

IBERCAJA BANCO

Year Month		P Estado		Entity Code
2014 12	--	T 6360		2085

(Thousands euros rounded)

PROFIT AND LOSS ACCOUNT		TOTAL	
1. Interest and similar income.....	0001	1,367,906	
2. Interest and similar charges.....	0005	668,558	
3.....	0010		
A) INTEREST MARGIN.....	0015	699,348	
4. Return on equity instruments.....	0020	11,802	
5. Result from equity-accounted method companies.....	0025	-7,997	
6. Fees and commision income.....	0030	332,261	
7. Fees and commision expense.....	0035	16,906	
8. Net result on financial transactions.....	0040	424,919	
8.1. Trading portfolio.....	0041	2,852	
8.2. Other financial assets at fair value.....	0042	1,500	
8.3. Financial Assets not valued at fair value.....	0043	438,185	
8.4. Other	0044	-17,618	
9. Net exchange rate adjustment.....	0050	271	
10. Other operating income.....	0055	1,177,382	
10.1. Income from insurance and reinsurance contracts.....	0056	1,112,826	
10.2. Non-financial services income and sales.....	0057	35,332	
10.3. Other operating income.....	0058	29,224	
11. Other operating expense.....	0065	1,210,909	
11.1 Insurance and reinsurance expense.....	0066	1,113,735	
11.2. Changes in inventories.....	0067		
11.3. Other operating charges.....	0068	97,174	
B) GROSS OPERATING MARGIN.....	0075	1,410,171	
12. Administration Cost.....	0080	729,448	
12.1. Personnel expense.....	0081	513,537	
12.2. Other general operating cost.....	0082	215,911	
13. Amortisation.....	0085	59,487	
14. Net Provision.....	0090	5,812	
15. Impairment losses on assets.....	0095	357,876	
15.1. Credit Investment.....	0096	321,554	
15.2. Other financial assets not valued at fair value.....	0100	36,322	
C) NET OPERATING RESULT.....	0105	257,548	
16. Other Impairment losses.....	0110	35,764	
16.1. Goodwill and other intangible assets.....	0111	4,156	
16.2. Other assets.....	0115	31,608	
17. Result on non current assets available for sale write-offs.....	0125	26,242	
18. Negative difference in business combinations.....	0130		
19. Result on non current assets available for sale	0140	-32,920	
D) INCOME BEFORE TAXES.....	0145	215,106	
20. Income Tax.....	0150	64,382	
21. Compulsory allocation to welfare funds.....	0155		
E) NET INCOME FROM ORDINARY ACTIVITY.....	0160	150,724	
22. Net income from discontinued operations.....	0165		
F) NET CONSOLIDATED RESULT.....	0170	150,724	
F.1) Attributed to the Majority.....	0175	150,653	
F.2) Attributed to the Minority.....	0180	71	