

IBERCAJA BANCO

Year Month		P Estado		Entity Code
2012 06	--	T 6360		2085

(Thousands euros rounded)

PROFIT AND LOSS ACCOUNT		TOTAL	
1. Interest and similar income.....	0001	659,192	
2. Interest and similar charges.....	0005	365,993	
3.	0010		
A) INTEREST MARGIN.....	0015	293,199	
4. Return on equity instruments.....	0020	10,742	
5. Result from equity-accounted method companies.....	0025	-11,695	
6. Fees and commision income.....	0030	122,303	
7. Fees and commision expense.....	0035	6,643	
8. Net result on financial transactions.....	0040	151,824	
8.1. Trading portfolio.....	0041	53,077	
8.2. Other financial assets at fair value.....	0042	432	
8.3. Financial Assets not valued at fair value.....	0043	95,787	
8.4. Other	0044	2,528	
9. Net exchange rate adjustment.....	0050	-111	
10. Other operating income.....	0055	687,824	
10.1. Income from insurance and reinsurance contracts.....	0056	669,023	
10.2. Non-financial services income and sales.....	0057	10,842	
10.3. Other operating income.....	0058	7,959	
11. Other operating expense.....	0065	701,859	
11.1 Insurance and reinsurance expense.....	0066	672,888	
11.2. Changes in inventories.....	0067		
11.3. Other operating charges.....	0068	28,971	
B) GROSS OPERATING MARGIN.....	0075	545,584	
12. Administration Cost.....	0080	220,695	
12.1. Personnel expense.....	0081	160,575	
12.2. Other general operating cost.....	0082	60,120	
13. Amortisation.....	0085	19,493	
14. Net Provision.....	0090	1,850	
15. Impairment losses on assets.....	0095	218,840	
15.1. Credit Investment.....	0096	215,757	
15.2. Other financial assets not valued at fair value.....	0100	3,083	
C) NET OPERATING RESULT.....	0105	84,706	
16. Other Impairment losses.....	0110	2,624	
16.1. Goodwill and other intangible assets.....	0111		
16.2. Other assets.....	0115	2,624	
17. Result on non current assets available for sale write-offs.....	0125	3,307	
18. Negative difference in business combinations.....	0130		
19. Result on non current assets available for sale	0140	-22,819	
D) INCOME BEFORE TAXES.....	0145	62,570	
20. Income Tax.....	0150	20,446	
21. Compulsory allocation to welfare funds.....	0155		
E) NET INCOME FROM ORDINARY ACTIVITY.....	0160	42,124	
22. Net income from discontinued operations.....	0165		
F) NET CONSOLIDATED RESULT.....	0170	42,124	
F.1) Attributed to the Majority.....	0175	42,498	
F.2) Attributed to the Minority.....	0180	-374	