

(in lire)

31st December 1998	Changes		
	amount	%	
	18,515,000,000	48,250,460,977	
	3,462,175,224,198	2,754,902,904,825	79.57
931,874,968,608 2,530,300,255,590			
	2,666,903,921,827	1,989,531,248,388	74.60
	383,474,035,175	5,099,734,983,970	
- 383,474,035,175 -			
	38,021,980,760	1,220,273,503,842	
	12,376,077,056,427	8,908,852,339,355	71.98
	201,442,858,534	(39,820,139,747)	(19.77)
100,578,056,643			
	28,583,742,135	14,903,586,345	52.14
	873,072,694,682	2,968,562,650,276	
	10,273,276,323	54,016,268,395	
9,696,197,810 577,078,513 -			
	20,058,539,790,061	23,019,207,806,626	114.76

**Banca Intesa - Financial statements
as at 31st December 1999
Balance sheet**

Liabilities and Shareholders' Equity	31st December 1999	
10. Due to banks		12,986,985,355,828
a) repayable on demand	10,721,453,818,375	
b) time deposits or with notice period	2,265,531,537,453	
20. Due to customers		124,121,141,964
a) repayable on demand	124,121,141,964	
b) time deposits or with notice period	-	
30. Securities issued		1,452,202,500,000
a) bonds	1,452,202,500,000	
b) certificates of deposit	-	
c) other	-	
50. Other liabilities		262,818,663,592
60. Accrued expenses and deferred income		82,061,974,620
a) accrued expenses	82,061,974,620	
b) deferred income	-	
70. Allowance for employee termination indemnities		502,874,366
80. Allowance for risks and charges		1,551,726,230,992
a) pensions and similar commitments	-	
b) taxation	1,198,248,458,744	
c) other allowances	353,477,772,248	
90. Allowance for possible loan losses		36,000,000,000
100. Reserve for general banking risks		-
110. Subordinated liabilities		7,334,027,249,200
120. Share capital		5,405,738,610,000
130. Share premium reserve		10,215,789,217,737
140. Reserves		858,094,032,080
a) legal reserve	493,649,592,821	
b) reserve for own shares	-	
c) statutory reserve	152,649,223,528	
d) other reserves	211,795,215,731	
150. Revaluation reserves		394,440,733,599
170. Net income for the year		2,373,239,012,709
Total Liabilities and Shareholders' Equity		43,077,747,596,687

(in lire)

31st December 1998		Changes	
		amount	%
1,125,364,128,573	4,578,354,406,720	8,408,630,949,108	183.66
3,452,990,278,147			
181,784,764,699	181,784,764,699	(57,663,622,735)	(31.72)
-			
-	-	1,452,202,500,000	
-			
-			
	610,191,879,672	(347,373,216,080)	(56.93)
	106,030,383,958	(23,968,409,338)	(22.61)
106,030,383,958			
-			
	203,301,952	299,572,414	147.35
	337,119,721,227	1,214,606,509,765	
-			
220,789,143,256			
116,330,577,971			
	13,000,000,000	23,000,000,000	176.92
	15,000,000,000	(15,000,000,000)	
	5,935,458,323,400	1,398,568,925,800	23.56
	2,731,748,986,000	2,673,989,624,000	97.89
	4,116,360,786,840	6,099,428,430,897	148.18
	798,922,249,677	59,171,782,403	7.41
479,394,021,502			
-			
151,715,400,573			
167,812,827,602			
	349,253,559,546	45,187,174,053	12.94
	285,111,426,370	2,088,127,586,339	
	20,058,539,790,061	23,019,207,806,626	114.76

**Banca Intesa - Financial statements
as at 31st December 1999
Balance sheet**

Guarantees and Commitments	31st December 1999
10. Guarantees given	2,531,084,781,301
including	
• other guarantees	2,531,084,781,301
20. Commitments	5,502,197,069,457
Total Guarantees and Commitments	8,033,281,850,758

(in lire)

31st December 1998	Changes	
	amount	%
2,346,077,500,001	185,007,281,300	7.89
2,346,077,500,001		
125,181,499,408	5,377,015,570,049	
2,471,258,999,409	5,562,022,851,349	