



# CONSOLIDATED BALANCE SHEET

December 2011

## IBERCAJA BANCO

Year	month		P	Estado	Bank code
2011	12	--	T	6320	2085

(thousands of euros rounded)

ASSETS		TOTAL	
1.	<b>CASH AND DEPOSITS IN CENTRAL BANKS</b> .....	0001	527,866
2.	<b>TRADING PORTFOLIO</b> .....	0014	43,776
2.1.	Deposited at Credit Institutions.....	0021	
2.2.	Customer Loans.....	0071	
2.3.	Debt securities.....	0236	8,743
2.4.	Capital Instruments.....	0351	931
2.5.	Trading derivatives.....	0360	34,102
	Pro-memoria: Lent or on guarantee.....	0366	82
3.	<b>OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS</b> .....	0015	117,254
3.1.	Deposited at Credit Institutions.....	0022	
3.2.	Customer Loans.....	0072	
3.3.	Debt securities.....	0237	58,146
3.4.	Capital Instruments.....	0352	59,108
	Pro-memoria: Lent or on guarantee.....	0367	
4.	<b>FINANCIAL ASSETS AVAILABLE FOR SALE</b> .....	0016	6,163,904
4.1.	Debt securities.....	0238	5,654,743
4.2.	Capital Instruments.....	0353	509,161
	Pro-memoria: Lent or on guarantee.....	0368	1,300,020
5.	<b>CREDIT INVESTMENTS</b> .....	0017	33,031,263
5.1.	Deposited at Credit Institutions.....	0024	640,923
5.2.	Customer Loans.....	0074	32,127,585
5.3.	Debt securities.....	0239	262,755
	Pro-memoria: Lent or on guarantee.....	0369	5,767,360
6.	<b>INVESTMENT PORTFOLIO HELD TO MATURITY</b> .....	0018	2,247,648
	Pro-memoria: Lent or on guarantee.....	0370	1,300,767
7.	<b>ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE</b> .....	0385	
8.	<b>HEDGING DERIVATIVES</b> .....	0390	729,603
9.	<b>NON CURRENT ASSETS FOR SALE</b> .....	0019	625,887
10.	<b>SHAREHOLDINGS</b> .....	0420	214,795
10.1.	In associated companies.....	0421	155,697
10.2.	Multigroup companies.....	0430	59,098
11.	<b>PENSION LINKED INSURANCE CONTRACTS</b> .....	0455	
12.	<b>REINSURANCE ASSETS</b> .....	0460	491
13.	<b>MATERIAL ASSETS</b> .....	0465	728,938
13.1.	Tangible fixed assets.....	0521	605,202
13.1.1.	Own usage.....	0466	585,509
13.1.2.	Operating leased.....	0481	19,693
13.1.3.	Corresponding to Social Welfare.....	0485	
13.2.	Real Estate investment.....	0475	123,736
	Pro-memoria: Acquired lease.....	0490	
14.	<b>INTANGIBLE ASSETS</b> .....	0495	18,434
14.1.	Goodwill.....	0496	
14.2.	Other intangible assets.....	0500	18,434
15.	<b>TAX ASSETS</b> .....	0505	333,508
15.1.	Current.....	0506	17,926
15.2.	Deferred.....	0507	315,582
16.	<b>OTHER ASSETS</b> .....	0526	360,257
16.1.	Inventories.....	0516	350,143
16.2.	Other.....	0517	10,114



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TOTAL ASSETS.....		0550	45,143,624
LIABILITIES		TOTAL	
<b>1. TRADING PORTFOLIO.....</b>		0565	24,405
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	24,405
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	
2.1. Central Banks deposits.....		0552	
2.2. Credit Institutions deposits.....		0572	
2.3. Customer Deposits.....		0617	
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	37,442,435
3.1. Central Banks deposits.....		0554	900,246
3.2. Credit Institutions deposits.....		0574	1,980,476
3.3. Customer Deposits.....		0619	27,903,354
3.4. Marketable debt securities.....		0769	5,668,282
3.5. Subordinated liabilities.....		0844	777,172
3.6. Other Financial Liabilities.....		0865	212,905
<b>4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE.....</b>		0890	
<b>5. HEDGING DERIVATIVES.....</b>		0895	211,108
<b>6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS .....</b>		0569	
<b>7. LIABILITIES FOR INSURANCE CONTRACTS.....</b>		0910	4,405,035
<b>8. PROVISIONS.....</b>		0915	161,200
8.1. Pension and other similar duties.....		0916	122,891
8.2. Provisions for taxes and other legal contingencies .....		0922	8,532
8.3. Provisions for risks and contingent commitments.....		0923	8,152
8.4. Other provisions.....		0927	21,625
<b>9. TAX LIABILITIES.....</b>		0930	157,159
9.1. Current.....		0931	35,441
9.2. Deferred.....		0932	121,718
<b>10. SOCIAL WELFARE FUND.....</b>		0941	
<b>11. OTHER LIABILITIES.....</b>		0956	75,281
<b>12.</b>		0961	
<b>TOTAL LIABILITIES.....</b>		1000	42,476,623
NET WORTH		TOTAL	
<b>1. OWN FUNDS.....</b>		1020	2,670,667
1.1. Capital or Endowment fund.....		1021	2,134,500
1.1.1. Issued.....		1022	2,134,500
1.1.2. Less: Capital not required.....		1027	
1.2. Premium.....		1030	
1.3. Reserves.....		1031	494,053
1.3.1. Accumulated reserves/ losses.....		1033	518,213
1.3.2. Reserves/ losses from companies accounted by Equity method.....		1036	-24,160
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	54,914
1.7.	Less: Dividends and remuneration.....	1070	12,800
<b>2.</b>	<b>VALUATION ADJUSTMENTS.....</b>	1005	<b>-10,126</b>
2.1.	Financial assets available for sale.....	1006	<b>-49,940</b>
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	322
2.7.	Rest of valuation adjustments.....	1016	39,492
<b>3.</b>	<b>MINORITY INTERESTS.....</b>	1001	<b>6,460</b>
3.1.	Value adjustments.....	1002	2,691
3.2.	Other....	1003	3,769
<b>TOTAL NET WORTH.....</b>		1095	<b>2,667,001</b>
<b>TOTAL LIABILITIES AND NET WORTH.....</b>		1100	<b>45,143,624</b>
<b>MEMORANDUM ACCOUNTS</b>		<b>TOTAL</b>	
1.	<b>CONTINGENT RISKS.....</b>	1101	<b>558,399</b>
2.	<b>CONTINGENT COMMITMENTS.....</b>	1125	<b>2,520,753</b>