



# CONSOLIDATED BALANCE SHEET

March 2014

## IBERCAJA BANCO

Year	month		P	Estado	Bank code
2014	03	--	T	6320	2085

(thousands of euros rounded)

ASSETS		TOTAL	
1.	<b>CASH AND DEPOSITS IN CENTRAL BANKS</b> .....	0001	397,672
2.	<b>TRADING PORTFOLIO</b> .....	0014	43,278
2.1.	Deposited at Credit Institutions.....	0021	
2.2.	Customer Loans.....	0071	
2.3.	Debt securities.....	0236	722
2.4.	Capital Instruments.....	0351	
2.5.	Trading derivatives.....	0360	42,556
	Pro-memoria: Lent or on guarantee.....	0366	
3.	<b>OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS</b> .....	0015	67,198
3.1.	Deposited at Credit Institutions.....	0022	
3.2.	Customer Loans.....	0072	
3.3.	Debt securities.....	0237	12,271
3.4.	Capital Instruments.....	0352	54,927
	Pro-memoria: Lent or on guarantee.....	0367	
4.	<b>FINANCIAL ASSETS AVAILABLE FOR SALE</b> .....	0016	9,322,424
4.1.	Debt securities.....	0238	8,733,342
4.2.	Capital Instruments.....	0353	589,082
	Pro-memoria: Lent or on guarantee.....	0368	614,607
5.	<b>CREDIT INVESTMENTS</b> .....	0017	37,317,031
5.1.	Deposited at Credit Institutions.....	0024	1,142,519
5.2.	Customer Loans.....	0074	35,383,554
5.3.	Debt securities.....	0239	790,958
	Pro-memoria: Lent or on guarantee.....	0369	585,950
6.	<b>INVESTMENT PORTFOLIO HELD TO MATURITY</b> .....	0018	11,175,434
	Pro-memoria: Lent or on guarantee.....	0370	4,797,041
7.	<b>ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE</b> .....	0385	63,039
8.	<b>HEDGING DERIVATIVES</b> .....	0390	532,838
9.	<b>NON CURRENT ASSETS FOR SALE</b> .....	0019	665,265
10.	<b>SHAREHOLDINGS</b> .....	0420	204,894
10.1.	In associated companies.....	0421	143,464
10.2.	Multigroup companies.....	0430	61,430
11.	<b>PENSION LINKED INSURANCE CONTRACTS</b> .....	0455	
12.	<b>REINSURANCE ASSETS</b> .....	0460	1,341
13.	<b>MATERIAL ASSETS</b> .....	0465	1,280,599
13.1.	Tangible fixed assets.....	0521	871,755
13.1.1.	Own usage.....	0466	856,091
13.1.2.	Operating leased.....	0481	15,664
13.1.3.	Corresponding to Social Welfare.....	0485	
13.2.	Real Estate investment.....	0475	408,844
	Pro-memoria: Acquired lease.....	0490	
14.	<b>INTANGIBLE ASSETS</b> .....	0495	196,027
14.1.	Goodwill.....	0496	131,320
14.2.	Other intangible assets.....	0500	64,707
15.	<b>TAX ASSETS</b> .....	0505	1,471,721
15.1.	Current.....	0506	28,277
15.2.	Deferred.....	0507	1,443,444
16.	<b>OTHER ASSETS</b> .....	0526	370,094
16.1.	Inventories.....	0516	250,388
16.2.	Other.....	0517	119,706

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TOTAL ASSETS.....		0550	63,108,855
LIABILITIES		TOTAL	
<b>1. TRADING PORTFOLIO.....</b>		0565	34,883
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	34,883
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	47,625
2.1. Central Banks deposits.....		0552	
2.2. Credit Institutions deposits.....		0572	
2.3. Customer Deposits.....		0617	47,625
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	52,693,639
3.1. Central Banks deposits.....		0554	4,858,469
3.2. Credit Institutions deposits.....		0574	3,956,859
3.3. Customer Deposits.....		0619	39,959,343
3.4. Marketable debt securities.....		0769	2,917,743
3.5. Subordinated liabilities.....		0844	566,245
3.6. Other Financial Liabilities.....		0865	434,980
<b>4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE.....</b>		0890	6,863
<b>5. HEDGING DERIVATIVES.....</b>		0895	309,855
<b>6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS .....</b>		0569	
<b>7. LIABILITIES FOR INSURANCE CONTRACTS.....</b>		0910	6,563,422
<b>8. PROVISIONS.....</b>		0915	257,867
8.1. Pension and other similar duties.....		0916	148,631
8.2. Provisions for taxes and other legal contingencies .....		0922	4,846
8.3. Provisions for risks and contingent commitments.....		0923	24,159
8.4. Other provisions.....		0927	80,231
<b>9. TAX LIABILITIES.....</b>		0930	393,457
9.1. Current.....		0931	6,737
9.2. Deferred.....		0932	386,720
<b>10. SOCIAL WELFARE FUND.....</b>		0941	
<b>11. OTHER LIABILITIES.....</b>		0956	85,739
<b>12.</b>		0961	
<b>TOTAL LIABILITIES.....</b>		1000	60,393,350
NET WORTH		TOTAL	
<b>1. OWN FUNDS.....</b>		1020	2,505,678
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	-137,025
1.3.1. Accumulated reserves/ losses.....		1033	-89,505
1.3.2. Reserves/ losses from companies accounted by Equity method.....		1036	-47,520
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	30,973
1.7.	Less: Dividends and remuneration.....	1070	
<b>2.</b>	<b>VALUATION ADJUSTMENTS.....</b>	1005	209,455
2.1.	Financial assets available for sale.....	1006	407,143
2.2.	Hedges of cash flows.....	1011	
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	5,304
2.7.	Rest of valuation adjustments.....	1016	-202,992
<b>3.</b>	<b>MINORITY INTERESTS.....</b>	1001	372
3.1.	Value adjustments.....	1002	
3.2.	Other....	1003	372
<b>TOTAL NET WORTH.....</b>		1095	2,715,505
<b>TOTAL LIABILITIES AND NET WORTH.....</b>		1100	63,108,855
<b>MEMORANDUM ACCOUNTS</b>		<b>TOTAL</b>	
1.	<b>CONTINGENT RISKS.....</b>	1101	675,938
2.	<b>CONTINGENT COMMITMENTS.....</b>	1125	2,713,410