

Year	month		P	Estado	Bank code
2014	06	--	T	6320	2085

(thousands of euros rounded)

ASSETS		TOTAL	
1.	CASH AND DEPOSITS IN CENTRAL BANKS	0001	350,987
2.	TRADING PORTFOLIO	0014	55,709
2.1.	Deposited at Credit Institutions.....	0021	
2.2.	Customer Loans.....	0071	
2.3.	Debt securities.....	0236	506
2.4.	Capital Instruments.....	0351	
2.5.	Trading derivatives.....	0360	55,203
	Pro-memoria: Lent or on guarantee.....	0366	
3.	OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS	0015	68,875
3.1.	Deposited at Credit Institutions.....	0022	
3.2.	Customer Loans.....	0072	
3.3.	Debt securities.....	0237	12,463
3.4.	Capital Instruments.....	0352	56,412
	Pro-memoria: Lent or on guarantee.....	0367	
4.	FINANCIAL ASSETS AVAILABLE FOR SALE	0016	14,066,010
4.1.	Debt securities.....	0238	13,473,699
4.2.	Capital Instruments.....	0353	592,311
	Pro-memoria: Lent or on guarantee.....	0368	3,588,626
5.	CREDIT INVESTMENTS	0017	36,985,988
5.1.	Deposited at Credit Institutions.....	0024	1,189,052
5.2.	Customer Loans.....	0074	35,093,369
5.3.	Debt securities.....	0239	703,567
	Pro-memoria: Lent or on guarantee.....	0369	5,245,598
6.	INVESTMENT PORTFOLIO HELD TO MATURITY	0018	7,315,888
	Pro-memoria: Lent or on guarantee.....	0370	4,774,828
7.	ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE	0385	88,168
8.	HEDGING DERIVATIVES	0390	522,470
9.	NON CURRENT ASSETS FOR SALE	0019	697,942
10.	SHAREHOLDINGS	0420	203,411
10.1.	In associated companies.....	0421	140,355
10.2.	Multigroup companies.....	0430	63,056
11.	PENSION LINKED INSURANCE CONTRACTS	0455	
12.	REINSURANCE ASSETS	0460	1,253
13.	MATERIAL ASSETS	0465	1,261,003
13.1.	Tangible fixed assets.....	0521	862,631
13.1.1.	Own usage.....	0466	847,178
13.1.2.	Operating leased.....	0481	15,453
13.1.3.	Corresponding to Social Welfare.....	0485	
13.2.	Real Estate investment.....	0475	398,372
	Pro-memoria: Acquired lease.....	0490	
14.	INTANGIBLE ASSETS	0495	195,383
14.1.	Goodwill.....	0496	131,320
14.2.	Other intangible assets.....	0500	64,063
15.	TAX ASSETS	0505	1,374,006
15.1.	Current.....	0506	30,931
15.2.	Deferred.....	0507	1,343,075
16.	OTHER ASSETS	0526	335,822
16.1.	Inventories.....	0516	247,794
16.2.	Other.....	0517	88,028

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TOTAL ASSETS.....		0550	63,522,915
LIABILITIES		TOTAL	
1. TRADING PORTFOLIO.....		0565	48,560
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	48,560
1.6. Short Trading securities.....		0800	
1.7. Other Financial Liabilities.....		0861	
2. OTHER FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS.....		0566	37,240
2.1. Central Banks deposits.....		0552	
2.2. Credit Institutions deposits.....		0572	
2.3. Customer Deposits.....		0617	37,240
2.4. Marketable debt securities.....		0767	
2.5. Subordinated liabilities.....		0842	
2.6. Other Financial Liabilities.....		0862	
3. FINANCIAL LIABILITIES AT AMORTISED COST.....		0568	52,532,492
3.1. Central Banks deposits.....		0554	4,861,233
3.2. Credit Institutions deposits.....		0574	3,447,890
3.3. Customer Deposits.....		0619	40,110,718
3.4. Marketable debt securities.....		0769	2,797,465
3.5. Subordinated liabilities.....		0844	556,715
3.6. Other Financial Liabilities.....		0865	758,471
4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE.....		0890	4,245
5. HEDGING DERIVATIVES.....		0895	386,300
6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS		0569	
7. LIABILITIES FOR INSURANCE CONTRACTS.....		0910	6,692,541
8. PROVISIONS.....		0915	241,655
8.1. Pension and other similar duties.....		0916	142,553
8.2. Provisions for taxes and other legal contingencies		0922	4,986
8.3. Provisions for risks and contingent commitments.....		0923	22,887
8.4. Other provisions.....		0927	71,229
9. TAX LIABILITIES.....		0930	420,577
9.1. Current.....		0931	7,519
9.2. Deferred.....		0932	413,058
10. SOCIAL WELFARE FUND.....		0941	
11. OTHER LIABILITIES.....		0956	106,613
12.		0961	
TOTAL LIABILITIES.....		1000	60,470,223
NET WORTH		TOTAL	
1. OWN FUNDS.....		1020	2,797,256
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	-137,960
1.3.1. Accumulated reserves/ losses.....		1033	-90,796
1.3.2. Reserves/ losses from companies accounted by Equity method.....		1036	-47,164
1.4. Other capital instruments.....		1040	
1.4.1. Compound financial instruments.....		1041	

CONSOLIDATED BALANCE SHEET

June 2014

IBERCAJA BANCO

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2014	06	--	T	6320	2085

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	1055	
1.4.2. Cuotas participativas and associated funds (just Saving Banks).....	1042	
1.4.3. Other capital instruments.....	1050	
1.5. Less: Eigenvalues.....	1065	323,486
1.6. Net result for the year.....	1070	
1.7. Less: Dividends and remuneration.....	1005	254,835
2. VALUATION ADJUSTMENTS.....	1006	497,230
2.1. Financial assets available for sale.....	1011	
2.2. Hedges of cash flows.....	1012	
2.3. Hedges of net investments in foreign operations.....	1013	
2.4. Exchange differences.....	1014	
2.5. Non-current assets for sale.....	1015	8,014
2.6. Entities accounted for using the equity method.....	1016	-250,409
2.7. Rest of valuation adjustments.....	1001	601
3. MINORITY INTERESTS.....	1002	
3.1. Value adjustments.....	1003	601
3.2. Other....	1095	3,052,692
TOTAL NET WORTH.....	1100	63,522,915
TOTAL LIABILITIES AND NET WORTH.....		
MEMORANDUM ACCOUNTS	TOTAL	
1. CONTINGENT RISKS.....	1101	671,819
2. CONTINGENT COMMITMENTS.....	1125	2,769,496