

*Information required under letters a), b) and c) of Annex A, First Part, Title III,
Section 2 of Bank of Italy circular 285/13.
Situation at 30 June 2018*

(€m)

Business Line	Composition	Heading 120 Total income*			Full-time employees ¹		
		Italy	International	Group	Italy	International	Group
Wholesale Banking	Includes Client Business (lending, advisory, capital markets activities) and proprietary trading (businesses performed by Mediobanca S.p.A., Mediobanca International, MB USA and MB Turkey)	476	38	514	185	156	341
Specialty Finance	Comprises factoring and credit management activities (including the NPLs portfolio) headed up by MBCredit Solutions (formerly Creditech)	90	—	90	243	—	243
Consumer Banking	Provides retail clients with the full range of consumer credit products, ranging from personal loans to salary-backed finance (Compass, Futuro and Compass RE, a reinsurance company)	853	2	855	1,363	1	1,364
Affluent & Premier	Comprises deposit-taking, mortgage lending and retail banking services addressed by CheBanca!	292	—	292	1,271	5	1,276
Private & High Net Worth Individual	Includes asset management activities, addressed in Italy by Banca Esperia and Spafid and in Monaco by Compagnie Monegasque de Banque; this division also includes the Alternative AM product factory and in particular Cairn Capital	90	142	232	112	325	437
Principal Investing	Brings together the Group's portfolio of equity investments and holdings	111	—	111	12	—	12
Holding Functions	Houses the Group's Treasury and ALM activities (as part of Mediobanca S.p.A.); and continues to include the leasing operations (headed up by SelmaBipiemme) and the services and minor companies (MIS and Prominvestment)	(26)	—	(26)	880	24	904
Adjustments ²		(20)	5	(15)	—	—	—
Group total		1,866	187	2,053	4,066	511	4,577

* As per P&L heading Voce 120 according to Bank of Italy circular 262/05, which differs from "Total income" (Margine di Intermediazione) of P&L scheme in pagg. 293 and 294 of the Notes to the accounts (which better reflects the Group operating activity). Heading Voce 120 according to Bank of Italy circular 262/05 does not include net premiums, the result of the insurance activity and other operating income.

¹ Full-time employees at Group level.

² The column headed "Adjustments" includes various adjustments in connection with differences arising on consolidation (e.g. inter-company elisions) between the different business segments.