

IBERCAJA BANCO

Year Month		P Estado		Entity Code
2014 09	--	T 6360		2085

(Thousands euros rounded)

PROFIT AND LOSS ACCOUNT		TOTAL	
1. Interest and similar income.....	0001	1,044,904	
2. Interest and similar charges.....	0005	511,454	
3.	0010		
A) INTEREST MARGIN.....	0015	533,450	
4. Return on equity instruments.....	0020	9,304	
5. Result from equity-accounted method companies.....	0025	-4,163	
6. Fees and commision income.....	0030	244,797	
7. Fees and commision expense.....	0035	14,654	
8. Net result on financial transactions.....	0040	435,840	
8.1. Trading portfolio.....	0041	2,231	
8.2. Other financial assets at fair value.....	0042	694	
8.3. Financial Assets not valued at fair value.....	0043	443,564	
8.4. Other	0044	-10,649	
9. Net exchange rate adjustment.....	0050	571	
10. Other operating income.....	0055	878,604	
10.1. Income from insurance and reinsurance contracts.....	0056	827,922	
10.2. Non-financial services income and sales.....	0057	27,232	
10.3. Other operating income.....	0058	23,450	
11. Other operating expense.....	0065	923,326	
11.1 Insurance and reinsurance expense.....	0066	840,012	
11.2. Changes in inventories.....	0067		
11.3. Other operating charges.....	0068	83,314	
B) GROSS OPERATING MARGIN.....	0075	1,160,423	
12. Administration Cost.....	0080	485,010	
12.1. Personnel expense.....	0081	344,145	
12.2. Other general operating cost.....	0082	140,865	
13. Amortisation.....	0085	40,017	
14. Net Provision.....	0090	-1,518	
15. Impairment losses on assets.....	0095	134,626	
15.1. Credit Investment.....	0096	134,632	
15.2. Other financial assets not valued at fair value.....	0100	-6	
C) NET OPERATING RESULT.....	0105	502,288	
16. Other Impairment losses.....	0110	2,300	
16.1. Goodwill and other intangible assets.....	0111	5,653	
16.2. Other assets.....	0115	-3,353	
17. Result on non current assets available for sale write-offs.....	0125	20,374	
18. Negative difference in business combinations.....	0130		
19. Result on non current assets available for sale	0140	-21,947	
D) INCOME BEFORE TAXES.....	0145	498,415	
20. Income Tax.....	0150	142,866	
21. Compulsory allocation to welfare funds.....	0155		
E) NET INCOME FROM ORDINARY ACTIVITY.....	0160	355,549	
22. Net income from discontinued operations.....	0165		
F) NET CONSOLIDATED RESULT.....	0170	355,549	
F.1) Attributed to the Majority.....	0175	355,514	
F.2) Attributed to the Minority.....	0180	35	