

## 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%
Total	1,980,651	471,742	319.86%

# 6.4 Breakdown of caption 200 "Extraordinary charges"

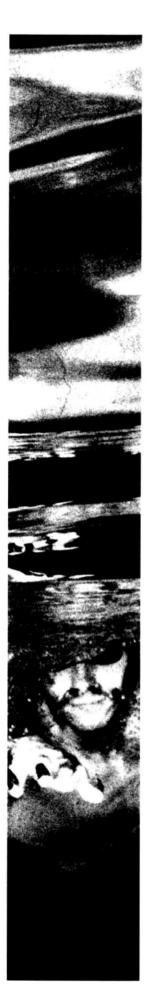
	1999	1998	Change
Integration charges	515,500	130,000	-
Out-of-period expenses and amounts not recoverable	214,616	85,180	151.96%
Staff exit plans	33,902	25,580	32.53%
Losses on sale of equity investments	10,793	343	-
Losses on sale of assets	2,368	1,325	78.72%
Losses on sale of equity investments	1,184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

## 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.

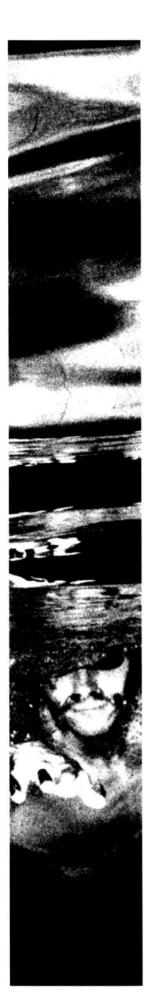


# Section 7 - Other information regarding the statement of income

# 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
Total	19,844,290	690,449	1,727,726	22,262,465

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	_