

31st December 1998		Changes	
		amount	%
	2,364,522,720	4,342,695,466	183.66
581,202,068			
1,783,320,652			
	93,883,996	(29,780,776)	(31.72)
93,883,996			
-			
	-	750,000,000	
-			
-			
	315,137,806	(179,403,293)	(56.93)
	54,760,123	(12,378,650)	(22.61)
54,760,123			
-			
	104,997	154,716	147.35
	174,107,806	627,291,911	
-			
114,028,076			
60,079,730			
	6,713,940	11,878,508	176.92
	7,746,853	(7,746,853)	
	3,065,408,400	722,300,571	23.56
	1,410,830,610	1,381,000,390	97.89
	2,125,922,928	3,150,091,893	148.18
	412,608,908	30,559,675	7.41
247,586,350			
-			
78,354,465			
86,668,093			
	180,374,410	23,337,228	12.94
	147,247,763	1,078,427,898	
	10,359,371,260	11,888,428,684	114.76

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

Guarantees and Commitments	31st December 1999
10. Guarantees given	1,307,196,197
including	
• other guarantees	1,307,196,197
20. Commitments	2,841,647,637
Total Guarantees and Commitments	4,148,843,834

	31st December 1998	Changes	
		amount	%
	1,211,647,911	95,548,286	7.89
1,211,647,911			
	64,650,849	2,776,996,788	
	1,276,298,760	2,872,545,074	

**Banca Intesa - Financial statements
as at 31st December 1999 expressed in euro
Statement of income**

	1999
10. Interest income and similar revenues	123,808,706
including from	
• loans to customers	48,394,038
• debt securities	14,081,230
20. Interest expense and similar charges	(203,251,901)
including from	
• deposits from customers	(180,931)
• securities issued	(63,785,727)
30. Dividends and other revenues	1,257,898,678
a) from shares, quotas and other forms of capital	–
b) from equity investments	252,145
c) from investments in Group companies	1,257,646,533
40. Commission income	15,096,037
50. Commission expense	(11,690,356)
60. Profits (Losses) on financial transactions	(148,665)
70. Other operating income	66,231,451
80. Administrative costs	(252,168,490)
a) payroll	(12,638,194)
including	
• wages and salaries	(9,089,702)
• social security charges	(2,749,817)
• termination indemnities	(325,580)
• pensions and similar commitments	(368,813)
b) other	(239,530,296)
90. Adjustments to tangible and intangible fixed assets	(58,856,815)
100. Provisions for risks and charges	(16,526,621)
110. Other operating expenses	–
120. Adjustments to loans and provisions for guarantees and commitments	–
130. Write-back of adjustments to loans and provisions for guarantees and commitments	–
140. Provisions for possible loan losses	(11,878,509)
150. Adjustments to financial fixed assets	(49,439,716)
170. Income from operating activities	859,073,799
180. Extraordinary income	962,351,308
190. Extraordinary charges	(105,270,328)
200. Extraordinary income, net	857,080,980
210. Change in the reserve for general banking risks	7,746,853
220. Income taxes for the year	(498,225,971)
230. Net income for the year	1,225,675,661

	1998	Changes	
		amount	%
	178,631,585	(54,822,879)	(30.69)
94,580,158 23,631,282			
	(270,369,522)	(67,117,621)	(24.82)
(8,134,988) (91,878,659)			
	399,112,562	858,786,116	
21,843 9,296 399,081,423			
	9,347,384	5,748,653	61.50
	(2,183,212)	9,507,144	
	2,913,248	(3,061,913)	(105.10)
	9,748,249	56,483,202	
	(70,917,107)	181,251,383 (2,717,661)	(17.70)
(15,355,855) (11,276,908) (3,181,315) (881,447) — (55,561,252)			
		183,969,044	
	(28,223,160)	30,633,655	108.54
	(599,487)	15,927,134	
	(1,573,540)	(1,573,540)	
	(56,895,790)	(56,895,790)	
	10,163,598	(10,163,598)	
	(6,713,940)	5,164,569	76.92
	(5,921,620)	43,518,096	
	166,519,248	692,554,551	
21,264,055 (768,359)			
	20,495,696	836,585,284	
	—	7,746,853	
	(39,767,181)	458,458,790	
	147,247,763	1,078,427,898	