

Year	month		P	Estado	Bank code
2014	12	--	T	6320	2085

(thousands of euros rounded)

ASSETS		TOTAL	
1.	<b>CASH AND DEPOSITS IN CENTRAL BANKS</b> .....	0001	435,089
2.	<b>TRADING PORTFOLIO</b> .....	0014	55,832
2.1.	Deposited at Credit Institutions.....	0021	
2.2.	Customer Loans.....	0071	
2.3.	Debt securities.....	0236	959
2.4.	Capital Instruments.....	0351	
2.5.	Trading derivatives.....	0360	54,873
	Pro-memoria: Lent or on guarantee.....	0366	
3.	<b>OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS</b> .....	0015	61,547
3.1.	Deposited at Credit Institutions.....	0022	324
3.2.	Customer Loans.....	0072	43
3.3.	Debt securities.....	0237	7,780
3.4.	Capital Instruments.....	0352	53,400
	Pro-memoria: Lent or on guarantee.....	0367	
4.	<b>FINANCIAL ASSETS AVAILABLE FOR SALE</b> .....	0016	14,778,280
4.1.	Debt securities.....	0238	14,253,973
4.2.	Capital Instruments.....	0353	524,307
	Pro-memoria: Lent or on guarantee.....	0368	3,571,188
5.	<b>CREDIT INVESTMENTS</b> .....	0017	35,632,878
5.1.	Deposited at Credit Institutions.....	0024	1,160,611
5.2.	Customer Loans.....	0074	33,830,111
5.3.	Debt securities.....	0239	642,156
	Pro-memoria: Lent or on guarantee.....	0369	4,977,648
6.	<b>INVESTMENT PORTFOLIO HELD TO MATURITY</b> .....	0018	6,681,683
	Pro-memoria: Lent or on guarantee.....	0370	4,399,885
7.	<b>ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE</b> .....	0385	128,991
8.	<b>HEDGING DERIVATIVES</b> .....	0390	496,506
9.	<b>NON CURRENT ASSETS FOR SALE</b> .....	0019	732,625
10.	<b>SHAREHOLDINGS</b> .....	0420	155,955
10.1.	In associated companies.....	0421	117,480
10.2.	Multigroup companies.....	0430	38,475
11.	<b>PENSION LINKED INSURANCE CONTRACTS</b> .....	0455	
12.	<b>REINSURANCE ASSETS</b> .....	0460	1,563
13.	<b>MATERIAL ASSETS</b> .....	0465	1,211,567
13.1.	Tangible fixed assets.....	0521	740,840
13.1.1.	Own usage.....	0466	724,883
13.1.2.	Operating leased.....	0481	15,957
13.1.3.	Corresponding to Social Welfare.....	0485	
13.2.	Real Estate investment.....	0475	470,727
	Pro-memoria: Acquired lease.....	0490	
14.	<b>INTANGIBLE ASSETS</b> .....	0495	207,448
14.1.	Goodwill.....	0496	144,934
14.2.	Other intangible assets.....	0500	62,514
15.	<b>TAX ASSETS</b> .....	0505	1,464,401
15.1.	Current.....	0506	36,907
15.2.	Deferred.....	0507	1,427,494
16.	<b>OTHER ASSETS</b> .....	0526	278,126
16.1.	Inventories.....	0516	232,615
16.2.	Other.....	0517	45,511

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<b>TOTAL ASSETS</b> .....	0550	62,322,491
<b>LIABILITIES</b>		
<b>1. TRADING PORTFOLIO</b> .....	0565	48,462
1.1. Central Banks deposits.....	0553	
1.2. Credit Institutions deposits.....	0571	
1.3. Customer Deposits.....	0616	
1.4. Marketable debt securities.....	0766	
1.5. Trading derivatives.....	0795	48,462
1.6. Short Trading securities.....	0800	
1.7. Other Financial Liabilities.....	0861	
<b>2. OTHER FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS</b> .....	0566	
2.1. Central Banks deposits.....	0552	
2.2. Credit Institutions deposits.....	0572	
2.3. Customer Deposits.....	0617	
2.4. Marketable debt securities.....	0767	
2.5. Subordinated liabilities.....	0842	
2.6. Other Financial Liabilities.....	0862	
<b>3. FINANCIAL LIABILITIES AT AMORTISED COST</b> .....	0568	50,824,160
3.1. Central Banks deposits.....	0554	4,848,302
3.2. Credit Institutions deposits.....	0574	3,241,613
3.3. Customer Deposits.....	0619	39,868,562
3.4. Marketable debt securities.....	0769	1,631,249
3.5. Subordinated liabilities.....	0844	556,574
3.6. Other Financial Liabilities.....	0865	677,860
<b>4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE</b> .....	0890	6,668
<b>5. HEDGING DERIVATIVES</b> .....	0895	604,912
<b>6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS</b> .....	0569	
<b>7. LIABILITIES FOR INSURANCE CONTRACTS</b> .....	0910	7,103,517
<b>8. PROVISIONS</b> .....	0915	352,183
8.1. Pension and other similar duties.....	0916	172,755
8.2. Provisions for taxes and other legal contingencies .....	0922	10,307
8.3. Provisions for risks and contingent commitments.....	0923	26,027
8.4. Other provisions.....	0927	143,094
<b>9. TAX LIABILITIES</b> .....	0930	413,296
9.1. Current.....	0931	5,907
9.2. Deferred.....	0932	407,389
<b>10. SOCIAL WELFARE FUND</b> .....	0941	
<b>11. OTHER LIABILITIES</b> .....	0956	147,697
<b>12.</b>	0961	
<b>TOTAL LIABILITIES</b> .....	1000	59,500,895
<b>NET WORTH</b>		
<b>1. OWN FUNDS</b> .....	1020	2,518,359
1.1. Capital or Endowment fund.....	1021	2,611,730
1.1.1. Issued.....	1022	2,611,730
1.1.2. Less: Capital not required.....	1027	
1.2. Premium.....	1030	
1.3. Reserves.....	1031	-244,024
1.3.1. Accumulated reserves/ losses.....	1033	-161,037
1.3.2. Reserves/ losses from companies accounted by Equity method.....	1036	-82,987
1.4. Other capital instruments.....	1040	
1.4.1. Compound financial instruments.....	1041	

## CONSOLIDATED BALANCE SHEET

December 2014

### IBERCAJA BANCO

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	1.4.2. Cuotas participativas and associated funds (just Saving Banks).....	1055	
	1.4.3. Other capital instruments.....	1042	
	1.5. Less: Eigenvalues.....	1050	
	1.6. Net result for the year.....	1065	150,653
	1.7. Less: Dividends and remuneration.....	1070	
<b>2.</b>	<b>VALUATION ADJUSTMENTS.....</b>	<b>1005</b>	<b>302,710</b>
	2.1. Financial assets available for sale.....	1006	672,133
	2.2. Hedges of cash flows.....	1011	-98
	2.3. Hedges of net investments in foreign operations.....	1012	
	2.4. Exchange differences.....	1013	
	2.5. Non-current assets for sale.....	1014	
	2.6. Entities accounted for using the equity method.....	1015	2,467
	2.7. Rest of valuation adjustments.....	1016	-371,792
<b>3.</b>	<b>MINORITY INTERESTS.....</b>	<b>1001</b>	<b>527</b>
	3.1. Value adjustments.....	1002	55
	3.2. Other....	1003	472
	<b>TOTAL NET WORTH.....</b>	<b>1095</b>	<b>2,821,596</b>
	<b>TOTAL LIABILITIES AND NET WORTH.....</b>	<b>1100</b>	<b>62,322,491</b>
	<b>MEMORANDUM ACCOUNTS</b>		
<b>1.</b>	<b>CONTINGENT RISKS.....</b>	<b>1101</b>	<b>622,060</b>
<b>2.</b>	<b>CONTINGENT COMMITMENTS.....</b>	<b>1125</b>	<b>2,494,004</b>