

Gruppo IntesaBci

Reclassified consolidated balance sheet

(in millions of euro)

Assets	30/9/2002 (A)	31/12/2001 pro forma(1) (B)	30/9/2001 pro forma(1) (C)	changes %	
				A/B	A/C
1. Cash and deposits with central banks and post offices	1,367	1,960	1,514	(30.3)	(9.7)
2. Loans					
- loans to customers	170,043	184,429	182,091	(7.8)	(6.6)
- due from banks	35,741	40,337	45,563	(11.4)	(21.6)
3. Trading portfolio	32,831	37,999	39,881	(13.6)	(17.7)
4. Fixed assets					
a) investment portfolio	7,703	11,282	11,964	(31.7)	(35.6)
b) equity investments	4,711	4,610	3,821	2.2	23.3
c) tangible and intangible	4,947	5,213	5,737	(5.1)	(13.8)
5. Goodwill arising on consolidation	558	482	600	15.8	(7.0)
6. Goodwill arising on application of the equity method	206	27	50		
7. Other assets	32,016	30,326	26,716	5.6	19.8
Total Assets	290,123	316,665	317,937	(8.4)	(8.7)

(in millions of euro)

Liabilities and Shareholders' Equity	30/9/2002 (A)	31/12/2001 pro forma(1) (B)	30/9/2001 pro forma(1) (C)	changes %	
				A/B	A/C
1. Debts					
- due to customers	111,989	113,569	111,376	(1.4)	0.6
- securities issued	56,652	61,178	57,971	(7.4)	(2.3)
- due to banks	55,198	77,437	86,539	(28.7)	(36.2)
2. Allowances with specific purpose	5,076	5,503	4,933	(7.8)	2.9
3. Other liabilities	34,687	31,990	30,326	8.4	14.4
4. Allowances for possible loan losses	151	146	154	3.4	(1.9)
5. Subordinated and perpetual liabilities	11,726	11,687	11,221	0.3	4.5
6. Minority interests	850	983	1,068	(13.5)	(20.4)
7. Shareholders' equity					
- share capital, reserves and reserve for					
general banking risks	13,708	13,228	13,265	3.6	3.3
- negative goodwill arising on consolidation	29	15	20	93.3	45.0
- negative goodwill arising on application of the equity method	1	1	1	-	-
- net income for the period	56	928	1,063	(94.0)	(94.7)
Total Liabilities and Shareholders' Equity	290,123	316,665	317,937	(8.4)	(8.7)

Indirect customer deposits	308,039	327,751	295,468	(6.0)	4.3
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(1) Figures for 2001 have been restated on a consistent basis