

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

(thousands of euros rounded)

ASSETS		TOTAL	
1.	CASH AND DEPOSITS IN CENTRAL BANKS	0001	435,089
2.	TRADING PORTFOLIO	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.	OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS	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.	FINANCIAL ASSETS AVAILABLE FOR SALE	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.	CREDIT INVESTMENTS	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.	INVESTMENT PORTFOLIO HELD TO MATURITY	0018	6,681,683
	Pro-memoria: Lent or on guarantee.....	0370	4,399,885
7.	ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE	0385	128,991
8.	HEDGING DERIVATIVES	0390	496,506
9.	NON CURRENT ASSETS FOR SALE	0019	732,625
10.	SHAREHOLDINGS	0420	155,955
10.1.	In associated companies.....	0421	117,480
10.2.	Multigroup companies.....	0430	38,475
11.	PENSION LINKED INSURANCE CONTRACTS	0455	
12.	REINSURANCE ASSETS	0460	1,563
13.	MATERIAL ASSETS	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.	INTANGIBLE ASSETS	0495	207,448
14.1.	Goodwill.....	0496	144,934
14.2.	Other intangible assets.....	0500	62,514
15.	TAX ASSETS	0505	1,464,401
15.1.	Current.....	0506	36,907
15.2.	Deferred.....	0507	1,427,494
16.	OTHER ASSETS	0526	278,126
16.1.	Inventories.....	0516	232,615
16.2.	Other.....	0517	45,511

CONSOLIDATED BALANCE SHEET

December 2014

IBERCAJA BANCO

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TOTAL ASSETS	0550	62,322,491
LIABILITIES		
1. TRADING PORTFOLIO	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	
2. OTHER FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	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	
3. FINANCIAL LIABILITIES AT AMORTISED COST	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
4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE	0890	6,668
5. HEDGING DERIVATIVES	0895	604,912
6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS	0569	
7. LIABILITIES FOR INSURANCE CONTRACTS	0910	7,103,517
8. PROVISIONS	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
9. TAX LIABILITIES	0930	413,296
9.1. Current.....	0931	5,907
9.2. Deferred.....	0932	407,389
10. SOCIAL WELFARE FUND	0941	
11. OTHER LIABILITIES	0956	147,697
12.	0961	
TOTAL LIABILITIES	1000	59,500,895
NET WORTH		
1. OWN FUNDS	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	

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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	
2.	VALUATION ADJUSTMENTS.....	1005	302,710
	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
3.	MINORITY INTERESTS.....	1001	527
	3.1. Value adjustments.....	1002	55
	3.2. Other....	1003	472
	TOTAL NET WORTH.....	1095	2,821,596
	TOTAL LIABILITIES AND NET WORTH.....	1100	62,322,491
	MEMORANDUM ACCOUNTS		
1.	CONTINGENT RISKS.....	1101	622,060
2.	CONTINGENT COMMITMENTS.....	1125	2,494,004