

MEDIOBANCA

Asset & Liabilities Addendum

February 2026



MEDIOBANCA

AGENDA

1. A&L: recent trends

1.1 Funding: structure & evolution

1.2 Treasury: structure & evolution

1.3 Loan book: structure & evolution



MEDIOBANCA

STABLE FUNDING POSITION

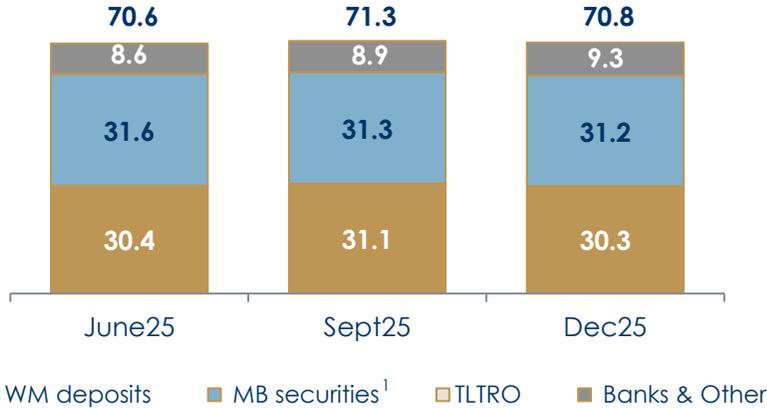
€8.6BN RAISED IN LAST 12M AT ~80BPS

A&L: recent trends

Section 1

Funding stock basically flat at ~€71bn...

(€bn)

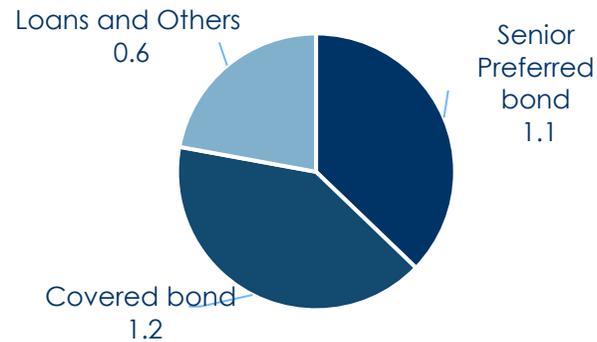


with cost trend improving QoQ

	3M avg	Dec24	Sept25	Dec25
WM deposits cost ²		1.81%	1.54%	1.37%
Bond stock spread ³		126bps	118bps	113bps

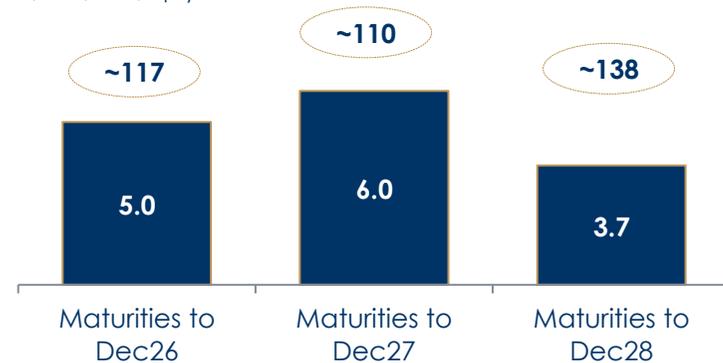
...with overall €2.9bn funding >12M raised in 6M

(€bn)



€ 5bn bond maturities ahead

(Bonds, €bn; CoF, bps)



1) Including Certificates at FVO
 2) Avg. 3M client rate
 3) Avg. 3M spread vs Eur3M



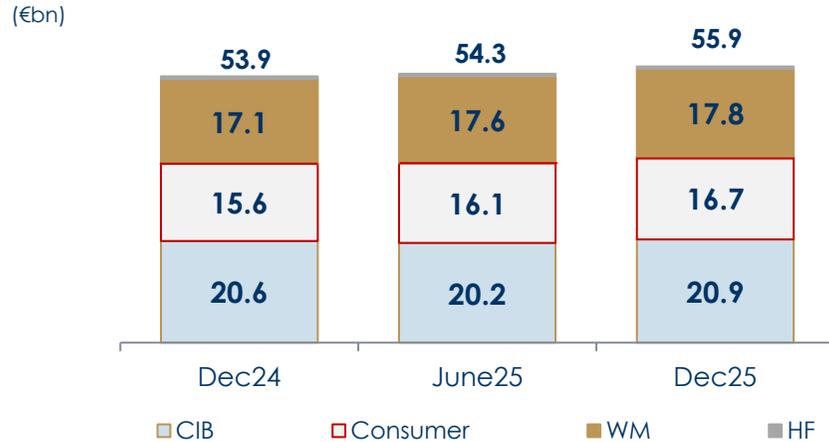
ASSET EVOLUTION

LOAN BOOK STABLE AT €54BN IN LAST 3M

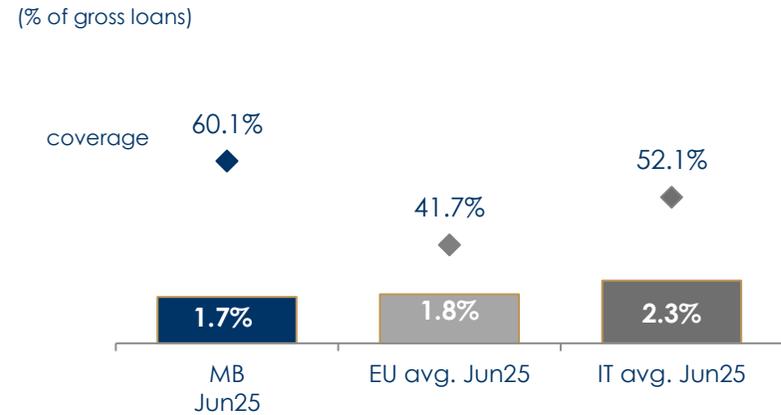
A&L: recent trends

Section 1

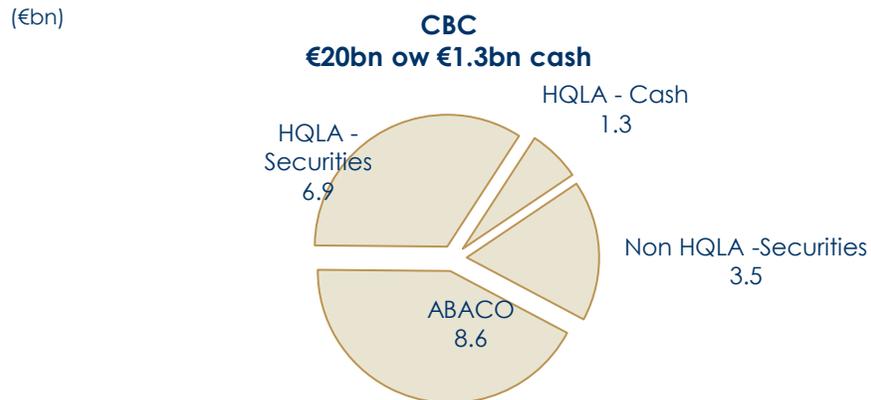
Loan book evolution



NPLs¹



Counterbalancing capacity



Banking book government bonds by maturities

€m	2026	2027-30	>2031	Total
Italy	1,095	1,093	3,470	5,659
Germany	306	-	43	349
France	90	260	764	1,113
US	559	144	-	703
Other	-	-	463	463
Total	2,051	1,497	4,740	8,287

1) Source EBA dashboard, which includes also assets different from customer loans (i.e treasury assets)

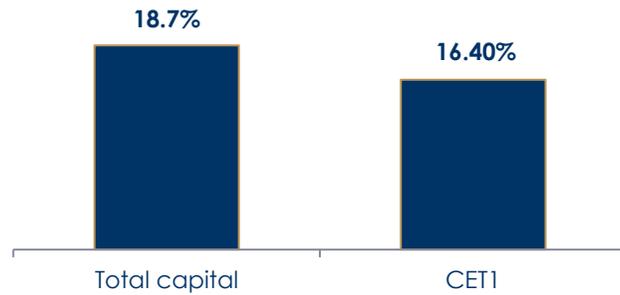


KEY INDICATORS

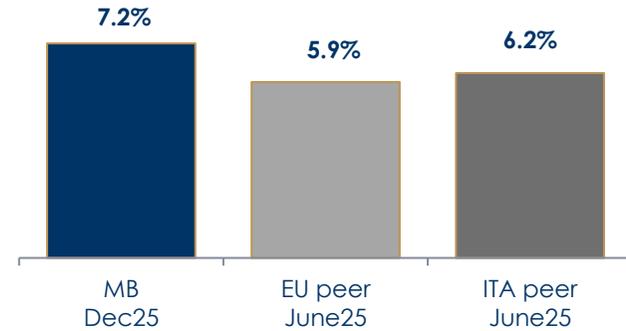
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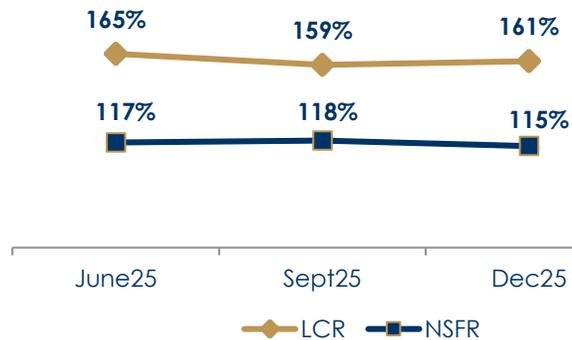
Capital ratios¹ (Dec.25%)



Leverage ratio¹

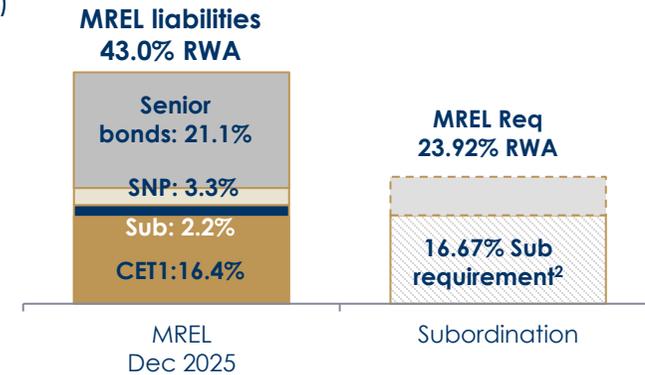


LCR & NSFR



2025 MREL

(% RWAs)



1) Phase in. CET1 fully loaded ~16.1%
2) Including CBR



AGENDA

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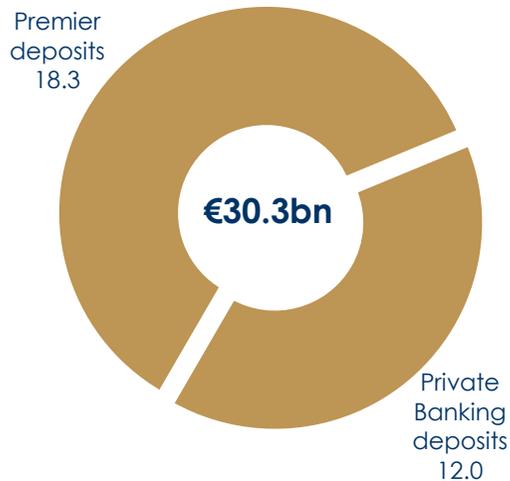
MEDIOBANCA

FUNDING STRUCTURE

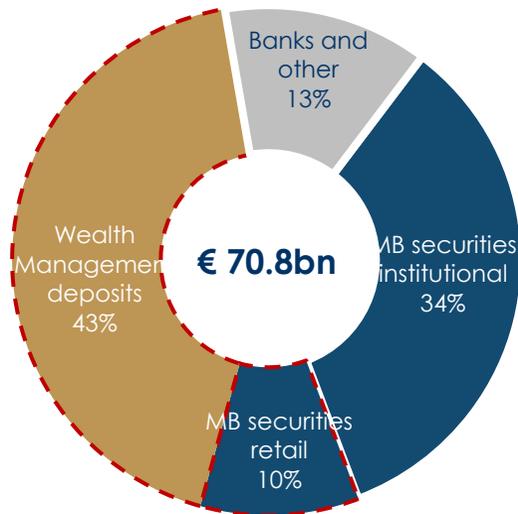
Funding: structure & evolution

Section 1.1

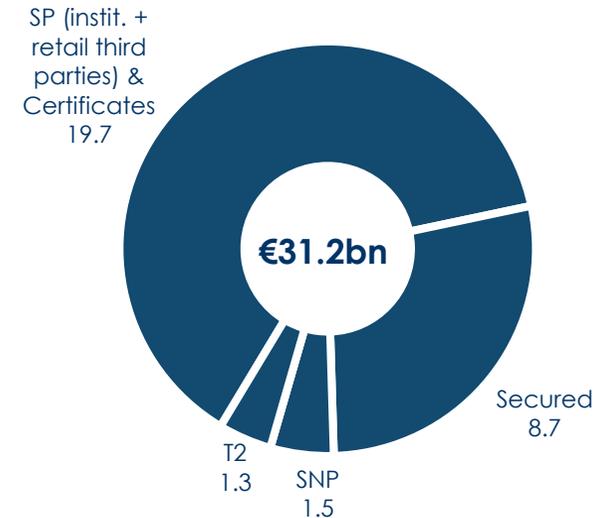
WM deposits by segment



MB funding breakdown (Dec 25)



MB securities by type, segment and channel



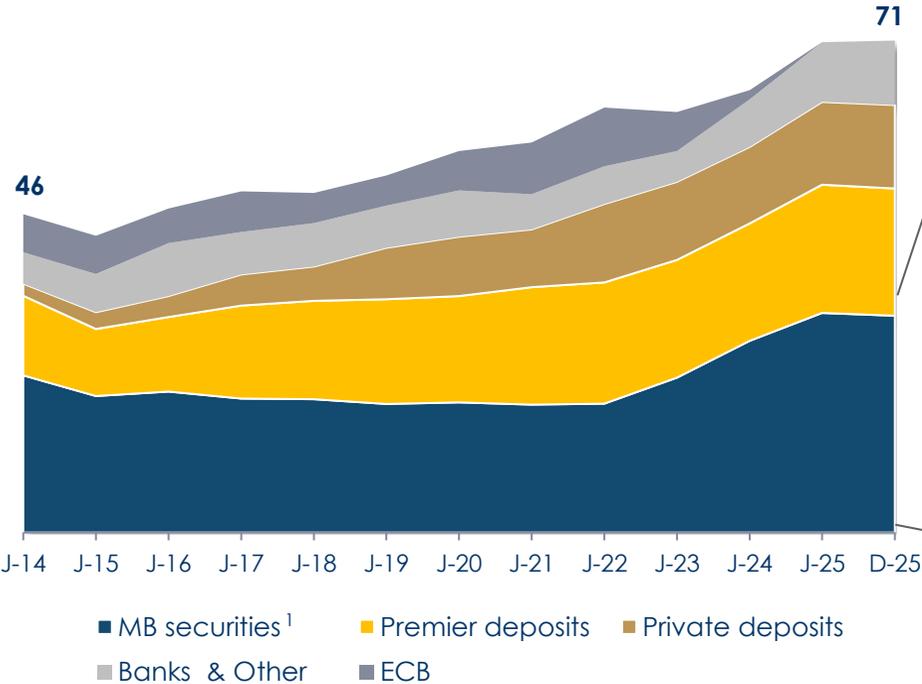
MB Funding totals ~€71bn (~60% retail and ~40% institutional)

- ◆ **WM deposits representing 43% of total (€30.3bn)**
- ◆ **MB securities¹ representing 44% of total (€31.2bn)**, well-diversified by type and channel: €19.7bn senior preferred&certificates, €1.5bn SNP, €1.3bn T2, €8.7bn secured

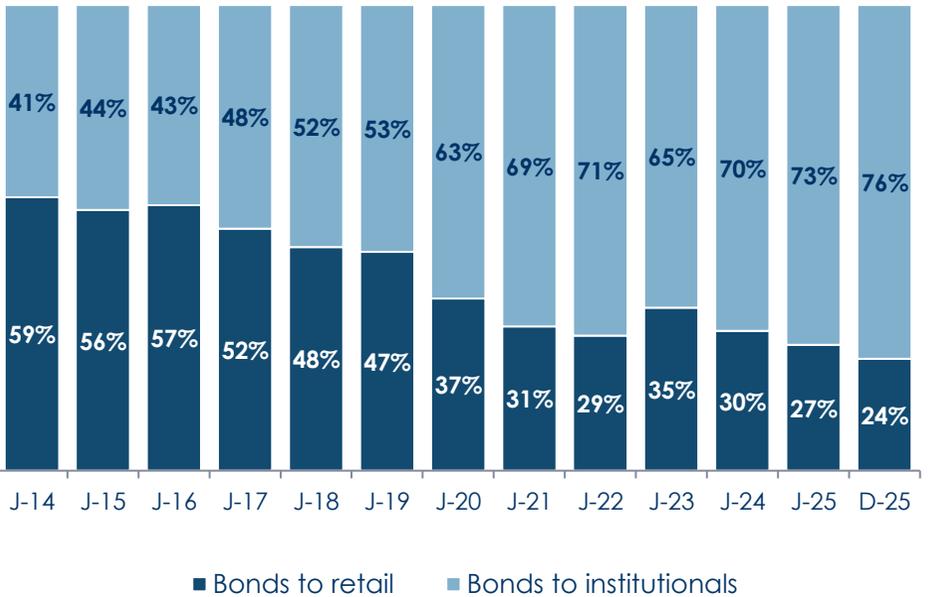
1) Including Certificates at FVO

LAST DECADE EVOLUTION

MB funding trend (€bn)



MB bond outstanding by investor



- ◆ **WM deposit share increased** due to MB Premier and Private Banking arms' growth, with decreasing cost trend
- ◆ **Bond funding diversified** between private and institutional investors, with institutional funding increasing and stabilizing well above historical levels and demand in private investor stable in last year

1) Including Certificates at FVO



RECENT FUNDING ACTIVITY

Funding: structure & evolution

Section 1.1

Most relevant MB public bonds since January 2025

Issue date	Bond type	Tenor	Amount (Eur/m)	Spread at Issue	Subscription rate
Feb-25	Senior Preferred	2Y	200	3mE+55bps	Na
Feb-25	Covered Tap	6.6Y	200	3mE+72.5bps	Na
Feb-25	Senior Preferred	6Y	342	3mE+118bps	Na
Mar-25	Sustainability Tier2	10NC5Y	300	3mE+181bps	3x
May-25	ABS	2.6Y	700	3mE+81bps	Na
Jun-25	Covered	5Y	750	3mE+62.4bps	1.4x
Jul-25	Senior Preferred	6NC5Y	500	3mE+105.5bps	4x
Sep-25	Covered Tap	5Y	220	3mE+54bps	Na
Nov-25	Covered	6.2Y	750	3mE+57.5bps	4x
Nov-25	Senior Preferred	5Y	225	3mE+90bps	Na

◆ ~€8.6bn of new funding raised in 2025, 4.5y avg maturity @ ~ 83.3bps through debt securities, interbank unsecured loans, secured funding and other, including:

- ◆ € 2.1bn covered bond issued, 6y avg maturity including 3 tap and 2 private placements
- ◆ € 0.5bn structured products, placed on MBPB network (7.5y avg maturity)
- ◆ € 0.5bn institutional SP bond issued, 6NC5y avg maturity
- ◆ € 0.2bn SP private placement, 2y avg maturity
- ◆ € 1.1bn retail senior unsecured bond issued, 6.4y avg maturity (ow € 0.2bn placed on proprietary networks)
- ◆ € 0.3bn Sustainability T2, 10NC5y avg maturity
- ◆ € 0.7bn ABS issued by Compass
- ◆ € 0.7bn bilateral long-term financing
- ◆ € 1.2bn secured loans and asset refinancing, 3.2y avg maturity
- ◆ € 1.1bn interbank loans, 2.8y avg maturity

MEDIOBANCA SNP AND TIER2

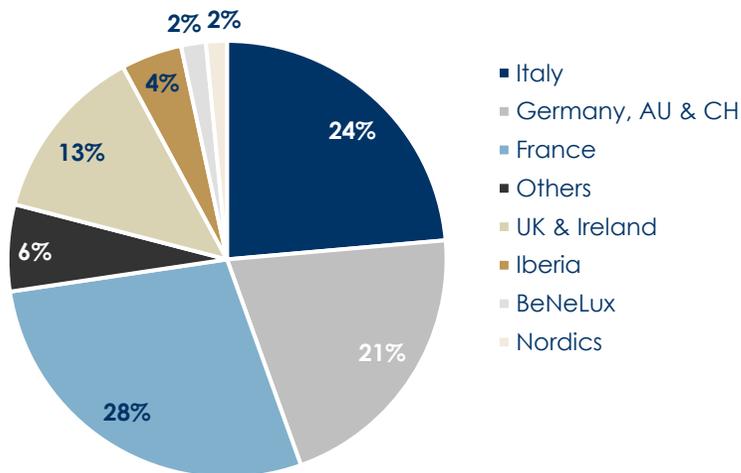
Funding: structure & evolution

Section 1.1

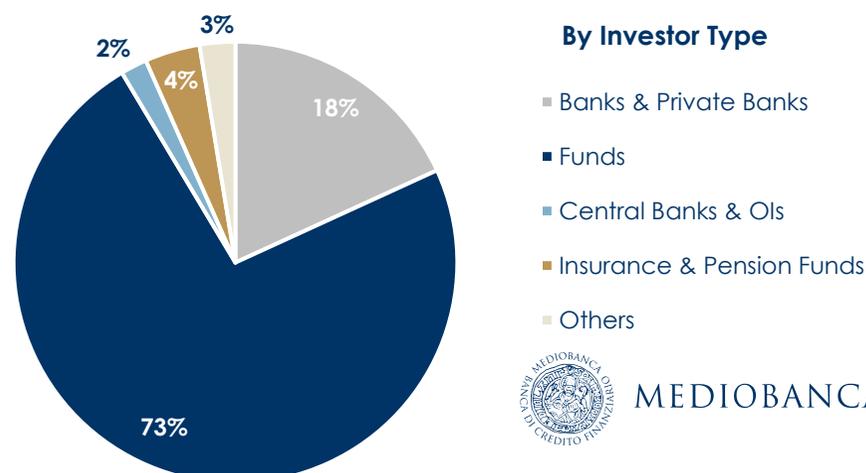
- ◆ Institutional Tier 2 and SNP issuances aimed at optimizing the capital structure, managing actively the evolution in regulatory and rating methodologies and increasing efficiency with callable structure
- ◆ Market Feedback: all transactions priced inside FV or with very limited initial concessions. Granular and well diversified order books, with significant distribution outside Italy

	Tier 2 (18/03/2025)	SNP (19/03/2024)	Tier 2 (22/01/2024)	SNP (13/09/2023)	Tier 2 (8/02/2023)	SNP (6/09/2021)
ISIN	IT0005640260	IT0005586893	IT0005580573	XS2682331728	XS2577528016	XS2386287689
Issue Rating (M/S/F)	Ba1/BB+/BB+	Baa3/BBB-/BBB-	Ba1/BB+/BB+	Baa3/BBB-/BBB-	Ba1/BB+/BB+	Baa3/BBB-/BBB-
Tenor (Y)	10NC5	6NC5	10.25NC5.25	4NC3	10NC5	7NC6
IPT	Mid swap +200bps	Mid swap +160/165bps	Mid swap +305bps	Mid swap +170bps	Mid swap +365bps	Mid swap +125/130bps
Re-offer spread	MS+175	Mid swap +130bps	Mid swap +275bps	Mid swap +145bps	Mid swap +365bps	Mid swap +100bps
Amount	€ 300m	€ 500m	€ 300m	€ 500m	€ 300m	€ 500m
Coupon/Yield	4.25%/4.301%	3.875%/3.954%	5.25% / 5.335%	4.875%/4.888%	6.5% / 6.5%	0.75% / 0.75%
NIP	5bps	0/5bps	0/5bps	5/10bps	0bps	-5bps
Over-subscription (final)	~3x	~4x	~5x	~4x	~2x	~3.2x

By Geography



By Investor Type



MEDIOBANCA COVERED BONDS

Section 1.1

Funding: structure & evolution

Mediobanca €10bn Soft Bullet Covered Bond program, placed to investors:

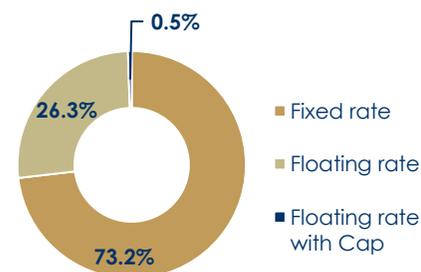
- ◆ UCITS and CRR Compliant, rated AA Outlook Stable from Fitch;
- ◆ The cover pool is composed by first lien Italian residential mortgage loans with an average size of c. €105k;
- ◆ As of the end of December '25, total outstanding amount is equal to €6.65bn

ISIN	Currency	Outstanding amount (m)	Rating (Fitch)	Coupon	Issue Date	Maturity Date
IT0005315046	EUR	750	AA	1.250%	Nov-17	Nov-29
IT0005378036	EUR	750	AA	0.500%	Jul-19	Oct-26
IT0005433757	EUR	750	AA	0.010%	Jan-21	Feb-31
IT0005499543	EUR	750	AA	2.375%	Jun-22	Jun-27
IT0005579807	EUR	800 ¹	AA	3.250%	Jan-24	Nov-28
IT0005611063	EUR	950 ¹	AA	3.000%	Sep-24	Sep-31
IT0005650855	EUR	1.050 ¹	AA	2.625%	Jun-25	Aug-30
IT0005675332	EUR	50	AA	3.578%	Oct-25	Oct-40
IT0005678773	EUR	750	AA	2.875%	Nov-25	Feb-32
IT0005683443	EUR	50	AA	3.663%	Dec-25	Dec-40

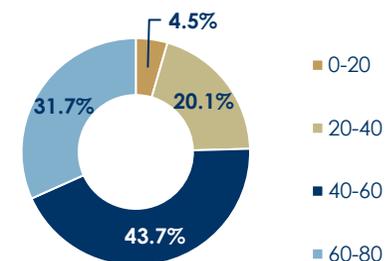
Portfolio characteristics (31 December 2025)

Total Current Balance	€8,603m
Average outstanding Balance	€104,724k
No. of loans	82,15k
WA Seasoning	71,55 months
WA Remaining Term	237,84 months
No. of borrowers	81,7k
WA OLV	65,5%
WA CLTV	50,7%
WA Margin (%) Variable loans	1,65

Interest type



CLTV distribution



ASSET-BACKED SECURITIES

Funding: structure & evolution

Section 1.1

- ◆ Mediobanca through its subsidiary Compass Banca S.p.A. (Compass) has originated several structured finance transactions collateralized by consumer loans, the Quarzo S.r.l. Series
- ◆ On April 30th, Mediobanca successfully priced a new € 700mln 2.6y Quarzo Consumer ABS at a final spread of 3m+81bps. This marks the 15th secured deal under the Quarzo Programme and the 6th placed to institutional investors. € 700mln is the largest senior tranche ever placed by Compass, aligning Mediobanca with the leading European players in the securitization market.
- ◆ The aggregate outstanding amount of marketed Quarzo notes is c. € 1.3bn

Quarzo S.r.l. – Series 2025	
Originator:	Compass Banca S.p.A.
Collateral type:	Italian Consumer Loans
Total size of Series A:	€700m
Settlement date:	7 May 2025
Coupon / Yield at issue A:	3mE+81bps
Issue price:	100%
ISIN (Series A):	IT0005644569

Quarzo S.r.l. – Series 2024 - SRT	
Originator:	Compass Banca S.p.A.
Collateral type:	Italian Consumer Loans
Total size of Series A1/B/C/D:	€500m / € 38.76m / € 27.075m / € 21.66m
Settlement date:	21 June 2024
Coupon / Yield at issue A1/B/C/D:	3mE+79bps / 3mE+160bps / 3mE+230bps / 3mE+370bps
Issue price:	100%
ISIN (Series A1/B/C/D):	IT0005599300 / IT0005599326 / IT0005599334 / IT0005599342

Quarzo S.r.l. – Series 2023	
Originator:	Compass Banca S.p.A.
Collateral type:	Italian Consumer Loans
Total size of Series A1:	€450m
Settlement date:	11 May 2023
Coupon / Yield at issue:	3mE+95bps
Issue price:	100%
ISIN (Series A1):	IT0005542938

Quarzo S.r.l. – Series 2022	
Originator:	Compass Banca S.p.A.
Collateral type:	Italian Consumer Loans
Total size of Series A:	€528m
Settlement date:	6 April 2022
Coupon / Yield at issue:	3mE+70bps
Issue price:	100%
ISIN (Series A):	IT0005490963

FOCUS ON ESG BONDS: ~75% ABROAD

Funding: structure & evolution

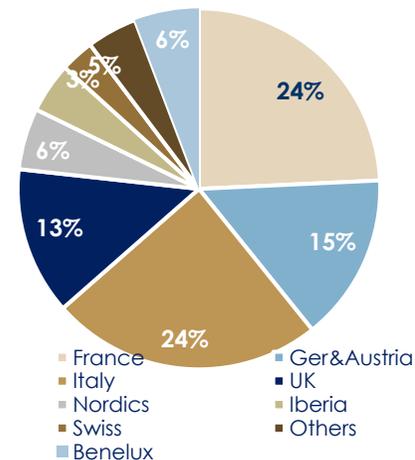
Section 1.1

Mediobanca issued 4 ESG Bonds: Inaugural SP Green 7y €500m (Sept-20), Sustainability SP 6NC5 €500m (Dec-22), Sustainability SNP 4NC3 €500m (Sept-23) and Sustainability T2 10NC5 €300m (Mar-25)

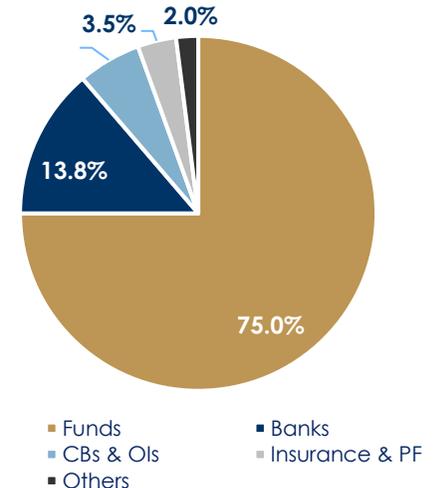
- ◆ The inaugural green transaction (2020) focused towards the achievement of SDG 7 (Affordable Clean Energy), SDG 11 (Sustainable Cities and Communities) and SDG 13 (Climate Action). The sustainability transactions (2022, 2023 and 2025) also include SDG 10 (Reduce Inequalities) adding the social component to the eligible portfolio
- ◆ Mediobanca Green, Social and Sustainability Framework¹ updated in June-2022 and total size of eligible pool as of June-25 is € 3bn (starting pool in 2020 under the previous framework was €528mln)
- ◆ Pool breakdown: 14% corporate loans, 55% retail mortgages and green buildings, 22% consumer credit, 10% leasing and factoring
- ◆ ESG asset type of the pool: €760m social asset related to Education, SME financing, consumer credit to retired people and social mortgages. The remaining is green and related mainly to green buildings, energy efficiency and sustainable transportation
- ◆ Meaningful participation from ESG investors. Not-Italian investors accounted for ~75%

	GREEN SP (8/09/2020)	SUSTAINABILITY SP (5/12/2022)	SUSTAINABILITY SNP (13/09/2023)	SUSTAINABILITY T2 (18/03/2025)
ISIN	XS2227196404	XS2563002653	XS2682331728	IT0005640260
Issue Rating (M/S/F)	Baa1/BBB/BBB	Baa1/BBB/BBB	Baa3/BBB-/BBB-	Ba1/BB+/BB+
Tenor (Y)	7	6NC5	4NC3	10NC5
IPT	Mid swap +165bps	Mid swap +225bps	Mid swap +170bps	Mid swap +200bps
Re-offer spread	Mid swap +135bps	Mid swap +195bps	Mid swap +145bps	MS+175
Amount	€ 500m	€ 500m	€ 500m	€ 300m
Coupon/Yield	1.00% / 1.065%	4.625% / 4.658%	4.875%/4.888%	4.25%/4.301%
NIP	-8bps	10bps	5/10bps	5bps
Over-subscription (final)	~7x	~3.2x	~4x	~3x

Allocation by Geography



Allocation by Investor Type



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 - 1.1 Funding: structure & evolution
 - 1.2 Treasury: structure & evolution
 - 1.3 Loan book: structure & evolution



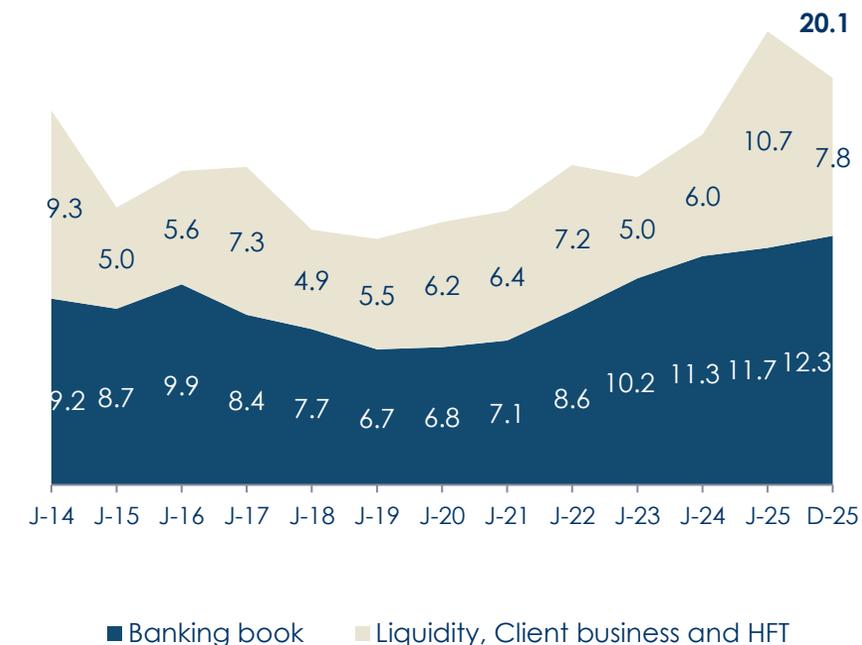
MEDIOBANCA

TREASURY AND BANKING BOOK SECURITIES

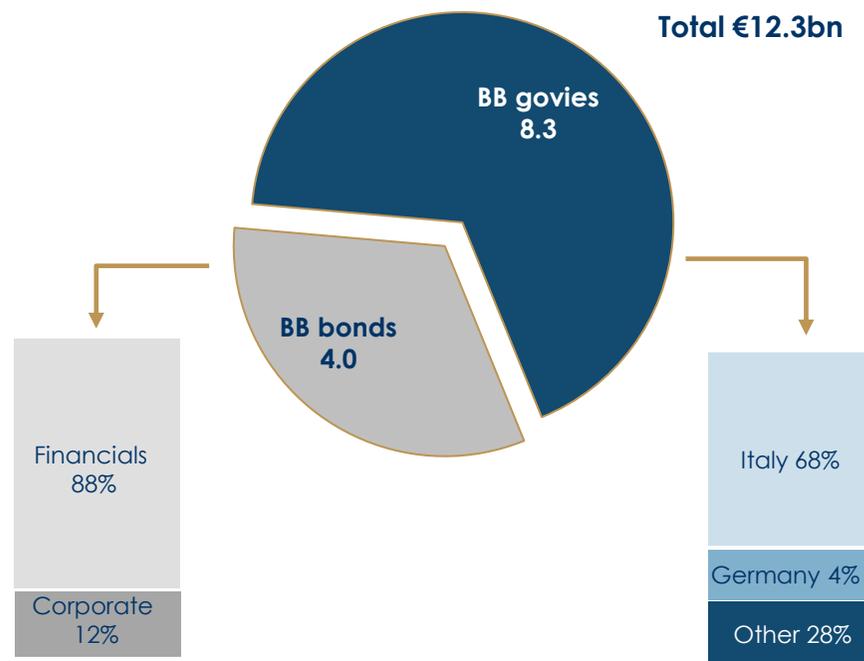
Treasury: structure & evolution

Section 1.2

MB net treasury assets* (€bn)



Banking book breakdown (Dec.25)



- ◆ Net treasury assets: €20.1bn; >50% BB govies and corporate bonds, and residual part mainly liquidity and client business
- ◆ Banking book: €12.3bn, ~70% represented by Govies, ~70% of which are Italian

SOVEREIGN EXPOSURE

Treasury: structure & evolution

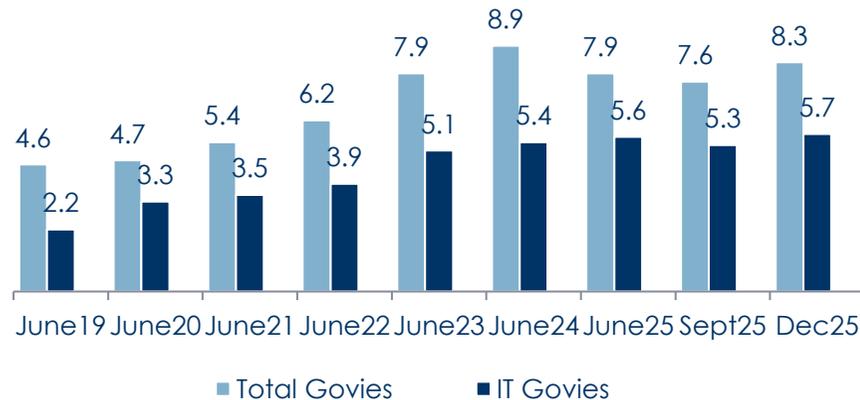
Section 1.2

- ◆ Italian govies exposure at €5.7bn (or 75% of CET1 capital) out of €8.3bn, o/w >50% classified as HTC
- ◆ IT govies avg duration ~2.0Y
- ◆ Low sensitivity of CET1 to spread:
+100bps spread = <10bps neg. impact on CET1

Banking book government bonds...by geography

€bn	June 25	Sept 25	Dec 25
Total Govies BV	7.9¹	7.6¹	8.3
- HTC	3.6	3.6	4.1
- HTCS	4.3	4.0	4.2
o/w Italy	5.6	5.3	5.7
- HTC	2.9	2.9	3.0
- HTCS	2.7	2.4	2.6

€bn



...and maturities

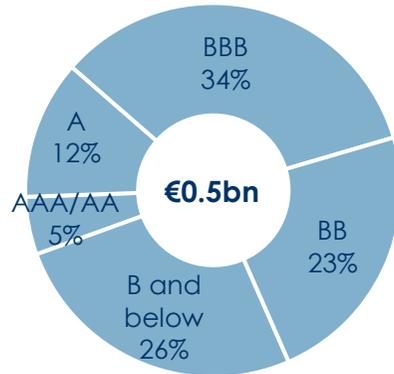
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BANKING BOOK BOND PORTFOLIO

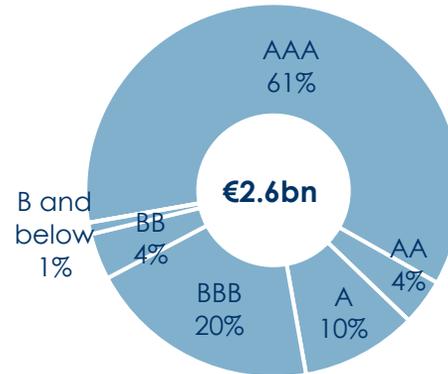
Treasury: structure & evolution

Section 1.2

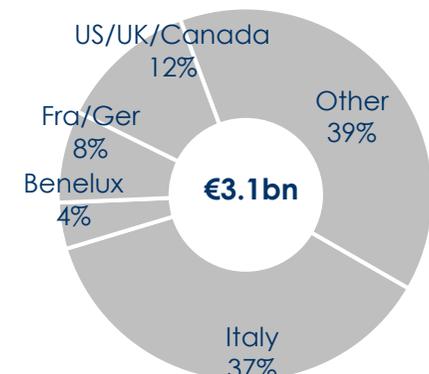
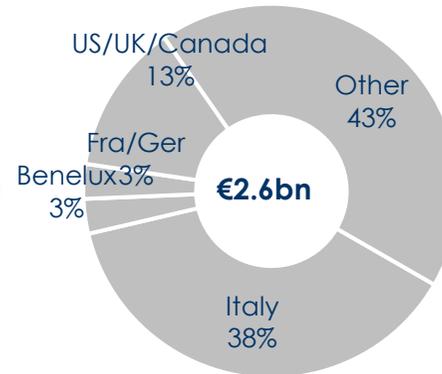
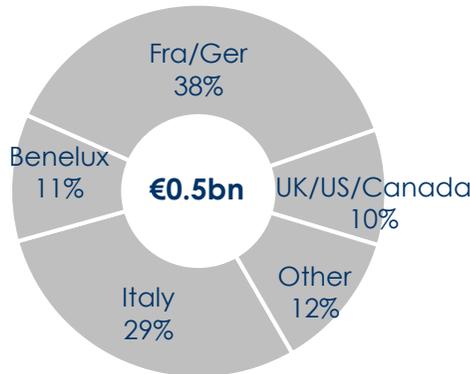
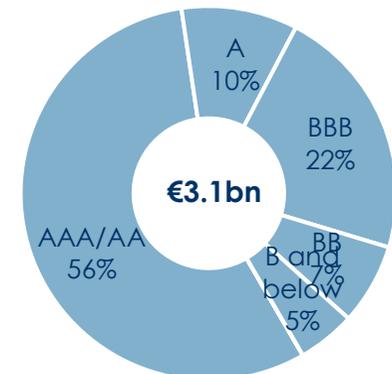
Non Financials (15%)



Financials (85%)



Total (Dec25)



- ◆ BB corporate bond portfolio at €3.1bn (85% Financials, 15% Non Financials), well diversified in terms of geographies
- ◆ Non Financials: ratings concentrated mainly in the BB/BBB areas (23%/34%)
- ◆ Financials: investment grade representing 75%, 99% IG+BB rating

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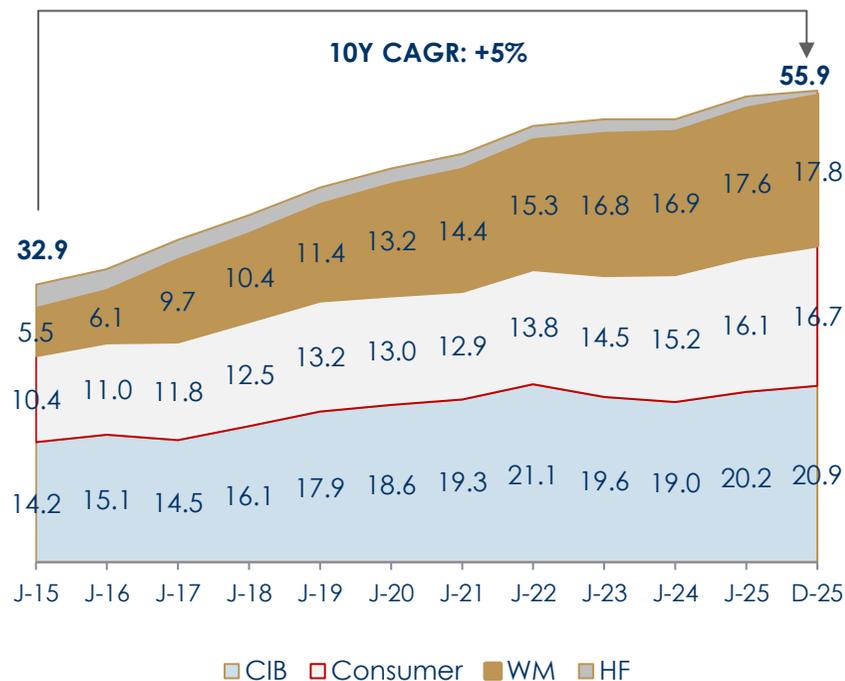
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LOAN BOOK EVOLUTION

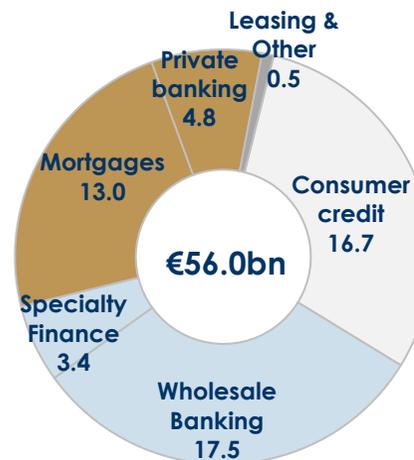
Loan book: structure & evolution

Section 1.3

MB customer loans evolution (€bn)



MB loan book breakdown (Dec25)



~40% corporate
~60% retail

~80% domestic
~20% non-domestic

ESG/green loans: €6.0bn

NPLs/Ls: 2.0% gross, 0.8% net

NPL coverage ratio: 59.5%

Cost of Risk: 53bps (6M Dec25)

- ◆ **Loan book up 5% YoY to ~€56.0bn as at Dec25** (10Y CAGR: +5% MB consolidated, WM +12%, CF +5%, CIB +4%)
- ◆ **Diversified among segments:** ~60% represented by households (consumer credit, residential mortgages, lombard loans) and ~40% by corporates (lending and structured finance to large corporates, factoring and leasing)
- ◆ **High asset quality:** 2.0% Gross NPLs/Ls, 59.5% coverage. Stage 2 net loans/loans at 3.8%, 12.4% coverage

ASSET QUALITY DETAILS

Loan book: structure & evolution

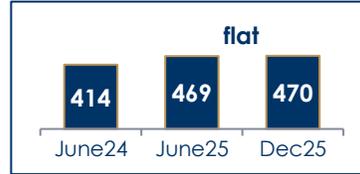
Section 1.3

NPLs –Stage 3

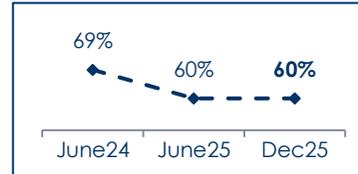
Gross exp¹. (€m)



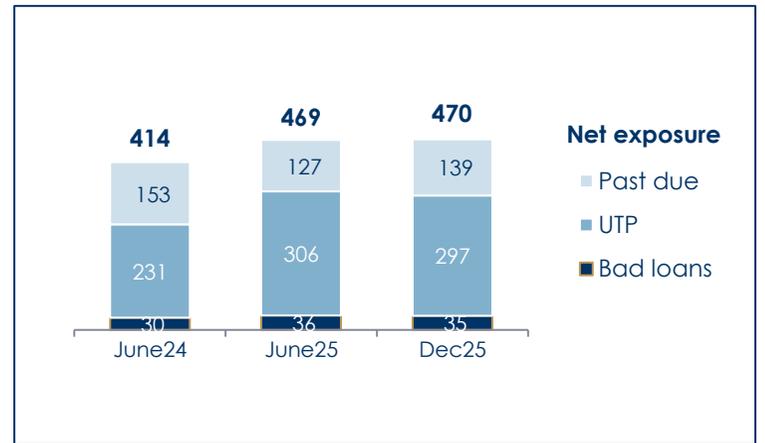
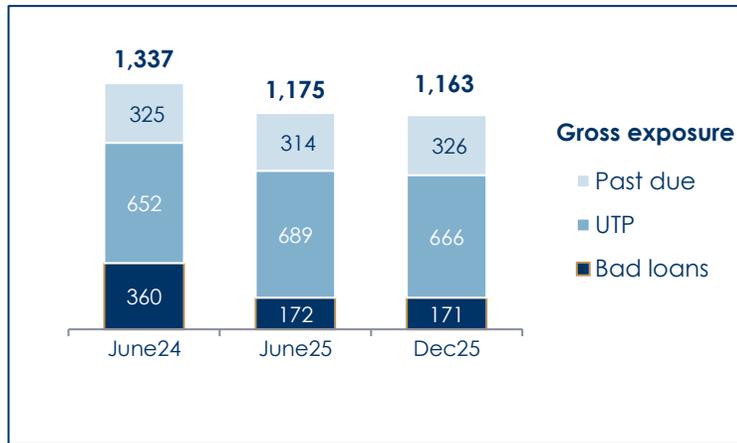
Net exp. (€m)



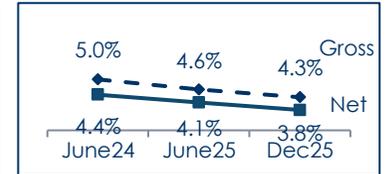
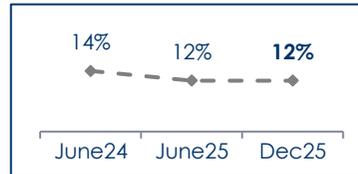
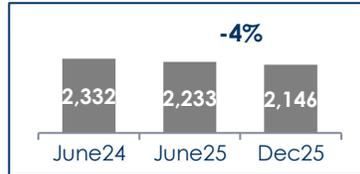
Coverage



Exp. as % of loans



Stage 2

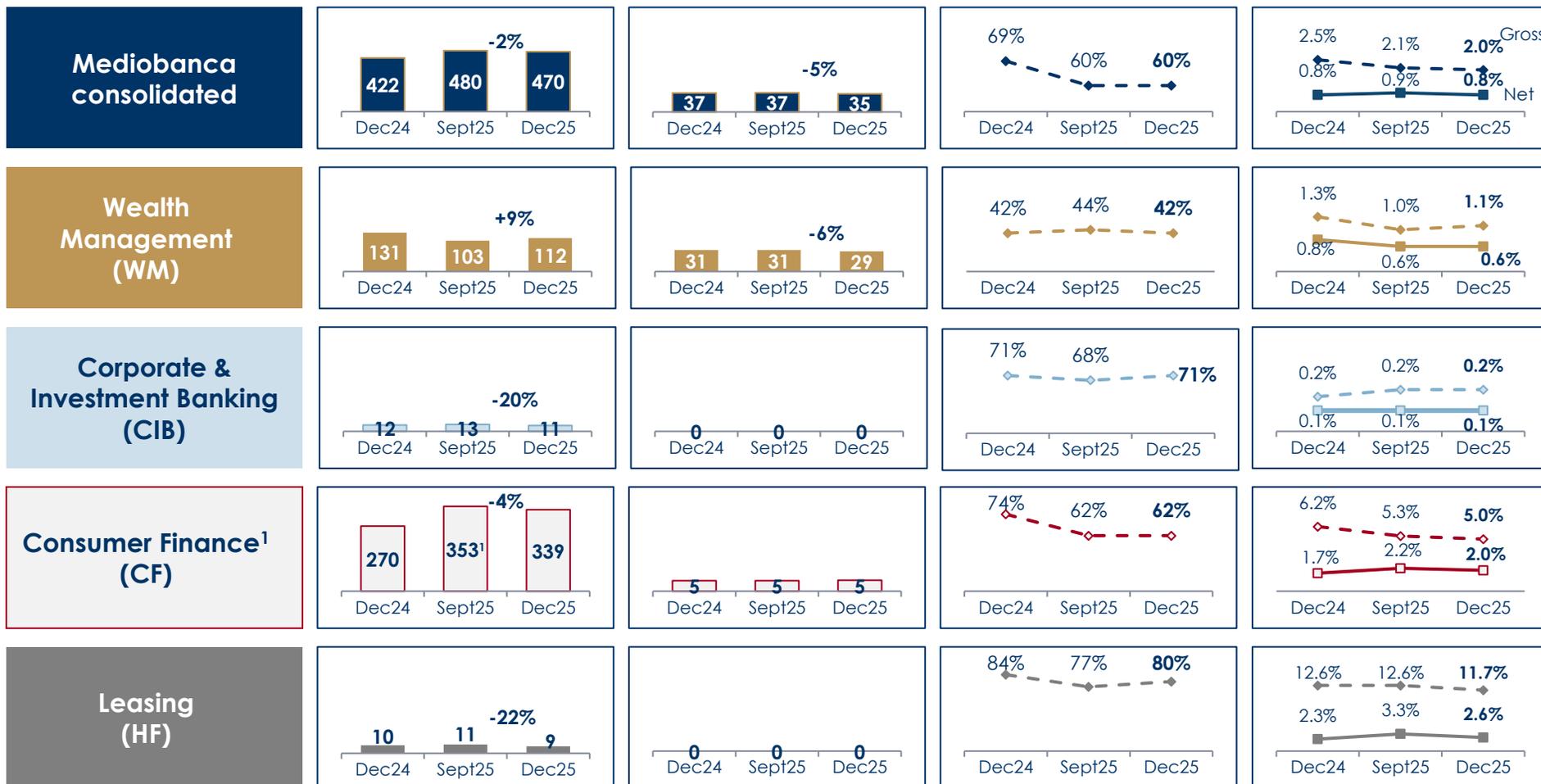


1) Reduction in March 25 driven by writeoff of ~€260m of NPLs (with ~100% coverage)

ASSET QUALITY BY DIVISIONS

Loan book: structure & evolution

Section 1.3



Note: data restated due to transfer of MBCS from CIB to CF and of core leasing business from HF to CIB

1. ~€260m writeoff of fully covered NPLs in Mar25 and ~€110m past-due loans reclassified as NPLs in June25 due to a new stricter definition of default adopted including forbore and UTP with less than 90 days past due, consequently among the highest-quality NPLs



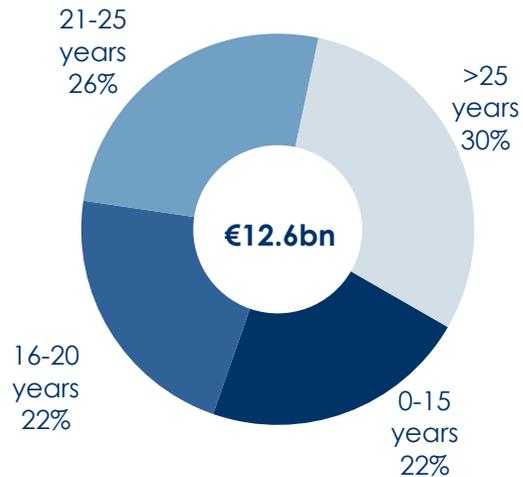
RESIDENTIAL MORTGAGES

Loan book: structure & evolution

Section 1.3

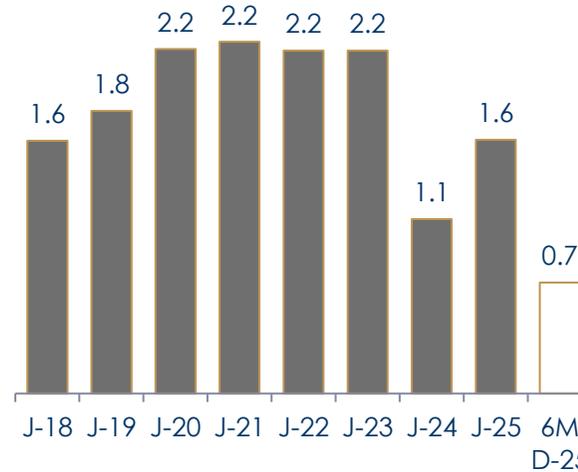
Stock by residual term

(December25, €bn)



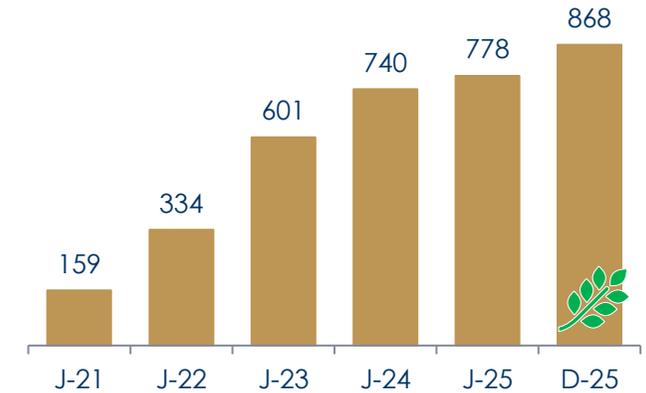
New loans trend in last 9Y

(June18-25, €bn)



Green mortgages stock evolution

(€m)



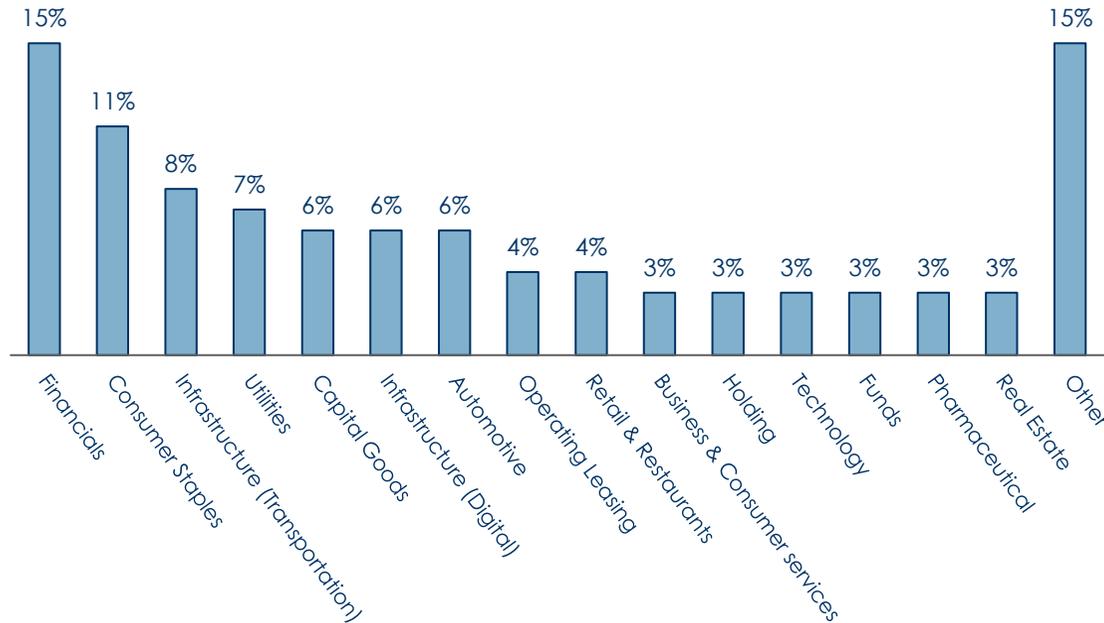
- ◆ **Mortgage portfolio: €12.6bn as at December25.** Breakdown: ~100% domestic and residential. New loans Up 41% in 2025, while maintaining selective origination in a rate environment that is more favorable than the previous year (Italian market up 33% from January 2025 to September 2025).
- ◆ **Increasing “green” loans: stock ~€868m (7% of stock as at June25)**
- ◆ **KPIs:** 67% Fixed income, 33% Floating, average residual term: 20Y, average current LTV: 52%
- ◆ **Asset quality (December25):** NPLs/Ls: 1.1% gross, 0.5% net, 58% coverage ratio. Cost of risk: -1bps

CORPORATE LOANS

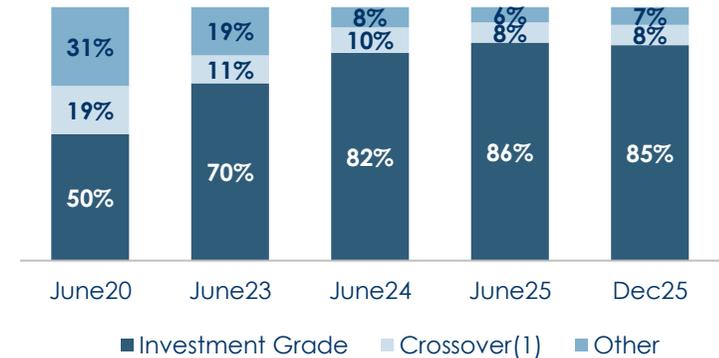
Loan book: structure & evolution

Section 1.3

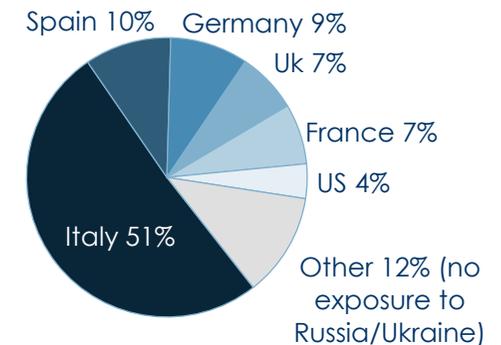
WB loan book by sector (Dec25)



WB loans by rating



WB loans by geography² (as at Dec25)



- ◆ **Total loans: €17.5bn, ow €3.7bn ESG/green loans**
- ◆ **No direct exposure to Russia/Ukraine, not even through derivatives/trading**
- ◆ **Corporate loan portfolio well diversified, with strongest-ever rating profile**
- ◆ **NPLs/Ls: 0.2% gross, 0.05% Net**

1) Investment grade (IG) includes rating classes from AAA to BBB-, crossover includes BB+ rating bucket
 2) Geographical breakdown based on the following criteria: i) Country where the company generates >50% of consolidated revenues or, if this criterion is not met, ii) Country where the company has either its managerial centre or its main headquarters



CONSUMER FINANCE

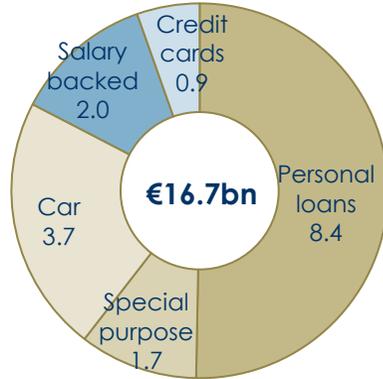
Loan book: structure & evolution

Section 1.3

Loan book by product: ~50% personal loans

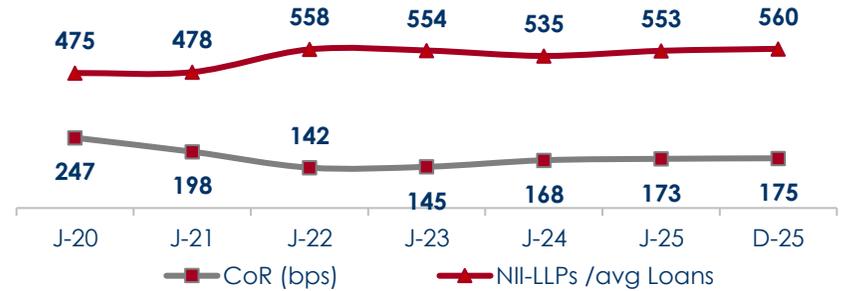
Data as of Dec.25

NPLs/Ls: 5.0% gross, 2.0% net
 NPL coverage ratio: 61.8%
 PLs coverage: 3.11%
 Cost of Risk: 175bps

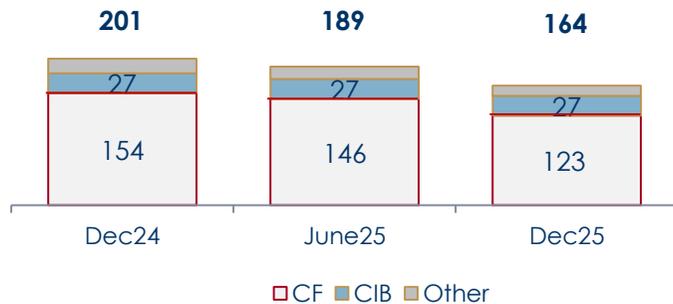


High marginality evolution

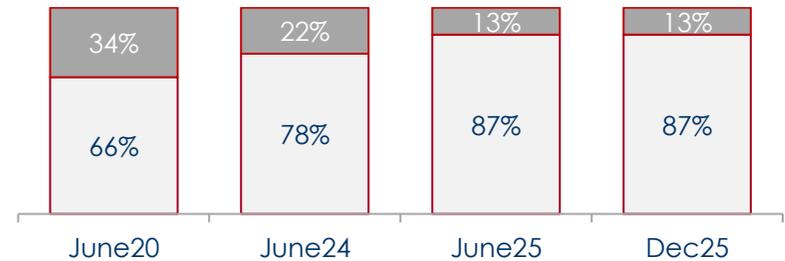
CF Cost of risk (CoR) and marginality risk-adjusted (bps)



Overlays evolution: €123m residual in CF



NPL mix evolution



■ Net NPL with overdue >90days □ Net NPL with overdue <90days

6M/ DEC25 CONSOLIDATED MEDIOBANCA P&L BY DIVISIONS

Annex

6 mths to 31/12/25 (€m)	WM	CIB	CF	INS	HF	Mediobanca
Net interest income	190.0	170.0	600.9	(16.0)	(5.0)	961.9
Net treasury income	6.4	40.9	(0.6)	16.5	8.6	69.9
Net fee and commission income	276.6	146.4	77.2	(0.5)	0.7	477.8
Equity-accounted companies	—	—	—	276.8	(0.4)	276.4
Total income	473.0	357.3	677.5	276.8	3.9	1,786.0
Labour costs	(181.8)	(113.0)	(73.6)	(2.0)	(67.5)	(438.1)
Administrative expenses	(153.8)	(84.9)	(130.9)	(0.8)	(9.9)	(378.1)
Operating costs	(335.6)	(197.9)	(204.5)	(2.8)	(77.4)	(816.2)
Loan loss provisions	(0.7)	(5.1)	(143.0)	—	4.0	(144.8)
Provisions for other financial assets	1.2	(0.4)	—	(3.8)	2.0	(1.0)
Other income (losses)	(1.2)	(4.6)	(2.5)	—	6.3	(4.5)*
Profit before tax	136.7	149.3	327.5	270.2	(61.2)	819.6
Income tax for the period	(41.9)	(44.8)	(106.1)	(3.6)	9.5	(183.2)*
Minority interest	(1.7)	(12.0)	(0.1)	—	—	(13.5)
Net profit excl. one-off costs	93.1	92.5	221.3	266.6	(51.7)	622.9
Impairment	—	—	—	—	—	(63.5)
Offer costs	—	—	—	—	—	(46.8)
Net profit incl. one-off costs	93.1	92.5	221.3	266.6	(51.7)	512.6
Customer loans	17,824.8	20,918.4	16,665.3	—	457.1	55,865.6
RWAs	7,073.7	12,270.8	14,956.9	8,210.8	3,354.7	45,866.8
No. of employees	2,250	655	1,770	9	849	5,533

CONSOLIDATED MEDIOBANCA A&L

Annex

€bn	Dec25	Sept25	June25	Dec24	Δ QoQ ¹	Δ HoH ¹	Δ YoY ¹
Funding	70.8	71.3	70.6	64.2	-1%	-	+10%
Bonds	31.2	31.3	31.6	28.7	-	-1%	+9%
WM deposits	30.3	31.1	30.4	28.2	-3%	-	+7%
ECB	0.0	0.0	0.0	0.0	-	-	-
Others	9.3	8.9	8.6	7.3	+4%	+8%	+27%
Loans to customers	55.9	54.4	54.3	53.9	+3%	+3%	+4%
CIB	20.9	19.8	20.2	20.6	+5%	+4%	+1%
Wholesale	17.5	16.9	17.0	17.2	+3%	+3%	+2%
Specialty Finance	3.4	2.9	3.2	3.4	+18%	+8%	-
Consumer	16.7	16.3	16.1	15.6	+2%	+4%	+7%
WM	17.8	17.8	17.6	17.1	-	+1%	+4%
Mortgage	13.0	13.0	12.9	12.6	-	+1%	+3%
Private Banking	4.8	4.8	4.7	4.5	-	+1%	+7%
Leasing	0.5	0.5	0.5	0.6	-5%	-11%	-22%
Treasury+AFS+HTM+LR	20.1	27.1	22.2	17.6	-26%	-10%	+14%
RWAs	45.9	45.2	46.1	47.6	+1%	-	-4%
Loans/Funding ratio	79%	76%	77%	84%			
CET1 ratio (%)²	16.4	15.8	15.1	15.2			
TC ratio (%)²	18.6	18.7	17.9	17.6			

12M/JUNE 25 P&L BY DIVISIONS

Annex

12m - June 25 (€m)	WM	CIB	CF	INS	Holding Functions	Total Mediobanca
Net interest income	404.7	328.6	1,134.4	(7.1)	68.8	1,971.5
Net treasury income	12.5	126.6	0.0	30.9	9.2	178.1
Net fee and commission income	555.3	432.6	143.2	(0.7)	4.5	1,072.4
Equity-accounted companies	0.0	0.0	(0.4)	498.4	(1.1)	496.8
Total income	972.5	887.8	1,277.2	521.5	81.4	3,718.8
Labour costs	(338.4)	(239.6)	(127.9)	(4.5)	(145.1)	(855.8)
Administrative expenses	(302.3)	(170.8)	(266.8)	(1.4)	(33.1)	(754.0)
Operating costs	(640.7)	(410.4)	(394.7)	(5.9)	(178.2)	(1,609.8)
Loan loss provisions	21.0	8.7	(269.7)	0.0	6.7	(233.3)
Provisions for other financial assets	0.2	(0.1)	0.1	18.0	2.1	20.3
Other income (losses)	(15.8)	(1.8)	0.0	0.0	(7.3)	(43.7)
Profit before tax	337.2	484.2	612.9	533.6	(95.3)	1,852.3
Income tax for the period	(103.6)	(138.2)	(205.1)	(17.2)	10.7	(444.4)
Minority interest	(2.1)	(75.6)	0.0	0.0	0.0	(77.8)
Net profit	231.5	270.4	407.8	516.4	(84.6)	1,330.1
Loans and advances to Customers	17,604.9	19,425.8	16,055.8	—	1,257.0	54,343.5
RWAs	6,880.5	13,240.7	14,285.6	7,798.8	3,885.9	46,091.6
No. of staff	2,280	763	1,600	9	881	5,533

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