

Reclassified consolidated balance sheet

(in millions of euro)

Assets	31/03/2002	31/12/2001	Changes	
			amount	%
1. Cash and deposits with central banks and post offices	1,584.4	1,948.7	(364.3)	(18.7)
2. Loans				
- loans to customers	179,345.1	183,356.4	(4,011.3)	(2.2)
- due from banks	42,242.4	40,168.7	2,073.7	5.2
3. Trading portfolio	41,509.2	37,656.7	3,852.5	10.2
4. Fixed assets				
a) investment portfolio	9,250.8	11,238.3	(1,987.5)	(17.7)
b) equity investments	4,823.9	4,594.8	229.1	5.0
c) tangible and intangible	5,140.0	5,185.9	(45.9)	(0.9)
5. Goodwill arising on consolidation	451.0	463.5	(12.5)	(2.7)
6. Goodwill arising on application of the equity method	225.0	45.1	179.9	
7. Other assets	30,141.4	30,239.4	(98.0)	(0.3)
Total Assets	314,713.2	314,897.5	(184.3)	(0.1)

(in millions of euro)

Liabilities and Shareholders' Equity	31/03/2002	31/12/2001	Changes	
			amount	%
1. Debts				
- due to customers	112,503.9	112,602.5	(98.6)	(0.1)
- securities issued	60,365.4	60,814.5	(449.1)	(0.7)
- due to banks	77,291.4	77,304.4	(13.0)	
2. Allowances with specific purpose	5,641.4	5,430.2	211.2	3.9
3. Other liabilities	32,308.3	31,917.8	390.5	1.2
4. Allowances for possible loan losses	153.6	143.4	10.2	7.1
5. Subordinated liabilities	11,335.0	11,687.5	(352.5)	(3.0)
6. Minority interests	835.0	825.5	9.5	1.2
7. Shareholders' equity				
- share capital, reserves and reserve for general banking risks	13,838.5	13,227.6	610.9	4.6
- negative goodwill arising on consolidation	15.2	15.3	(0.1)	(0.7)
- negative goodwill arising on application of the equity method	0.7	0.6	0.1	16.7
- net income for the period	424.8	928.2		
Total Liabilities and Shareholders' Equity	314,713.2	314,897.5	(184.3)	(0.1)

Indirect customer deposits	327,379.9	325,578.5	1,801.4	0.6
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