

|      |       |    |   |        |           |
|------|-------|----|---|--------|-----------|
| Year | month |    | P | Estado | Bank code |
| 2014 | 09    | -- | T | 6320   | 2085      |

(thousands of euros rounded)

| ASSETS  |  | TOTAL |            |
|---------|--|-------|------------|
| 1.      | <b>CASH AND DEPOSITS IN CENTRAL BANKS</b> .....                          | 0001  | 347,695    |
| 2.      | <b>TRADING PORTFOLIO</b> .....   | 0014  | 54,886     |
| 2.1.    | Deposited at Credit Institutions.....                                    | 0021  |            |
| 2.2.    | Customer Loans.....  | 0071  |            |
| 2.3.    | Debt securities.....   | 0236  | 1,018      |
| 2.4.    | Capital Instruments.....   | 0351  |            |
| 2.5.    | Trading derivatives.....   | 0360  | 53,868     |
|         | Pro-memoria: Lent or on guarantee.....                                   | 0366  |            |
| 3.      | <b>OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS</b> ..... | 0015  | 65,719     |
| 3.1.    | Deposited at Credit Institutions.....                                    | 0022  |            |
| 3.2.    | Customer Loans.....  | 0072  |            |
| 3.3.    | Debt securities.....   | 0237  | 9,474      |
| 3.4.    | Capital Instruments.....   | 0352  | 56,245     |
|         | Pro-memoria: Lent or on guarantee.....                                   | 0367  |            |
| 4.      | <b>FINANCIAL ASSETS AVAILABLE FOR SALE</b> .....                         | 0016  | 14,796,943 |
| 4.1.    | Debt securities.....   | 0238  | 14,201,844 |
| 4.2.    | Capital Instruments.....   | 0353  | 595,099    |
|         | Pro-memoria: Lent or on guarantee.....                                   | 0368  | 5,471,855  |
| 5.      | <b>CREDIT INVESTMENTS</b> .....  | 0017  | 36,550,257 |
| 5.1.    | Deposited at Credit Institutions.....                                    | 0024  | 1,458,557  |
| 5.2.    | Customer Loans.....  | 0074  | 34,403,114 |
| 5.3.    | Debt securities.....   | 0239  | 688,586    |
|         | Pro-memoria: Lent or on guarantee.....                                   | 0369  | 4,839,182  |
| 6.      | <b>INVESTMENT PORTFOLIO HELD TO MATURITY</b> .....                       | 0018  | 7,007,510  |
|         | Pro-memoria: Lent or on guarantee.....                                   | 0370  | 3,090,368  |
| 7.      | <b>ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE</b> .....              | 0385  | 116,091    |
| 8.      | <b>HEDGING DERIVATIVES</b> .....   | 0390  | 520,528    |
| 9.      | <b>NON CURRENT ASSETS FOR SALE</b> .....                                 | 0019  | 701,977    |
| 10.     | <b>SHAREHOLDINGS</b> .....   | 0420  | 179,137    |
| 10.1.   | In associated companies.....   | 0421  | 138,895    |
| 10.2.   | Multigroup companies.....  | 0430  | 40,242     |
| 11.     | <b>PENSION LINKED INSURANCE CONTRACTS</b> .....                          | 0455  |            |
| 12.     | <b>REINSURANCE ASSETS</b> .....  | 0460  | 1,506      |
| 13.     | <b>MATERIAL ASSETS</b> .....   | 0465  | 1,258,214  |
| 13.1.   | Tangible fixed assets.....   | 0521  | 854,513    |
| 13.1.1. | Own usage.....   | 0466  | 838,739    |
| 13.1.2. | Operating leased.....  | 0481  | 15,774     |
| 13.1.3. | Corresponding to Social Welfare.....                                     | 0485  |            |
| 13.2.   | Real Estate investment.....  | 0475  | 403,701    |
|         | Pro-memoria: Acquired lease.....   | 0490  |            |
| 14.     | <b>INTANGIBLE ASSETS</b> .....   | 0495  | 211,233    |
| 14.1.   | Goodwill.....  | 0496  | 148,190    |
| 14.2.   | Other intangible assets.....   | 0500  | 63,043     |
| 15.     | <b>TAX ASSETS</b> .....  | 0505  | 1,407,681  |
| 15.1.   | Current.....   | 0506  | 35,462     |
| 15.2.   | Deferred.....  | 0507  | 1,372,219  |
| 16.     | <b>OTHER ASSETS</b> .....  | 0526  | 324,761    |
| 16.1.   | Inventories.....   | 0516  | 239,267    |
| 16.2.   | Other.....   | 0517  | 85,494     |

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| TOTAL ASSETS.....   |  | 0550  | 63,544,138 |
|---|--|-------|------------|
| LIABILITIES   |  | TOTAL |            |
| <b>1. TRADING PORTFOLIO.....</b>  |  | 0565  | 48,666     |
| 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  | 48,666     |
| 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  | 158,539    |
| 2.1. Central Banks deposits.....  |  | 0552  |            |
| 2.2. Credit Institutions deposits.....  |  | 0572  |            |
| 2.3. Customer Deposits.....   |  | 0617  | 158,539    |
| 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  | 51,958,036 |
| 3.1. Central Banks deposits.....  |  | 0554  | 4,862,792  |
| 3.2. Credit Institutions deposits.....  |  | 0574  | 4,148,284  |
| 3.3. Customer Deposits.....   |  | 0619  | 39,641,328 |
| 3.4. Marketable debt securities.....  |  | 0769  | 2,216,248  |
| 3.5. Subordinated liabilities.....  |  | 0844  | 556,665    |
| 3.6. Other Financial Liabilities.....   |  | 0865  | 532,719    |
| <b>4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE.....</b>              |  | 0890  | 4,377      |
| <b>5. HEDGING DERIVATIVES.....</b>  |  | 0895  | 477,141    |
| <b>6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS .....</b>                  |  | 0569  |            |
| <b>7. LIABILITIES FOR INSURANCE CONTRACTS.....</b>                              |  | 0910  | 6,934,365  |
| <b>8. PROVISIONS.....</b>   |  | 0915  | 237,549    |
| 8.1. Pension and other similar duties.....                                      |  | 0916  | 141,331    |
| 8.2. Provisions for taxes and other legal contingencies .....                   |  | 0922  | 4,237      |
| 8.3. Provisions for risks and contingent commitments.....                       |  | 0923  | 21,427     |
| 8.4. Other provisions.....  |  | 0927  | 70,554     |
| <b>9. TAX LIABILITIES.....</b>  |  | 0930  | 475,280    |
| 9.1. Current.....   |  | 0931  | 15,306     |
| 9.2. Deferred.....  |  | 0932  | 459,974    |
| <b>10. SOCIAL WELFARE FUND.....</b>   |  | 0941  |            |
| <b>11. OTHER LIABILITIES.....</b>   |  | 0956  | 109,954    |
| <b>12.</b>  |  | 0961  |            |
| <b>TOTAL LIABILITIES.....</b>   |  | 1000  | 60,403,907 |
| NET WORTH   |  | TOTAL |            |
| <b>1. OWN FUNDS.....</b>  |  | 1020  | 2,830,161  |
| 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  | 112        |
| 1.3. Reserves.....  |  | 1031  | -137,195   |
| 1.3.1. Accumulated reserves/ losses.....  |  | 1033  | -87,091    |
| 1.3.2. Reserves/ losses from companies accounted by Equity method.....          |  | 1036  | -50,104    |
| 1.4. Other capital instruments.....   |  | 1040  |            |
| 1.4.1. Compound financial instruments.....                                      |  | 1041  |            |

## CONSOLIDATED BALANCE SHEET

September 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         | 355,514           |
| 1.7.  | Less: Dividends and remuneration.....                                      | 1070         |                   |
| <b>2.</b>                                   | <b>VALUATION ADJUSTMENTS.....</b>  | <b>1005</b>  | <b>311,191</b>    |
| 2.1.  | Financial assets available for sale.....                                   | 1006         | 616,529           |
| 2.2.  | Hedges of cash flows.....  | 1011         | -63               |
| 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         | 1,829             |
| 2.7.  | Rest of valuation adjustments.....   | 1016         | -307,104          |
| <b>3.</b>                                   | <b>MINORITY INTERESTS.....</b>   | <b>1001</b>  | <b>-1,121</b>     |
| 3.1.  | Value adjustments.....   | 1002         |                   |
| 3.2.  | Other....  | 1003         | -1,121            |
| <b>TOTAL NET WORTH.....</b>                 |  | <b>1095</b>  | <b>3,140,231</b>  |
| <b>TOTAL LIABILITIES AND NET WORTH.....</b> |  | <b>1100</b>  | <b>63,544,138</b> |
| <b>MEMORANDUM ACCOUNTS</b>                  |  | <b>TOTAL</b> |                   |
| 1.  | <b>CONTINGENT RISKS.....</b>   | 1101         | 631,105           |
| 2.  | <b>CONTINGENT COMMITMENTS.....</b>   | 1125         | 2,571,619         |