

### 6.3 Breakdown of caption 190 "Extraordinary income"

|  | 1999             | 1998           | Change         |
|--|------------------|----------------|----------------|
| Prepaid taxes generated in previous years          | 813,000          | -              | -              |
| Capital gains on the sale of equity investments    | 576,200          | 95,602         | -              |
| Out-of-period income and amounts not payable       | 304,107          | 178,907        | 69.98%         |
| Capital gains on the sale of investment securities | 59,032           | 32,809         | 79.93%         |
| Gains on sale of real estate                       | 46,990           | 6,233          | -              |
| Capitalised intergroup services                    | 26,212           | 13,228         | 98.16%         |
| Adjustments in deferred taxes                      | -                | 46,295         | -              |
| Other income                                       | 155,110          | 98,668         | 57.20%         |
| <b>Total</b>                                       | <b>1,980,651</b> | <b>471,742</b> | <b>319.86%</b> |

### 6.4 Breakdown of caption 200 "Extraordinary charges"

|   | 1999           | 1998           | Change         |
|---|----------------|----------------|----------------|
| Integration charges   | 515,500        | 130,000        | -              |
| Out-of-period expenses and amounts not recoverable                | 214,616        | 85,180         | 151.96%        |
| Staff exit plans  | 33,902         | 25,580         | 32.53%         |
| Losses on sale of equity investments                              | 10,793         | 343            | -              |
| Losses on sale of assets  | 2,368          | 1,325          | 78.72%         |
| Losses on sale of equity investments                              | 1,184          | 1,618          | (26.82%)       |
| Charges related to Interbank Deposit Guarantee Fund interventions | -              | 4,670          | -              |
| Other charges   | 91,811         | 30,789         | 198.19%        |
| <b>Total</b>  | <b>870,174</b> | <b>279,505</b> | <b>211.33%</b> |

### Caption 240 "Income taxes for the year"

The following amounts were accounted for in the statement of income among income taxes for 1999:

|                              |           |
|------------------------------|-----------|
| 1. Current taxes             | 981,629   |
| 2. Changes in prepaid taxes  | (588,439) |
| 3. Changes in deferred taxes | 237,290   |
| 4. Income taxes for the year | 630,480   |

Income taxes referring to dividends received by companies and not included in the consolidated financial statements were deducted for a 624 billion lire portion from current taxes and for a 804 billion lire portion from deferred taxes.



## Section 7 - Other information regarding the statement of income

### 7.1 Geographic breakdown of revenues

| Revenues                                     | Italy             | Other E.U. Countries | Other Countries  | Total             |
|--|-------------------|----------------------|------------------|-------------------|
| 10. Interest income and similar revenues     | 13,670,862        | 649,590              | 1,677,307        | 15,997,759        |
| 30. Dividends and other revenues             | 184,431           | 94                   | 385              | 184,910           |
| 40. Commission income                        | 5,433,355         | 38,613               | 42,013           | 5,513,981         |
| 60. Profits (Losses) on financial activities | (259,503)         | (930)                | (7,985)          | (268,418)         |
| 70. Other operating income                   | 815,145           | 3,082                | 16,006           | 834,233           |
| <b>Total</b>                                 | <b>19,844,290</b> | <b>690,449</b>       | <b>1,727,726</b> | <b>22,262,465</b> |

Revenues are classified with reference to the geographic area of units which have the relationship with the client.



## Part D: Other information

### Section 1 - Directors and Statutory Auditors

#### 1.1 Payments

1999 remuneration for the Parent Company's Directors and Statutory Auditors for their activities in the Parent Company and controlled companies is the following:

|                    |       |
|--------------------|-------|
| Directors          | 6,274 |
| Statutory Auditors | 480   |

Amounts include remuneration for Directors who have particular appointments provided for in Art. 2389 of the Italian Civil Code.

#### 1.2 Loans and guarantees given

|                    |    |
|--------------------|----|
| Directors          | 50 |
| Statutory Auditors | -  |

