



**Attachments
to the Consolidated
Financial Statements**

Attachments

Gruppo Intesa

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Banca Intesa

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Gruppo Intesa - Consolidated financial statements as at 31st December 1999

Statement of cash flows

(in billions of lire)

Cash generated from operations	
Net income	1,648
Change in the reserve for general banking risks	221
Adjustments to tangible and intangible fixed assets	1,009
Net adjustments to financial fixed assets	46
Net adjustments to loans	1,132
Net adjustments to securities	510
Increase/(decrease) in allowance for possible loan losses	(199)
Increase/(decrease) in allowance for employee termination indemnities	8
Increase/(decrease) in allowance for retirement benefits	103
Increase/(decrease) in allowance for risks and charges - other	870
Increase/(decrease) in allowance for risks and charges - taxation	900
(Increase)/decrease in accrued income and prepaid expenses	498
Increase/(decrease) in accrued expenses and deferred income	(747)
Cash generated from operations	5,999
Cash utilised in investing activities	
(Increase)/decrease in securities	(13,182)
(Increase)/decrease in tangible fixed assets	(517)
(Increase)/decrease in intangible fixed asset	(413)
(Increase)/decrease in positive consolidation differences	(96)
(Increase)/decrease in equity investments	(6,790)
(Increase)/decrease in due from banks (excluding amounts due on demand)	7,477
(Increase)/decrease in loans to customers	(14,114)
(Increase)/decrease in other assets	(11,771)
Cash utilised in investing activities	(39,406)
Cash generated from funding activities	
Increase/(decrease) in due to banks (excluding amounts due on demand)	8,911
Increase/(decrease) in due to customers	2,070
Increase/(decrease) in securities issued	(1,502)
Increase/(decrease) in other liabilities	8,254
Increase/(decrease) in subordinated liabilities	2,585
Increase/(decrease) in minority shareholders	29
Increase/(decrease) in shareholders' equity	7,923
Dividends paid	(252)
Cash generated from funding activities	28,018
Increase/(decrease) in cash, liquid funds and due from banks on demand, net	(5,389)
Cash, liquid funds and due from banks on demand, net - opening balance	455
Cash, liquid funds and due from banks on demand, net - closing balance	(4,934)

**Gruppo Intesa - Consolidated financial statements
as at 31st December 1999 expressed in euro
Balance sheet**

Assets	31st December 1999	
10. Cash and deposits with central banks and post offices		1,335,020
20. Treasury bills and similar bills eligible for refinancing with central banks		11,140,941
30. Due from banks		43,596,632
a) repayable on demand	4,611,919	
b) other	38,984,713	
40. Loans to customers including		161,546,732
• loans using public funds	54,784	
50. Bonds and other debt securities		47,409,459
a) public entities	26,974,751	
b) banks including	11,410,179	
• own bonds	3,592,145	
c) financial institutions	4,257,629	
d) other issuers	4,766,900	
60. Shares, quotas and other forms of capital		1,976,472
70. Equity investments		2,841,337
a) carried at equity	460,117	
b) other	2,381,220	
80. Investments in Group companies		222,716
a) carried at equity	168,162	
b) other	54,554	
90. Goodwill arising on consolidation		422,144
100. Goodwill arising on application of the equity method		4,290
110. Intangible fixed assets		735,663
including		
• start-up costs	48,483	
• goodwill	47,647	
120. Tangible fixed assets		4,801,850
150. Other assets		23,710,574
160. Accrued income and prepaid expenses		4,205,870
a) accrued income	3,829,310	
b) prepaid expenses including	376,560	
• discounts on issued bonds	101,421	
Total Assets		303,949,700