

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 2017

(€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)	496	52	548	774	12	786
Specialty Finance	Comprises factoring and credit management activities (including the NPLs portfolio) headed up by MBCredit Solutions (formerly Creditech)	67	—	67	222	—	222
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) (reinsurance) and contribution of Creditech (credit management, NPL acquisitions and factoring)	809	2	811	1,366	1	1,367
Affluent & Premier	Comprises deposit-taking, mortgage lending and retail banking services addressed by CheBanca!	274	—	274	1,359	—	1,359
Private & High Net Worth Individual	Addressed in Italy by Banca Esperia and Spafid, and in the Principality of Monaco by Compagnie Monégasque de Banque; this division also comprises the alternative AM product factory and in particular Caim Capital)	68	122	190	336	270	606
Principal Investing	Brings together the Group's portfolio of equity investments and holdings	171	—	171	11	—	11
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)	(70)	1	(69)	324	11	335
Adjustments ²		(46)	(3)	(49)	—	—	—
Group total		1,769	174	1,943	4,392	294	4,686

* As per P&L heading Voce 120 according to Bank of Italy circular 262/05.

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.