

Gruppo IntesaBci

Reclassified consolidated statement of income

(in millions of euro)

Captions	30/9/2002	30/9/2001 (1)	Changes	
			amount	%
Net interest income	4,277	4,462	(185)	(4.1)
Dividends and other revenues	204	253	(49)	(19.4)
Income from investments carried at equity	68	66	2	3.0
Interest margin	4,549	4,781	(232)	(4.9)
Net commissions	2,527	2,828	(301)	(10.6)
Profits on financial transactions	107	109	(2)	(1.8)
Other operating income, net	270	358	(88)	(24.6)
Net interest and other banking income	7,453	8,076	(623)	(7.7)
Administrative costs	(4,532)	(4,827)	295	(6.1)
<i>including Payroll</i>	(2,790)	(2,983)	(193)	(6.5)
<i>Other</i>	(1,742)	(1,844)	(102)	(5.5)
Adjustments to fixed assets and intangibles	(495)	(510)	(15)	(2.9)
Operating costs	(5,027)	(5,337)	(310)	(5.8)
Operating margin	2,426	2,739	(313)	(11.4)
Adjustments to goodwill arising on consolidation and on application of the equity method	(108)	(67)	41	61.2
Provisions for risks and charges	(259)	(298)	(39)	(13.1)
Net adjustments to loans and provisions for possible loan losses	(1,380)	(1,276)	104	8.2
Net adjustments to financial fixed assets	(88)	(17)	71	
Income from operating activities	591	1,081	(490)	(45.3)
Extraordinary income (loss)	(312)	376	(688)	
Income taxes for the period	(166)	(385)	(219)	(56.9)
Change in the reserve for general banking risks and use of allowance for risks and other changes	4	6	(2)	(33.3)
Minority interests	(61)	(15)	46	
Net income for the period	56	1,063	(1,007)	(94.7)

(1) Figures restated on a consistent basis.