



# CONSOLIDATED BALANCE SHEET

December 2013

## IBERCAJA BANCO

Year	month		P	Estado	Bank code
2013	12	--	T	6320	2085

(thousands of euros rounded)

ASSETS		TOTAL	
1.	CASH AND DEPOSITS IN CENTRAL BANKS.....	0001	499,331
2.	TRADING PORTFOLIO.....	0014	36,826
2.1.	Deposited at Credit Institutions.....	0021	
2.2.	Customer Loans.....	0071	
2.3.	Debt securities.....	0236	890
2.4.	Capital Instruments.....	0351	
2.5.	Trading derivatives.....	0360	35,936
	Pro-memoria: Lent or on guarantee.....	0366	
3.	OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS.....	0015	68,925
3.1.	Deposited at Credit Institutions.....	0022	
3.2.	Customer Loans.....	0072	
3.3.	Debt securities.....	0237	13,119
3.4.	Capital Instruments.....	0352	55,806
	Pro-memoria: Lent or on guarantee.....	0367	
4.	FINANCIAL ASSETS AVAILABLE FOR SALE.....	0016	7,277,141
4.1.	Debt securities.....	0238	6,686,936
4.2.	Capital Instruments.....	0353	590,205
	Pro-memoria: Lent or on guarantee.....	0368	1,670,247
5.	CREDIT INVESTMENTS.....	0017	38,947,347
5.1.	Deposited at Credit Institutions.....	0024	1,367,026
5.2.	Customer Loans.....	0074	36,820,105
5.3.	Debt securities.....	0239	760,216
	Pro-memoria: Lent or on guarantee.....	0369	6,157,779
6.	INVESTMENT PORTFOLIO HELD TO MATURITY.....	0018	11,511,381
	Pro-memoria: Lent or on guarantee.....	0370	7,432,597
7.	ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE.....	0385	40,135
8.	HEDGING DERIVATIVES.....	0390	519,043
9.	NON CURRENT ASSETS FOR SALE.....	0019	642,542
10.	SHAREHOLDINGS.....	0420	207,396
10.1.	In associated companies.....	0421	147,085
10.2.	Multigroup companies.....	0430	60,311
11.	PENSION LINKED INSURANCE CONTRACTS.....	0455	
12.	REINSURANCE ASSETS.....	0460	1,214
13.	MATERIAL ASSETS.....	0465	1,285,344
13.1.	Tangible fixed assets.....	0521	877,080
13.1.1.	Own usage.....	0466	860,658
13.1.2.	Operating leased.....	0481	16,422
13.1.3.	Corresponding to Social Welfare.....	0485	
13.2.	Real Estate investment.....	0475	408,264
	Pro-memoria: Acquired lease.....	0490	
14.	INTANGIBLE ASSETS.....	0495	196,676
14.1.	Goodwill.....	0496	131,320
14.2.	Other intangible assets.....	0500	65,356
15.	TAX ASSETS.....	0505	1,559,690
15.1.	Current.....	0506	33,433
15.2.	Deferred.....	0507	1,526,257
16.	OTHER ASSETS.....	0526	324,588
16.1.	Inventories.....	0516	265,201
16.2.	Other.....	0517	59,387



# CONSOLIDATED BALANCE SHEET

December 2013

## IBERCAJA BANCO

Year	month		P	Estado	Bank code
2013	12	--	T	6320	2085

(thousands of euros rounded)

TOTAL ASSETS.....		0550	63,117,579
LIABILITIES		TOTAL	
<b>1. TRADING PORTFOLIO.....</b>		0565	27,546
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	27,546
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	48,800
2.1. Central Banks deposits.....		0552	
2.2. Credit Institutions deposits.....		0572	
2.3. Customer Deposits.....		0617	48,800
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	52,975,734
3.1. Central Banks deposits.....		0554	4,855,479
3.2. Credit Institutions deposits.....		0574	4,197,762
3.3. Customer Deposits.....		0619	39,991,664
3.4. Marketable debt securities.....		0769	2,995,125
3.5. Subordinated liabilities.....		0844	567,520
3.6. Other Financial Liabilities.....		0865	368,184
<b>4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE.....</b>		0890	6,474
<b>5. HEDGING DERIVATIVES.....</b>		0895	297,464
<b>6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS .....</b>		0569	
<b>7. LIABILITIES FOR INSURANCE CONTRACTS.....</b>		0910	6,333,643
<b>8. PROVISIONS.....</b>		0915	261,821
8.1. Pension and other similar duties.....		0916	152,267
8.2. Provisions for taxes and other legal contingencies .....		0922	5,949
8.3. Provisions for risks and contingent commitments.....		0923	22,382
8.4. Other provisions.....		0927	81,223
<b>9. TAX LIABILITIES.....</b>		0930	442,330
9.1. Current.....		0931	6,786
9.2. Deferred.....		0932	435,544
<b>10. SOCIAL WELFARE FUND.....</b>		0941	
<b>11. OTHER LIABILITIES.....</b>		0956	113,830
<b>12.</b>		0961	
<b>TOTAL LIABILITIES.....</b>		1000	60,507,642
NET WORTH		TOTAL	
<b>1. OWN FUNDS.....</b>		1020	2,477,750
1.1. Capital or Endowment fund.....		1021	2,611,730
1.1.1. Issued.....		1022	2,611,730
1.1.2. Less: Capital not required.....		1027	
1.2. Premium.....		1030	
1.3. Reserves.....		1031	-104,597
1.3.1. Accumulated reserves/ losses.....		1033	-45,375
1.3.2. Reserves/ losses from companies accounted by Equity method.....		1036	-59,222
1.4. Other capital instruments.....		1040	
1.4.1. Compound financial instruments.....		1041	

## CONSOLIDATED BALANCE SHEET

December 2013

### IBERCAJA BANCO

Year	month		P	Estado	Bank code
2013	12	--	T	6320	2085

(thousands of euros rounded)

	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	-29,383
	1.7. Less: Dividends and remuneration.....	1070	
<b>2.</b>	<b>VALUATION ADJUSTMENTS.....</b>	1005	130,173
	2.1. Financial assets available for sale.....	1006	240,969
	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	1,901
	2.7. Rest of valuation adjustments.....	1016	-112,697
<b>3.</b>	<b>MINORITY INTERESTS.....</b>	1001	2,014
	3.1. Value adjustments.....	1002	
	3.2. Other....	1003	2,014
	<b>TOTAL NET WORTH.....</b>	1095	2,609,937
	<b>TOTAL LIABILITIES AND NET WORTH.....</b>	1100	63,117,579
	<b>MEMORANDUM ACCOUNTS</b>		<b>TOTAL</b>
<b>1.</b>	<b>CONTINGENT RISKS.....</b>	1101	725,937
<b>2.</b>	<b>CONTINGENT COMMITMENTS.....</b>	1125	3,086,978