

NBI INTERNAL FUNDING RATE: NBI ADJUSTED

(Million Euro)

This slide is to be read as an attachment to the «Strategic Guidelines for the next three years 2017-2019» (Linee strategiche per i prossimi 3 anni 2017-2019 in Italian) presentation, page 15, published on the official Banca IFIS's website.

Here below is the Group's 2016 NBI recalculated with the new Internal Transfer Rates (TIT). Due to external (market rates) and internal (composition and funding rates) changes, it has been necessary to revise and update the TIT calculation method.

	Trade receiv.	Corporate banking	Leasing	Area NPL	Tax receiv.	G & S	Total
1Q16	33,7			24,6	4,0	14,4	76,7
2Q16	34,3			33,8	3,7	2,5	74,3
3Q16	33,7			49,0	2,7	1,4	86,8
4Q16	46,8 *	2,9 *	-1,2 *	40,9	3,0	-4,2	88,2
Total	148,5	2,9	-1,2	148,3	13,3	14,1	326,0

* Contribution only for the month of December for Interbanca segments

