

Year	month		P	Estado	Bank code
2013	06	--	T	6320	2085

(thousands of euros rounded)

ASSETS		TOTAL	
1.	CASH AND DEPOSITS IN CENTRAL BANKS	0001	359,596
2.	TRADING PORTFOLIO	0014	25,677
2.1.	Deposited at Credit Institutions.....	0021	
2.2.	Customer Loans.....	0071	
2.3.	Debt securities.....	0236	2,671
2.4.	Capital Instruments.....	0351	
2.5.	Trading derivatives.....	0360	23,006
	Pro-memoria: Lent or on guarantee.....	0366	
3.	OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS	0015	101,956
3.1.	Deposited at Credit Institutions.....	0022	
3.2.	Customer Loans.....	0072	
3.3.	Debt securities.....	0237	49,370
3.4.	Capital Instruments.....	0352	52,586
	Pro-memoria: Lent or on guarantee.....	0367	
4.	FINANCIAL ASSETS AVAILABLE FOR SALE	0016	7,075,664
4.1.	Debt securities.....	0238	6,656,816
4.2.	Capital Instruments.....	0353	418,848
	Pro-memoria: Lent or on guarantee.....	0368	2,622,682
5.	CREDIT INVESTMENTS	0017	30,223,341
5.1.	Deposited at Credit Institutions.....	0024	1,084,829
5.2.	Customer Loans.....	0074	28,832,036
5.3.	Debt securities.....	0239	306,476
	Pro-memoria: Lent or on guarantee.....	0369	5,583,241
6.	INVESTMENT PORTFOLIO HELD TO MATURITY	0018	3,448,854
	Pro-memoria: Lent or on guarantee.....	0370	2,855,184
7.	ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE	0385	
8.	HEDGING DERIVATIVES	0390	555,317
9.	NON CURRENT ASSETS FOR SALE	0019	574,787
10.	SHAREHOLDINGS	0420	154,683
10.1.	In associated companies.....	0421	111,313
10.2.	Multigroup companies.....	0430	43,370
11.	PENSION LINKED INSURANCE CONTRACTS	0455	
12.	REINSURANCE ASSETS	0460	213
13.	MATERIAL ASSETS	0465	694,882
13.1.	Tangible fixed assets.....	0521	566,293
13.1.1.	Own usage.....	0466	551,426
13.1.2.	Operating leased.....	0481	14,867
13.1.3.	Corresponding to Social Welfare.....	0485	
13.2.	Real Estate investment.....	0475	128,589
	Pro-memoria: Acquired lease.....	0490	
14.	INTANGIBLE ASSETS	0495	9,434
14.1.	Goodwill.....	0496	
14.2.	Other intangible assets.....	0500	9,434
15.	TAX ASSETS	0505	628,678
15.1.	Current.....	0506	15,801
15.2.	Deferred.....	0507	612,877
16.	OTHER ASSETS	0526	335,453
16.1.	Inventories.....	0516	253,640
16.2.	Other.....	0517	81,813



CONSOLIDATED BALANCE SHEET

June 2013

IBERCAJA BANCO

Year	month		P	Estado	Bank code
2013	06	--	T	6320	2085

(thousands of euros rounded)

TOTAL ASSETS.....		0550	44,188,535
LIABILITIES		TOTAL	
1. TRADING PORTFOLIO.....		0565	12,502
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	12,502
1.6. Short Trading securities.....		0800	
1.7. Other Financial Liabilities.....		0861	
2. OTHER FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS.....		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	
3. FINANCIAL LIABILITIES AT AMORTISED COST.....		0568	36,306,558
3.1. Central Banks deposits.....		0554	2,528,461
3.2. Credit Institutions deposits.....		0574	4,007,672
3.3. Customer Deposits.....		0619	25,406,949
3.4. Marketable debt securities.....		0769	3,484,634
3.5. Subordinated liabilities.....		0844	254,927
3.6. Other Financial Liabilities.....		0865	623,915
4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE.....		0890	
5. HEDGING DERIVATIVES.....		0895	136,543
6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS		0569	
7. LIABILITIES FOR INSURANCE CONTRACTS.....		0910	5,131,392
8. PROVISIONS.....		0915	150,090
8.1. Pension and other similar duties.....		0916	124,340
8.2. Provisions for taxes and other legal contingencies		0922	6,617
8.3. Provisions for risks and contingent commitments.....		0923	7,069
8.4. Other provisions.....		0927	12,064
9. TAX LIABILITIES.....		0930	174,085
9.1. Current.....		0931	9,331
9.2. Deferred.....		0932	164,754
10. SOCIAL WELFARE FUND.....		0941	
11. OTHER LIABILITIES.....		0956	64,606
12.		0961	
TOTAL LIABILITIES.....		1000	41,975,776
NET WORTH		TOTAL	
1. OWN FUNDS.....		1020	2,206,854
1.1. Capital or Endowment fund.....		1021	2,278,500
1.1.1. Issued.....		1022	2,278,500
1.1.2. Less: Capital not required.....		1027	
1.2. Premium.....		1030	
1.3. Reserves.....		1031	-87,271
1.3.1. Accumulated reserves/ losses.....		1033	-24,862
1.3.2. Reserves/ losses from companies accounted by Equity method.....		1036	-62,409
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	15,625
	1.7. Less: Dividends and remuneration.....	1070	
2.	VALUATION ADJUSTMENTS.....	1005	805
	2.1. Financial assets available for sale.....	1006	48,552
	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	1,676
	2.7. Rest of valuation adjustments.....	1016	-49,423
3.	MINORITY INTERESTS.....	1001	5,100
	3.1. Value adjustments.....	1002	2,153
	3.2. Other....	1003	2,947
	TOTAL NET WORTH.....	1095	2,212,759
	TOTAL LIABILITIES AND NET WORTH.....	1100	44,188,535
	MEMORANDUM ACCOUNTS		TOTAL
1.	CONTINGENT RISKS.....	1101	433,986
2.	CONTINGENT COMMITMENTS.....	1125	2,078,015