

IBERCAJA BANCO

Year Month		P Estado		Entity Code
2014 06	--	T 6360		2085

(Thousands euros rounded)

PROFIT AND LOSS ACCOUNT		TOTAL	
1. Interest and similar income.....	0001	701,926	
2. Interest and similar charges.....	0005	351,911	
3.....	0010		
A) INTEREST MARGIN.....	0015	350,015	
4. Return on equity instruments.....	0020	6,643	
5. Result from equity-accounted method companies.....	0025	-2,958	
6. Fees and commision income.....	0030	163,987	
7. Fees and commision expense.....	0035	8,731	
8. Net result on financial transactions.....	0040	423,796	
8.1. Trading portfolio.....	0041	1,316	
8.2. Other financial assets at fair value.....	0042	461	
8.3. Financial Assets not valued at fair value.....	0043	432,132	
8.4. Other	0044	-10,113	
9. Net exchange rate adjustment.....	0050	667	
10. Other operating income.....	0055	588,338	
10.1. Income from insurance and reinsurance contracts.....	0056	555,285	
10.2. Non-financial services income and sales.....	0057	18,353	
10.3. Other operating income.....	0058	14,700	
11. Other operating expense.....	0065	608,205	
11.1 Insurance and reinsurance expense.....	0066	564,414	
11.2. Changes in inventories.....	0067		
11.3. Other operating charges.....	0068	43,791	
B) GROSS OPERATING MARGIN.....	0075	913,552	
12. Administration Cost.....	0080	328,305	
12.1. Personnel expense.....	0081	239,540	
12.2. Other general operating cost.....	0082	88,765	
13. Amortisation.....	0085	26,638	
14. Net Provision.....	0090	-65	
15. Impairment losses on assets.....	0095	85,805	
15.1. Credit Investment.....	0096	86,427	
15.2. Other financial assets not valued at fair value.....	0100	-622	
C) NET OPERATING RESULT.....	0105	472,869	
16. Other Impairment losses.....	0110	5,991	
16.1. Goodwill and other intangible assets.....	0111	3,922	
16.2. Other assets.....	0115	2,069	
17. Result on non current assets available for sale write-offs.....	0125	4,939	
18. Negative difference in business combinations.....	0130		
19. Result on non current assets available for sale	0140	-11,605	
D) INCOME BEFORE TAXES.....	0145	460,212	
20. Income Tax.....	0150	136,631	
21. Compulsory allocation to welfare funds.....	0155		
E) NET INCOME FROM ORDINARY ACTIVITY.....	0160	323,581	
22. Net income from discontinued operations.....	0165		
F) NET CONSOLIDATED RESULT.....	0170	323,581	
F.1) Attributed to the Majority.....	0175	323,486	
F.2) Attributed to the Minority.....	0180	95	