

Gruppo IntesaBci

Quarterly development of the consolidated balance sheet

(in millions of euro)

Assets	2002 (1)			2001 (1)			
	30/9/2002	30/6/2002	31/3/2002	31/12/2001	30/9/2001	30/6/2001	31/3/2001
1. Cash and deposits with central banks and post offices	1,367	1,392	1,594	1,960	1,514	1,488	1,344
2. Loans							
- loans to customers	170,043	177,345	180,432	184,429	182,091	189,535	184,209
- due from banks	35,741	37,171	42,480	40,337	45,563	45,239	44,608
3. Trading portfolio	32,831	38,364	41,789	37,999	39,881	53,362	52,383
4. Fixed assets							
a) investment portfolio	7,703	8,010	9,294	11,282	11,964	12,441	12,830
b) equity investments	4,711	4,412	4,841	4,610	3,821	3,254	3,837
c) tangible and intangible	4,947	4,973	5,168	5,213	5,737	5,312	6,250
5. Goodwill arising on consolidation	558	577	451	482	600	653	655
6. Goodwill arising on application of the equity method	206	210	225	27	50	32	47
7. Other assets	32,016	30,760	30,241	30,326	26,716	30,149	30,159
Total Assets	290,123	303,214	316,515	316,665	317,937	341,465	336,322

Liabilities and Shareholders' Equity	2002 (1)			2001 (1)			
	30/9/2002	30/6/2002	31/3/2002	31/12/2001	30/9/2001	30/6/2001	31/3/2001
1. Debts							
- due to customers	111,989	110,933	113,509	113,569	111,376	113,234	110,186
- securities issued	56,652	59,799	60,747	61,178	57,971	63,627	62,358
- due to banks	55,198	65,187	77,416	77,437	86,539	98,004	98,345
2. Allowances with specific purpose	5,076	5,210	5,717	5,503	4,933	5,071	6,889
3. Other liabilities	34,687	35,498	32,356	31,990	30,326	34,947	33,804
4. Allowances for possible loan losses	151	146	157	146	154	153	236
5. Subordinated and perpetual liabilities	11,726	11,654	11,335	11,687	11,221	10,541	9,573
6. Minority interests	850	852	998	983	1,068	1,079	2,676
7. Shareholders' equity							
- share capital, reserves and reserve for general banking risks	13,708	13,791	13,839	13,228	13,265	13,389	11,669
- negative goodwill arising on consolidation	29	29	15	15	20	32	32
- negative goodwill arising on application of the equity method	1	1	1	1	1	2	1
- net income for the period	56	114	425	928	1,063	1,386	553
Total Liabilities and Shareholders' Equity	290,123	303,214	316,515	316,665	317,937	341,465	336,322

(1) Figures for 2001 and for the first quarter 2002 have been restated for consistency purposes.