral Development Banks	o o				ů	0				
	International Organisations										
	Institutions	2	2	0		2	2	0			
	Corporates	1,457	158	158		1,689	202	202			
	of which: SME	4	1	1		2	0	0			
	Retail	346	40	30		354	45	34			
MONACO	of which: SME	7	1	1		8	2	1			
11016100	Secured by mortalistics on immovable property	640	619	217		654	633	223			
	of which: SME		5	2		°	6	2			
	Exposures in default Items associated with particularly high risk	12		0	1	35	1	2	1		
	Items associated with particularly high risk Covered bonds	0		0							
	Claims on institutions and corporates with a ST credit assessment	o o				ů	0				
	Collective investments undertakings (CRII)			1				1			
	Equity						0				
	Other exposures	ca	68	61		85	85	78			
	Standardised Total <sup>2</sup>								1		

					Standardised Ap	proach						
			As of 30/09/2	023		As of 31/12/2023						
	(minSUR, Nr)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	fisk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central governments or central banks	745	745	0		792	792					
	Regional dovernments 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	124	122	24		52	52	10				
	Corporates	273	117	117		253	125	125				
	of which: SME	0		0		0	0					
	Retail	1				1						
UNITED STATES	of which: SME			0								
OTTITED OTTITED	Secured by mortilailes on immovable property	19	19	7		20	20	7				
	of which: SME											
	Exposures in default Items associated with particularly high risk				,				Ü			
	Covered bands	o o		0			0					
	Claims on institutions and corporates with a ST credit assessment			0			0					
	Collective investments undertakings (CIU)	29	29	27		26	26	25				
	Equity	1	1	1		7	7	18				
	Other exposures	1	1	0		0	0	0				
	Standardised Total <sup>2</sup>				2				1			

					Standardised Ap	proach				
			As of 30/09/2	023		As of 31/12/2023				
		Original Esposure <sup>1</sup>	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(minEUR, %) Central governments or central banks	420	422			281	281			
	Regional governments or local authorities			0			0			
	Public sector entities	0		0			0			
	Multilateral Development Banks	0		0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	834	862	172		814	792	158		
	Corporates	142	59	59		162	66	65		
	of which: SME	0	0	0		0	0	0		
	Retail	2	1	0		2	0	0		
LUXEMBOURG	of which: SME	0	0	0		0	0	0		
LONEI IDOUNO	Secured by mortifales on immovable property			0			0			
	of which: SME									
	Exposures in default	9						23		
	Items associated with particularly high risk Covered bonds	í		0		20				
	Covered bonds  Claims on institutions and corporates with a ST credit assessment					ı .				
	Collective investments undertakings (CIU)	3	3	3		36	36	53		
	Coulty  Equity	173	173	433		169	169	424		
	Other exposures	0	0	0		0	0	0		
	One encourer								,	

		(2) That value adjustments and provisions per country of counterpartly excludes those for securification segocures but includes general credit risks adjustments.								
					Standardised Ap	proach				
			As of 30/09/2	023		As of 31/12/2023				
	(min EUR, No.)	Original Exposure <sup>s</sup>	Original Exposure 1 Exposure Value 2 Fish exposure amount provisions 2					Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
NETHERLANDS	Central Association of control stands Association of control and other control and o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 78 15 0 0 0 0 0 0 0 0 13 13 13 13 13 13 13 13 13 13 13 13 13	0 0 0 0 21 15 15 0 0 0 0 0	0.	0 0 0 131 44 44 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 31 10 0 0 0 0 0 0	0 0 0 2 31 30 0 0 0 0 0	0	
	Other exposures Standardised Total <sup>2</sup>	0	,		٥					

# 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach				
			As of 31/	03/2024		As of 30/06/2024				
	(min DUF, No.)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Rhik esposure amount	Value adjustments and provisions	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
	Central governments or central banks	10.586	11.258			12.648	13.258			
	Regional governments or local authorities	13	13	0		13	13	0		
	Public sector entities	132	126	61		143	137	64		
	Multilateral Development Banks		0	0				0		
	International Organisations	143	143	0		239	239	0		
	Institutions	17,877	6,335	1,812		18,367	6,263	1,750		
	Corporates	12,859	7,600	5,375		14,289	8,254	5,840		
	of which: SME	302	269	183		265	226	150		
	Retail	4,117	2,831	1,438		4,146	2,897	1,471		
Consolidated data	of which: SME	622	397	227		613	400	229		
Consolidated data	Secured by mortslasies on immovable property	1,271	1,223	457		1,236	1,184	443		
	of which: SME	235	212	81		221	195	75		
	Exposures in default	281	83	101	153	291	89	111	156	
	Items associated with particularly high risk	142	142	212		101	101	151		
	Covered bands	56	56	6		46	46	5		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	627	627	1,213		656	656	1,391		
	Equity	2,520	2,519	7,703		2,444	2,443	7,598		
	Other exposures	2,048	2,048	1,821		1,982	1,982	1,674		
	Standardised Total. <sup>2</sup>	52,672	35,002	20,207	245	56,600	37,560	20,508	245	

		Standardised Approach								
					Standardise	d Approach				
				03/2024			As of 30	/06/2024		
	(title DUR, No	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Rhk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central appearaments or central banks	6,935	7,606	8		8,945	9,554	2		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	132	126	61		143	137	64		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	7,605	1,766	264		7,532	1,732	887		
	Corporates	6,145	4,315	3,273		6,852	4,656	3,393		
	of which: SME	301	268	183		262	225	150		
	Retail	3,480	2,701	1,342		3,518	2,768	1,376		
ITALY	of which: SME	613	395	226		eca	395	227		
117121	Secured by mortgages on immovable property	386 228	357 203	152		378 218	349	149		
	of which: SME	228		78		218 216	193	74		
1	Exposures in default	214	62	79 132	145	216	60	76 126	151	
	Hems associated with particularly high risk Covered bonds	00	46	1.12		54		120		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	40	40			46	40			
1	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	495	496	992		500	500	1.029		
1	Collective investments undertakinsis (CIUI Equity	2.272	2,272	7,164		2,194	2,194	7,051		
	Other exposures	1,919	1,919	1,706		1,893	1.893	1,597		
1	Standardised Total <sup>3</sup>	1,010	1,010	2,700	228		2,000	2,200	229	

					Standardise	ed Approach			
				03/2024			As of 30	06/2024	
	(min EUR. %)	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Expessure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	1,333	1,333	0		1,295	1,295	0	
	Regional governments or local authorities Public sector entities		0	0		0			
	Multilatoral Development Banks			0		0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,603	2,110	314		3,808	1,855	287	
	Corporates	516	239	170		472	380	283	
	of which: SME	0	1 17	0		0 23	2	1 12	
	Retail of which: SME		.,			20			
FRANCE	Secured by mortalists on immovable property	33	33	12		32	32	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	10	7	7	1	11	7	7	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	10	10	1		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment		0	0		0		0	
	Collective investments undertakings (CIU)		40			30	3	39	
	Equity Other exposures	2	2			3	3	1	
1	Standardised Total <sup>2</sup>								

Description						Standardise	ed Approach			
Comparing   Comp				As of 31	63/2024			As of 30	/06/2024	
Serial generations of control leads   1,222		PARTY N	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>k</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Control Contro	GERMANY	Contrag generation or control bands (April or construction) (April or construc	0 0 0 0 2,848	0 0 0 0 1,158			0 0 0 0 3,716	0 0 0 1,265		

Compared Segment Control   Compared Segment Co		nal conditrink adjustments.	
Original Expenses*   Expenses Value*   Rait expenses amount   Value of Continues and Original Expenses*   Expenses Value*   Rait expenses amount   Value of Continues and Original Expenses*   Expenses Value*   Rait expenses amount   Value of Continues and Original Expenses*   Value of		ardised Approach	
Compared Segment Associated   Compared Segment   Compared Segment Associated   Compared Segment   Compared Segment		As of 30/08/2024	
Center department or central custs   1		td Original Exposure * Exposure Wabse* Risk exposure amount P	edjustments and covisions <sup>2</sup>
SPAIN   Screen's processing and management property   0   0   0   0   0   0   0   0   0	Could accommend or potents basis  Manual accomments or used activation  Patient accomments to the activation  Manual accomments or the activation  Manual accomments  Manual accomments		

# 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(minDUR, No.)	Original Exposure <sup>b</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Centre des receives et en recht spach Partic cette et est est de strettes Partic cette et est est est est est est est est	0 0 0 29 2,005 0 13 0 0 3 3 8 0 6	0 0 0 0 29 1,774 0 7 7 13 38 0 0 0 0 0 7 7 7 7 7 7 7 7 7 7 7 0	0 0 0 0 2 723 5 0 0 5 0 0 5 0 0 0 0 5 2 723 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	,	0 0 0 84 2,842 19 0 13 1 6 0 0 0	0 0 0 0 84 1,524 0 7 7 4 4 0 0 3 3 3 7 7	0 0 0 0 14 654 55 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>				3	nitiration techniques (e.e. substituti			2

Standari As of 11 697224	dised Approach	As of 3	2/06/2024	
As of 31/05/2024		As of 3	3/06/2024	
			3700 2024	
Original Explosions* Explosions* Plank exposure amount proteiners*	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Canada demonstration of control stations   Canada   Can	1331 400 633 1	3 6 7 78 5 2	6 6 6 7 200 7 1 226 3 3 6 6 6 6 7 7	1
Standards Total	1			1

					Standardis	ed Approach			
			As of 31/	03/2024			As of 30/	06/2024	
	(minU.S. No	Original Exposure <sup>L</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central sovernments or central banks	722	722	0		874	874	0	
	Regional governments or local authorities		0			0	۰	0	
	Public sector entities						°		
	Multilateral Development Banks Infernational Organizations		0						
	International Organisations Institutions	112	112	22		99	98	20	
	Corporates	371	265	165		310	175	175	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	1	1	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortsiages on immovable property	20	20	7		12	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default		0			7	7	11	
	Items associated with particularly high risk					0	°		
	Covered bonds		0						
	Claims on institutions and corporates with a 57 credit assessment Collective investments undertakings (CIU)	28	28	77		30	30	27	
	Conserve investments undertakings (City) Equity			18				18	
	Other exposures	1	1			0			
	Standardised Total <sup>2</sup>				2				2

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	crain CUR, No.	Original Exposure <sup>1</sup>	Exposure Value *	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value *	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	428	428	0		307	307	0	
	Regional governments or local authorities Public sector entities		0	0		0		0	
	Public sector entities  Multiluteral Development Banks	° c				0		0	
	International Organisations	ė.		0				0	
	Institutions	819	795	159		819	793	150	
	Corporates	82	30	30		184	135	135	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
EGAET IDOUTIO	Secured by mortifales on immovable property	۰	0	0		0		0	
	of which: SME	°.		0				0	
	Exposures in default Items associated with particularly high risk	10	10	77		12	12	19	
	Covered bonds		0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	· ·		0				0	
1	Collective investments undertakins (CIU)	52	52	77		94	94	241	
	Equity	174	174	436		179	179	447	
	Other exposures	0	0	0		0	0	0	
	Chandradiend Total								0

Resional sove Public sector Hutstateral D	(mb EUE, %)  tocomments or central basis	Original Exposure <sup>6</sup>	As of 31/ Exposure Value <sup>1</sup>	763/2024 Risk exposure amount	Value adjustments and		As of 30/	06/2024	
Region at gove Public sector Multilateral D Internation at		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount					
Region at gove Public sector Multilateral D Internation at					provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
of which: St Exposures in Hems associal Covered bon Claims on ins	and Constitutions States of Constitution States of Constitutions States of Constitution Sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 0 0 25 25 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 22 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 0 1 0	0 0 11 22 0 0 0 0 0 0 0 1 1 1 1 2 2	0 0 0 2 20 0 0 0 0 0 0 0 1 1 1 2 1 2 1 2	

#### Credit Risk - IRB Approach

Martinhanca - Ranca di Cradito Einanziario S. n. A

								IRB Ap	proach					
					As o	30/09/2023					As of	31/12/2023		
			Originati	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	ixposure <sup>1</sup>	Exposure Value <sup>2</sup>	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		ks and central governments	0		0	0	0	0		0	0	0	0	0
	Institutions Corporates		21.565	120	17.884	9.450	41	0 155	21.669	13	16.892	0 8.763	0	0
	Corporates	Corporates - Of Which: Specialised Lending	21,500	120	17,004	9,450	41	133	21,000	13	10,892	0,763	0	0.
		Corporates - Of Which: SME	ő		0	o o	0	0		0	0		0	
	Retail		27.906	999	27,179	12.090	411	1.337	28.069	1,000	27.333	12.312	439	1.336
		Retail - Secured on real estate property	12,352	149	12,352	1,624	40	123	12,377	146	12,377	1,779	62	123
Consolidated data		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	12,352	149	12,352	1,624	40	123	12,377	146	12,377	1,779	62	123
		Retail - Qualifying Revolving	2,223	16	1,497	852	17	56	2,254	16	1,519	864	17	58
		Retail - Other Retail	13,331	834	13,330	9,614	354	1,158	13,438	838	13,437	9,670	361	1,155
		Retail - Other Retail - Of Which: SME	348	11	347	172	4	16	368	12	367	182	5	17
		Retail - Other Retail - Of Which: non-SME	12,983	823	12,983	9,442	350	1,142	13,070	826	13,070	9,487	355	1,137
	Equity	redit-obligation assets	0	۰		0					0			
		rear-acugation assets				21.540						21.075		-
	IRB Total <sup>2</sup>					21,540						21,075		

(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).

q issue local access not include the accumulation possion unusual in mine results prior to the accumulation or the accumulation of the accumulation possion unusual in mine results prior to the accumulation of the accumulation

								IRB Ap	proach					
					As o	30/09/2023					As of	31/12/2023		
			Original 8	isposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and centra Institutions	l governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		10.195		8.334	4.249	0	27	10.295		7.325	3.795		25
		ss - Of Which: Specialised Lending	10,195		0	4,240	0	27	10,295	0	7,323	3,795	0	0
		is - Of Which: SME	0		0	0	0	o o	ě	0	0		0	i i
	Retail		27,803	991	27,075	12,064	409	1,333	27,956	993	27,220	12,288	436	1,332
	Retail - S	ecured on real estate property	12,249	141	12,249	1,598	38	119	12,264	139	12,264	1,755	59	119
ITALY		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
HALY		Retail - Secured on real estate property - Of Which: non-SME	12,249	141	12,249	1,598	38	119	12,264	139	12,264	1,755	59	119
		ustifying Revolving	2,223	16	1,497	852	17	56	2,254	16	1,519	864	17	58
	Retail - O		13,331	834	13,330	9,614	354	1,158	13,438	838	13,437	9,670	361	1,155
l		Retail - Other Retail - Of Which: SME	348	11	347	172	4	16	368	12	367	182	5	17
		Retail - Other Retail - Of Which: non-SME	12,983	823	12,983	9,442	350	1,142	13,070	826	13,070	9,487	355	1,137
	Equity Other non credit-obligation	na nasada				0	0			0	0			
l	IRB Total	// III CO												
	IND IDEAL		O.			an indicate into assessment concept								

								IRB Ap	proach					
					As o	30/09/2023						131/12/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure :	imount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	VAID		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
FRANCE	Institutions Corporates Retail Equity	and Contril governments  Corporate - Offfinish Special and Lending  Corporate - Offfinish Special and Lending  Corporate - Offinish Special  Real: - Secured on male stating preparing  Real: - Country grown - Offfinish One  Real: - Country grown - Offfinish One  Real: - Country grown - Offinish One  Real: - Other Mail: - Offinish - Offinish - Offi  Real: - Other Mail: - Offinish - Offinish - Offi  Real: - Other Mail: - Offinish - Off	0 0,844 0 3 3 0 3 0 0	0 1077 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2,181 0 0 3 3 0 3 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 377 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 977 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2,283 0 3 3 0 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,857 0 3 3 0 3 0	0 0 859 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
	IRB Total													

							IRB Ap	proach					
				As o	30/09/2023					Aso	f 31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0 0	0	0	0 0	0	0 0
	Corporates  Corporates - Of Which: Specialised Lending	1,130	0	1,035	392 0	0	3 0	1,260	0	1,177	421 0	0	0 0
	Corporates - Of Which: SME Retail:	5	0	0 5	0	0	0	0 5	0	0 5	0 1	0	0
GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	5	0	5 0	0	0	0	5 0	0	5	0 0	0	0
GENMANT	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	5	0	5 0	0	0	0	5	0	5	0 0	0	0
	Retail - Other Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0		0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Originati	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	imount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
SPAIN	Control ballow and correct genoments Institutions Corporate Composition Control Systematic Statistics Corporate Composition Control Control Composition Control Composition Control Composition Control Composition Control Co	0 0 1,853	0 0 0 0 0 0 0 0 0	0 0 1,519 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 670 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,894 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,582 0 0 0 0 0 0	0 678 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 0 0 0 0 0 0
	IRB Total												

#### Credit Risk - IRB Approach

Mediobanca - Banca di Credito Finanziario S n

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	imount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
UNITED KINGDOM	Control shall not not not proven many and property Companies Compa	0 761 0 0 36 38 0 38 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 962 0 0 36 36 0 36 0	0 0 524 0 0 14 14 0 14 0 0	0 0 0 0 1 1 0 0 0 0 0 0	0 3 0 2 2 2 0 0	0 775 0 0 38 38 0 0 0 0	0 0 0 3 3 2 0 0 0 0 0 0 0 0	0 675 0 0 38 36 0 36 0	0 0 475 0 0 12 12 12 0 12 0 0 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	0 0 3 0 0 2 2 0 2 0 0 0
1	Other non credit-obligation assets IRB Total												

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

							IRB Ap	proach					
				As o	30/09/2023					As o	131/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Control basis and central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Retail Ret	0 0 68 0 0 5 5	0 0 0 0 0 0	0 68 0 0 5	0 0 73 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 68 0 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 68 0 7 7	0 0 73 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 0 0 0 0
MONACO	Ratial - Session on real extain property - OTVMich: non-SME Retail - Qualifying Redovining Retail - Other Retail Retail - Conter Retail Retail - OTMich: SME Retail - OTMICH: Non-SME Equity	5 0 0 0	0 0 0	5 0 0 0	0 0 0 0	0 0 0	0	7 0 0 0	0 0 0	7 0 0 0	1 0 0 0	0 0 0 0 0 0	0 0 0 0 0
	Other non-credit-obligation assets IRB Yoral	9											

(i) 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 effe

								IRB Ap	proach					
					As o	30/09/2023					As o	f 31/12/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments		Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central band Institutions	is and central governments	0	0	0	0	0	0		0	0		0	
	Corporates		1.404		1,326	709	0	0	1,322	0	1.226	654	0	0
	Corporates	Corporates - Of Which: Specialised Lending	1,404		1,326	700	0	2	1,322		1,226	004	0	2
		Corporates - Of Which: SME	0		0	o o	0	ő		0	0	ě.	0	, i
	Retail		9		9	2	0	0	11	0	11	2	0	
		Retail - Secured on real estate property	9	0	9	2	0	0	11	0	11	2	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME	9	0	9	2	0	0	11	0	11	2	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0		0	0	0	0			0		0	
		Retail - Other Retail - Of Which: non-SME	0		0	0	0	0			0		0	
	Equity	redit-obligation assets			0			0		0	0		0	
	IRB Total	tur-otogasonamen												
	IND IDEAL					en kalden inde anneved som et								

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	imount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>2</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>2</sup>		Of which: defaulted	and provisions
LUXEMBOURG	Control James and central governments substitution Corporate Corporate Corporate Corporate Corporate Corporate Corporate Corporate Result Resu		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 765 0 0 1 1 0 1 0 0	0 0 474 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 882 0 0 1 1 0 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 755 0 0 1 1 0 1	0 0 377 0 0 0 0 0	0	0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets						-		-				
	IR8 Tetal												

(1) Original exposure	s, unlike Exposure vi	ilus, is reported befo	ore taking into account any ef	lect due to credit con	rversion factors or cr	edit risk mitigation to	chniques (e.g. subs	ditution effects).

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Originati	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	imount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted 0 0			Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,146	0	690	334	0	2	1,141	0	676	295	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	2	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	
THE THE TENED OF	Retail - Secured on real estate property - Of Which: non-SME	1		1	0	0	0	2	0	2		0	0
	Retail - Qualifying Revolving  Betail - Other Betail				0	0	0		0	0			
	Retail - Other Retail - Of Which: SME												
l	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0			0				0	0			
	Foulty	0								0			
	Other non credit-obligation assets							_					
l	IRB Tetal												
		(E			na hakinai inin annount any aff								

#### Credit Risk - IRB Approach

Madinhanca - Banca di Cradito Einanziario S.n.A.

								IRB Ap	proach					
												30/06/2024		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustment
		(min EUR. Yei		Of which:	Value		Of which:	and provisions		Of which:	Value		Of which:	and provision
	A	nks and central governments	_	defaulted	0		defaulted			defaulted			defaulted	
	Institution			0	0		0		0	0		0		0
	Corporates		22.090	13	16.798	8.691	1	80	21.100	13	16.484	7.714	1	43
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		0		0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		28,370	1,038	27,620	12,510	446	1,367	27,793	1,035	27,027	12,107	453	1,331
		Retail - Secured on real estate property	12,407	140	12,407	1,801	59	122	12,410	136	12,410	1,804	57	118
Consolidated data			0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data			12,407	140	12,407	1,801	59	122	12,410	136	12,410	1,804	57	118
		Retail - Qualifying Revolving	2,284	16	1,536	874	16	57	2,343	17	1,579	906	17	57
		Retail - Other Retail	13,679	882	13,677	9,835	371	1,188	13,039	882	13,038	9,396	379	1,157
		Retail - Other Retail - Of Which: SME	383	13	382	190	6	19	384	15	383	190	6	20
		Retail - Other Retail - Of Which: non-SME	13,296	869	13,296	9,645	366	1,169	12,655	867	12,655	9,206	373	1,137
	Equity	credit-obligation assets		0	0					0		0		
		credit-obligation assets				0						0		-
	IRB Total <sup>2</sup>					21,201						19,820		

(3) Dely the most nelevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarters.

							IRB Ap	proach					
				Aso	f 31/03/2024					As o	130/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments		0	0		0		0	0		0	0	0
	Corporates	10.264	7	7.420	3.783	1	25	10.113	7	7.418	3.787	1	23
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	28,250	1,031	27,501	12,483	444	1,363	27,669	1,029	26,903	12,081	451	1,328
	Retail - Secured on real estate property	12,288	134	12,288	1,775	56	118	12,286	130	12,286	1,779	55	114
ITALY	Retail - Secured on real estate property - Of Which: SME		134	0	0	56	0	0	0	0	1 779	0	0
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	12,288 2,284	134 16	12,288 1,536	1,775 874	16	118 57	12,286 2,343	130	12,286 1,579	1,779	55 17	114 57
	Retail - Other Retail	13.678	882	13.677	9.834	371	1.188	13.039	882	13.038	9,396	379	1.157
	Retail - Other Retail - Of Which: SME	383	13	382	190	6	19	384	15	383	190	6	20
	Retail - Other Retail - Of Which: non-SME	13,296	869	13,296	9,645	366	1,169	12,655	867	12,655	9,206	373	1,137
	Equity Other non credit-obligation assets		0	0	0	0	۰	0	0	۰	0	۰	0
	IRS Total												
		(1) Original expo	sure, unlike Exposu	ire value, is reporte	d before taking into accoun	t any effect due to	credit conversion f	actors or credit risi	mitigation technic	oues (e.e. substitut	ion effects).	•	

								IRB Ap	proach					
					As o	131/03/2024					Aso	130/06/2024		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VA.00		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		2,351	6	1,625	815		10	2,484	6	2,044	904		8
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0					0		0		0
	Retail	Corporates - Of Which: SME		0	0		0		0	0		0		0
	Martin	Retail - Secured on real estate property	3	0	3		0		3	0	3	0		0
		Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0	0	0
FRANCE		Retail - Secured on real estate property - Of Which: non-SME	3	0	3		0		3	0	3	0		0
		Retail - Qualifying Revolving		0	0	0	0		0	0		0		0
		Retail - Other Retail		0	0	0	0	0	0	0		0	0	0
		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0		0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		edit-obligation assets												
	IRS Total													

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
GERMANY	Command and selection of generalization of commands of companions.  Companions. Command Selection of command selec	0 1,018 0 0 5 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 918 0 0 5 5 0 0	0 0 288 0 0 1 1 1 0	0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0 0 0 0	0 0 1,001 0 6 6 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 919 0 0 6 6 0 0	0 0 279 0 1 1 1 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Yotal												

							IRBAp	proach					
				As o	31/03/2024					Aso	130/06/2024		
		Original Exposure <sup>1</sup>		nal Exposure   Exposure  Value <sup>1</sup>		Risk exposure amount		Original Exposure <sup>2</sup>		Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
SPAIN	Grant Sanks and control generoments Institutions Corporates Composition Control Specialised Lending Corporates Control Specialised Lending Composition Control Specialised Lending Composition Control Specialised Lending Result Result Special Specialised Lending Responses Result Resu	0 0 1,907	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,543 0 0 0 0 0 0	0 000 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,821 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,501 0 0 0 0 0	0 0 613 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non-credit-obligation assets IRB Total												

#### Credit Risk - IRB Approach

								IRB Ap	proach					
					As o	31/03/2024					Aso	130/06/2024		
			Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and ce	tral governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		810	0	0 668	0 455	0		720	0	606	0 380		0 2
		rates - Of Which: Specialised Lending	810	0	668	455	0	2	720	0	606	380		0
		rates - Of Which: SME												0
	Retail	taks - Of WINDS SME	36	3	36	11	1	2	35	3	35	10	1	2
		- Secured on real estate property	36	3	36	11	1	2	35	3	35	10	1	2
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0	0	0	ė.	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-SME	36	3	36	11	1	2	35	3	35	10	1	2
	Retail	- Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retai	- Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRS Total													

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

							IRB Ap	proach						
				As o	131/03/2024					Aso	f 30/06/2024			
		Original	Original Exposure Exposure Value				ount Value adjustments		Original Exposure <sup>2</sup>		Risk exposure	amount	Value adjustment	
	(min ELIR, %)	Of which:		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted				
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	67	0	67	72	0	1	67	0	67	72		1	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0							0			
	Corporates - Of Which: SME Retail			0										
	Retail - Secured on real estate property	8	0	8	2			8	0	8	2		0	
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME				4				0		2			
MONACO	Retail - Secured on real estate property - Of Which: non-SME				2	0			0		2			
	Retail - Qualifying Revolving			0										
	Botail - Other Botail		0	0		0		0	0		0		0	
	Retail - Other Retail - Of Which: SME		0	0	o o	0	o o	0	0	o o	0			
	Retail - Other Retail - Of Which: non-SME		0	0		0		0	0		0		0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets													
	IRB Total													

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

								IRB Ap	proach					
					As o	31/03/2024					Aso	130/06/2024		
			Original	Original Exposure <sup>1</sup> Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions				0		0	0	0	0	0	0	0	0
	Corporates		1.506	0	1.412	678	0	2	1.250	0	1.151	551		1
	Corporates	Corporates - Of Which: Specialised Lending	0.000	0	0	0.0	0		0	0	0.	0		
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		12	0	12	2	0	0	16	0	16	2	0	0
		Retail - Secured on real estate property	12	0	12	2	0	0	16	0	16	2	0	0
UNITED STATES			0	0	0	0	0	0	0	0	0	0	0	0
GINITED STATES			12	0	12	2	0	0	16	0	16	2	0	0
		Retail - Qualifying Revolving		0	0		0		0	0		0		0
		Retail - Other Retail Retail - Other Retail - Of Which: SME		0			0		0	0		0		0
		Retail - Other Retail - Of Which: non-SME		0	0		0		0	0		0		0
	Equity	Netal - Other Netall - Of Willest Host-SMC								0				
		edit-obligation assets												
	IRB Total													

(1) Original expos	ure, untike Exposu	re value, is reported	d before taking into accoun	t any effect due to	credit conversion fa	actors or credit risk	mitigation technic	jues (e.g. substituti	ion effects).

							IRB Ap	proach					
				As o	31/03/2024					As o	f 30/06/2024		
		Original Exposure <sup>1</sup>		Original Exposure  Exposure Value		Risk exposure amount		Original Exposure <sup>1</sup>		Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %s)		Of which: defaulted	Vatue*		Of which: and provisions defaulted			Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
LUXEMBOURG	Control banks and control processors  controls  Copyright  Copyright  Copyright  Copyright  Copyright  Copyright  Copyright  Read:  Rea	0 839 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 821 0 0 1 1 0 1 0 0	0 0 3922 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 0 0 0 0 0 0	0 951 0 0 1 1 0 0	0 0 0 0 0 0 0 0 0 0	0 0 934 0 0 1 1 0 1 0 0	0 0 348 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non-credit-obligation assets IRB Total												

(1) Original expos	ure, untike Exposu	re value, is reporter	before taking into accoun	t any effect due to	credit conversion f	actors or credit risk	kmitigation technic	ques (e.g. substitut	on effects).

							IRB Ap	proach											
				As o	31/03/2024					Aso	f 30/06/2024								
		Original	Original Exposure <sup>1</sup>		Original Exposure <sup>1</sup>				Original Exposure <sup>1</sup> Exposo		Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions						
	Central banks and central governments	0	0	0	0	0	0	0	0		0	0	0						
	Institutions Corporates	1.250	0	785	305			1.241	0	779	297		0						
	Corporates  Corporates - Of Which: Specialised Lending	1,250	0	785	305	0	1 0	1,241	0	779	297		1						
	Corporates - Of Which: SME		0	0		0			0		0		0						
	Retail							2											
	Retail - Secured on real estate property	3	0	3		0		2	0	2	0		0						
	Retail - Secured on real estate property - Of Which: SME	0	0	0	o o	0	o o	0	0		0		0						
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0		2	0	2	0		0						
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0						
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0						
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0						
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0						
	Equity		0	0		0		0	0	0	0		0						
	Other non credit-obligation assets																		
	IRB Total																		



General governments exposures by country of the counterparty

		Mediobanca - Banca di Credito Finanziario S.p.A.												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M [	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M[ [ 3M - 1Y [ [ 1Y - 2Y [	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

		Mediobanca - Banca di Credito Finanziario S.p.A.												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[ 0 - 3M[	Finland			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0		
[ 0 - 3M[	France	21 41 40 40 10	5 405 0 0 0 0 0 10 0	0 0 0 0 0 0 104		0 200 0 297 0 0 0 0 0 0 0 0 0 0 0 0 0 498	13 116 405 0 0 0 0		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more	Germany	150 84-4-277 277	150 3 843 5 276 0 0 0 0 0 0 0	0 0 3 0 0 0		0 150 0 443 0 273 0 0 0 0 0 0 0 0 0 0 0 866	0 400 0 0 0 0 0 0		0 0 0	0		0 0 0 0 0		
[ 0 - 3M[	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	ireland													
[0-3M[   13M-1Y    11Y-2Y    12Y-3Y    13Y-5Y    15Y-10Y    10Y-more	Italy	588 1.36 2.484 1.522 1.132 2.17: 26- 9.525	1 574 7 1,366 8 2,487 2 1,521 1 1,131 1 2,170 264 4 9,514	67 838 1,201 386 651 558 264		0 131 0 364 1,162 0 504 0 225 842 0 0 0	631 194 770		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0	54 C C	40 0 0 0 0		
Total	1	9,524	4 9,514	3,966		0 0 3,288	2,261		0	1	54	40		135



General governments exposures by country of the counterparty

			Mediobanca - Banca di Credito Finanziario S.p.A.  As of 31/12/2023												
							As of 31/12/2023								
						Dire	ct exposures								
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet		
												Off-balance sh	eet exposures		
			Total carrying amount of non-		Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total-carlying mancular on non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M[	Latvia														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania														
10 - 3M      3M - 1Y      11Y - 2Y      12Y - 2Y      12Y - 3Y	Luxembourg	22 22 23 6	0 22 23 0 0 0 0	0	(	0 22 23 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta														
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal														
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania														



General governments exposures by country of the counterparty

						Mediobal	nca - Banca di Credito Fina	nziano s.p.a.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non derivative financial as	isets by accounting portfolio		Derivatives with pos	ithus fair valus	Portugatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)			and the second s		2		<u> </u>	The guilte fail faile			Risk weighted exposure amount
				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 [   13M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Total	Stovakia													
[ 0 - 3M] [ 3M - 1Y] [ 1Y - 2Y] [ 2Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y   [ 10Y - more Total	Slovenia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	15 9 25	0 150 0 0 0 5 5 5 5 0 0 0 0 0 0 6 96	0 0 5 0 0 96	0	150 0 0 0 0 0 0	0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 6 0 28	0	0 0 0 0 0	0 0 0 0 0	6	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland		30	34			·			٠	·	·	v	
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													



General governments exposures by country of the counterparty

						Medioba	nca - Banca di Credito Finar	nziario S.p.A.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	
[0-3M] [3M-1V] [1Y-2V] [2Y-3V] [3Y-5V] [5Y-10V] [10Y-more	Australia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
0 - 3M      13M - 1Y	Hong Kong													
[ 0 - 3M [	Japan													
[ 0 - 3M[	u.s.	41 2202 271 260 0 0	260 0 0 0			0 62 0 42 0 0 0	41 158 271 219 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[ 0 - 3M[	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
[0-3M[   13M - 1Y    1Y - 2Y	Other advanced economies non EEA													



General governments exposures by country of the counterparty

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

		Mediobanca - Banca di Credito Finanziario S.p.A.  As of 31/12/2023												
							As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance sh	ieet				Deriva	tives		Off balar	ice sheet	
					No desirable for sold	ssets by accounting portfolio		Derivatives with pos	hi filmb		n negative fair value	Off-balance sh	eet exposures	
					Non-delivative ilitalicia: a	ssets by accounting portions		Delivatives with pos	sitive iali vatue	Delivatives with	Tilegative fall value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
1013L   0 - 3M    3M - 1Y    1Y - 2Y    2Y - 3Y    3Y - 5Y    15Y - 10Y    10Y - more   Total	Middle East													
10 - 3M    13M - 1Y    12Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	Latin America and the Caribbean													
10131   0 - 3M    3M - 1Y    1Y - 2Y    2Y - 3Y    3Y - 5Y    15Y - 10Y    10Y - more	Africa													
1013L   10 - 3Mf     3M - 1Y     12Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Others	2000 0 0 11 12 214	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 170 0 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 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0		3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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



General governments exposures by country of the counterparty

						Medioba	nca - Banca di Credito Finar	nziario S.p.A.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 5Y - 10Y   [ 10Y - more Total	Belgium	0 0 0 0 0 11 11	0 0 0 0 0 31 31	6 6 3 3 33 5	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						Medioba	nca - Banca di Credito Fina	nziario S.p.A.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
			***		Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Finland	3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	13 79 4 4 2 2 10 24	1 131 799 8 48 9 49 5 25 4 104 288 4 1,404	0 0 0 25 104		0 100 0 392 0 0 0 0 0 0 0 0 0 0 46 0 537	31 407 48 49 0 0 0		0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M      3M - 1Y      11Y - 2Y      12Y - 2Y      12Y - 3Y	Germany	10 27 75 19 17	0 100 7 277 9 759 0 0 197 7 197 0 7	0 0 3 3 0 197 0 28		0 100 277 0 0 0 756 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 49		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	ireland													
[0-3M[   13M-1Y    11-2Y    27-3Y    [37-5Y    [5Y-10Y    [10Y-more	Italy	22 2,79 2,09 51 1,24 2,78	559	46 1,432 909 241 1,372 792 401		0 120 0 1,123 611 0 0 430 0 430 0 1,120	576 276 40 870		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0	( ) ( ) ( )	0 80 0 0 0		
Total	1	10,81	10,802	5,193	1	0 0 3,403	2,205	1	0	1 1	37	80		90



General governments exposures by country of the counterparty

						Mediobal	nca - Banca di Credito Fina	IIIZIAIIO S.p.A.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	itiva fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		Notice that the little as	sets by accounting portions		Delivatives with pos	NOTE THE VALUE	Delivaures mu	Tregative fall value			Risk weighted exposure amount
				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	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	77	2 72 72 0 0 0 0 4 4 4 4 4 4 4 4 0 0 0 0 0 0 0	40 0 0 0 0 0	0 0 0	32 0 44 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M[	Malta													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M] [ 3M - 1Y] [ 11Y - 2Y] [ 12Y - 3Y] [ 3Y - 5Y] [ 5Y - 10Y] [ 10Y - more Total	Poland													
1013    0 - 3M    3M - 1Y    1Y - 2Y    2Y - 3Y    3Y - 5Y    5Y - 10Y    110Y - more	Portugal													
[0 - 3M] [1 3M - 1Y] [1 1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romanila													



General governments exposures by country of the counterparty

						Mediobal	nca - Banca di Credito Fina	пиано э.р.м.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)			and the second s		2		<u> </u>	The guilte fail faile.		•	Risk weighted exposure amount
				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	Stovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													
[ 0 - 3M[ ]         [ 134 - 17]	Spain	11	0 0 0 3 13 13 5 5 5 0 0 0 0 0 0 0 0 0 0 4 114 2 1 332	0 0 5 0 0 114 119	0 13 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0-3M[ [3M-1Y] [1Y-2Y[ [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[0-3M[ [3M-1Y] [1Y-2Y[ [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom	5 2 4 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 58 23 0 41 133 256	0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more	Iceland	29	5 256	256	U	0	0	0	0	0	U	U	U	0
Total [0 - 3M[ [3M - 11] [17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more Total	Liechtenstein													
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

			Mediobanca - Banca di Credito Finanziario S.p.A.  As of 30/06/2024													
							As of 30/06/2024		_	_		_				
						Dire	ct exposures									
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet			
												Off-balance sh	eet exposures			
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount		
[0-3M]   13M-1Y    11Y-2Y    2Y-3Y    3Y-5Y    5Y-10Y    10Y-more	Australia															
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada															
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong															
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan															
[0.3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.	66 322 177 316 6 6	65 321 177 177 310 0 0 0 0 0 874	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	65 0 141 43 0 0 0 0 250	0 321 36 267 0 0 0 625	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0		
[0-3M] [3M-1Y] F1Y-2YF F2Y-3YF [3Y-5Y] [5Y-10Y] [10Y-more	China															
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland															
[0-3M[   13M-1Y    11Y-2Y    2Y-3Y    3Y-5Y    5Y-10Y    10Y-more	Other advanced economies non EEA															



General governments exposures by country of the counterparty

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

			Mediobanca - Banca di Credito Finanziario S.p.A.  As of 20/06/2024												
							As of 30/06/2024								
						Dire	ct exposures								
	(mln EUR)			On balance sh	ieet				Deriva	ives		Off balar	nce sheet		
												Off-balance sh	neet exposures		
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	National amount	Carrying amount	Notional amount	Nominal	Provisions	amount	
[ 0 - 3M[	Other Central and eastern Europe Countries non EEA														
Total [0 - 3M] [3M - 11'] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y   [10Y - more Total	Middle East														
10-3M    13M-1Y    1Y-2Y    1Y-2Y    12Y-3Y    13Y-5Y    15Y-10Y    10V-more	Latin America and the Caribbean														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa														
10 - 3M      3M - 1Y	Others	36 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	30 0 2 32 154 2 113 262 2 8	30 0 0 126 0 13 51 220		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 e94.

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



Performing and non-performing exposures

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

									Mediobanca - Banca di	redito Finanziario S.p.A	•							
					As of 30/09/2023									As of 31/12/2023				
		Gros	is carrying amount/ Nominal.	amount		Accumulated impairs credit risk and provisi	ment, accumulated negative ch	anges in fair value due to			Gros:	s carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	ment, accumulated negative char dons <sup>4</sup>	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performi	ing exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		00E - 50 days and 1-50 days		Of which: defaulted	Of which Stage 3 <sup>3</sup>			Of which Stage 3 <sup>8</sup>			ade - 50 days and 1-50 days		Of which: defaulted	Of which Stage 3 <sup>b</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	6,37	1 0		0 0			0		0 0	4,922			0		0 0	s o		
Debt securities (including at amortised cost and fair value)	11,00	5 0				16				10,588				,	0 18	3 0		
		0 0		0 0					0 0				0		0 0	0		0
	8,78	0 0		0 0		2	2 0		0 0	8,415			0		0 2	2 0		0
	81	3 0		0 0		4			0 0	797			0		0 5	5 0		0
	1,08	7 0		0 0		7	0		0 0	1,040			0		0 7	7 0		0
	326	6 0		0 0		3	0		0 0	331			0		0 3	3 0		0
Loans and advances(including at amortised cost and fair value)	58,87	7 131	1,38	8 1,388	1,376	705	992	98	6 111	60,825	116	1,29	1,299	1,28	14 734	898	89	a 12
	100	0 0		0 0			0		0 0	100			0		0 0	0		0
	32:	1 10		2 2	2	6	1		1 0	460	11		. 2	:	2 6	3 1	:	1
	4,771	0 0		0 0			0		0 0	4,940			0		0 0	0		0 /
	6,78	9 2	1	4 14	8	17	11		4 3	7,976	3	14	14		7 43	3 11		4 /
	16,933	3 37	25	1 251	247	64	167	16	7 26	16,886	21	15	158	14	19 66	3 75	7	5 3
	1,100	2 4	4	4 44	44	12	28	2	8 13	1,556	5 5	8:	81	. 8	11 15	5 59	9	.a 15
	1,02	1 6	7	0 70	70	11	50	5	0 20	965	4	60	63	6	13 11	1 47	4	.7 16
	29,96-	4 82	1,12	0 1,120	1,120	618	814	81	4 81	30,460	81	1,12	1,126	1,12	619	812	81	.2 84
	12,616	6 33	15	2 152	152	50	75	7	5 77	12,525	31	158	159	15	6 51	1 75	7	5 80
	15,44	6 40	90	5 905	905	546	693	69	3 0	15,570	43	90	908	90	18 544	694	69	A 1
DEBT INSTRUMENTS other than HFT	76,25	2 131	1,38	8 1,388	1,376	721	992	98	6 111	76,334	116	1,29	1,299	1,28	14 752	898	89	2 12
																	-	]

<sup>(\*)</sup> For the definition of non-performing exposures please refer to Article 47a/3) of Regulation (EU) No 575/2013 (CRR)

(\*) Institutions report here the cumulative amount of exported result inssess since initial recognition for financial instrum

institutions apport here the cumulative amount of expected credit losses since initial recognition for financial institutions specifies for injuries and the contract risk for financial instruments measured at thir value though profit or loss other than HFT and provisions for off ablance sheet exposured and the contraction of the contr

For the ex-balance sheet home, accommistated impairments and accommistated impairments and accommission in a supariment for the accommission in th

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 perior



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

					As of 31/03/2024									As of 30/06/2024				
		Oros:	carrying amount/ Nominal ar	nount		Accumulated impairs credit risk and provis	nent, accumulated negative ch	anges in fair value due to	Collaterals and financial		Gros	s carrying amount/ Nominal an	nount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to	Collaterals and financial
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perforr	ming exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>					Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	2,32		0	0	0		0		0	3,556	0	0	0		0 0	0		э о
Debt securities (including at amortised cost and fair value)	10,900		0	0	0	í				11,06	9 0	0	0		0 17	0		9
Central banks		0	0	0	0		0		0		0	0	0		0 0	0		9 0
General governments	8,607		0	0	0		0		0	8,88	0	0	0		0 3	0		9 0
Credit institutions	836	0	0	0	0		0		0	73	0	0	0		0 4	0		9 0
Other financial corporations	1,136	0	0	0	0		0		0	1,14	0	0	0		0 7	0		9 0
Non-financial corporations	318	0	0	0	0				0	30	. 0	0	0		0 3	0		0
Loans and advances (including at amortised cost and fair value)	60,677	155	1,329	1,329	1,322	73	925	91:	116	61,48	145	1,337	1,337	1,20	9 692	923	83	5 108
Central banks	100	0	0	0	0		0		0	100	0	0	0		0 0	0		0
General governments	263	8	2	2	2		1		0	250	12	2	2	:	2 €	1		1 0
Credit institutions	4,53	. 0	0	0	0		0		0	4,97	. 0	0	0		0 0	0		3 0
Other financial corporations	8,310	2	10	10	4	4	. 8	:	1 2	8,512	30	7	7		1 12	7		0
Non-financial corporations	16,816	42	153	153	153	6	75	71	33	16,833	19	161	161	16	1 53	76	7	31
of which: small and medium-sized enterprises	1,519	30	77	77	77	1	58	54	16	1,34	5	78	78	7	8 15	59	5	9 16
of which: Loans collateralised by commercial immovable property	922	6	61	61	61	1	46	44	15	90-	1 2	59	59	9	9 10	46	4	5 13
Households	30,657	102	1,164	1,164	1,164	62	841	84	1 81	30,81	84	1,166	1,166	1,04	620	839	75	7 76
of which: Loans collateralised by residential immovable property	12,552	29	149	149	149	5.	72	7:	2 77	12,50	27	146	146	14	6 47	74	7	4 71
of which: Credit for consumption	15,794	41	950	950	950	54	723	72	0	15,88	43	948	948	82	7 547	713	63	2 0
DEBT INSTRUMENTS other than HFT	73,902	155	1,329	1,329	1,322	75	925	91	116	76,10	145	1,337	1,337	1,20	9 705	923	83	5 108
OFF-BALANCE SHEET EXPOSURES	24,12		4	4	4	2	1		1 0	23,01		4	4		4 21	1		1 1

(Fig. Fig. 8 a basines and secretary and sec



#### Forborne exposures

			As of 30/	09/2023		As of 31/12/2023									
	Gross carryin exposures wi measures	g amount of th forbearance	changes in fair val	ted impairment, accumulated 1 fair value due to credit risk cions for exposures with ce measures <sup>2</sup>			Gross carryin exposures wi measures	g amount of th forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financia	al guarantees received rbearance 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				
Debt securities (including at amortised cost and fair value)	0	0	0	0		0		0	0	0		0			
Central banks	0	0	0	0	0			0	0	0	0				
General governments	0	0	0	0	0			0	0	0	0				
Credit institutions	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)	1,189	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			
General governments	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	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			
QUALITY OF FORBEARANCE <sup>2</sup>															
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3	0						0								

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

<sup>&</sup>lt;sup>OP</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-1. TS on Supervisory reporting. However, for the off-balance sheet instruments, sheet as a reasonable of the 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.

On 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 (excluding loans and advances (asclading loans and advances loads) and advances of the criteria sheet for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



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

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



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

•	As of 30/09/2023 As of 31/12/2023													An of 2	31/03/2024			As of 30/06/2024										
	Gross carry	ingamount	ASUI	50/05/2023	1		Gross carn	ing amount	ASULS	11/12/2023			Gross carry	ing amount	ASUIS	11/03/2024			As or 30/06/2024 Gross carrying amount									
	, ,			Accumulated		,		Accumula	Accumulated						Accumulated	1 1				4 /	Accumulated							
		Of which: non- performing		Of which loans and advances subject to		Accumulated		Accumulated impairment <sup>1</sup>	Accumulated in fa			Of which: non- performing	in- and advances		Accumulated i	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on
(min EUR)			of which: defaulted	impairment		non-performing exposures <sup>1</sup>			of which: impairment defaulted		non-performing exposures <sup>2</sup>			of which: defaulted	impairment		non-performing exposures <sup>1</sup>			of which: defaulted	impairment		non-performing exposures <sup>1</sup>					
A Agriculture, forestry and fishing	30	1	1	30	1	0	29	2	2	29	2	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	4,498	17	17	4,498	37	0	4,361	16	16	4,361	35	0	3,992	20	20	3,992	33	0	4,107	22	22	4,107	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	60	1	1	60	1	0	56	1	1	56	1	0	71	1	1	71	1	0				
F Construction	723	12	12	723	11	0	795	11	11	795	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	1,496	26	0	1,269	16	16	1,269	24	0	1,356	17	17	1,356	25	0				
H Transport and storage	687	3	3	687	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	1,551	0	0	1,551	3	0	1,737	0	0	1,737	2	0	1,404	8	8	1,404	1	0				
L Real estate activities	1,737	72	72	1,737	35	0	1,905	69	69	1,905	34	0	1,793	66	66	1,793	32	0	1,733	65	65	1,733	32	0				
M Professional, scientific and technical activities	2,644	3	3	2,644	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	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0				
S Other services	28	2	2	28	2	0	64	2	2	64	2	0	78	2	2	78	2	0	179	2	2	179	4	0				
Loans and advances	16,933	251	251	16,928	230	0	16.886	158	158	16.877	141	0	16.816	153	153	16.816	136	0	16.832	161	161	16.832	129	0				

<sup>&</sup>lt;sup>11</sup>The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.