

CONSOLIDATED BALANCE SHEET

March 2015

IBERCAJA BANCO

Year	month		P	Estado	Bank code
2015	03	--	T	6320	2085

(thousands of euros rounded)

ASSETS		mar-15	dic-14
		TOTAL	
1. CASH AND DEPOSITS IN CENTRAL BANKS.....	0001	396,742	435,089
2. TRADING PORTFOLIO.....	0014	62,867	55,832
2.1. Deposited at Credit Institutions.....	0021		
2.2. Customer Loans.....	0071		
2.3. Debt securities.....	0236	742	959
2.4. Capital Instruments.....	0351		
2.5. Trading derivatives.....	0360	62,125	54,873
Pro-memoria: Lent or on guarantee.....	0366		
3. OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS.....	0015	58,935	61,547
3.1. Deposited at Credit Institutions.....	0022		324
3.2. Customer Loans.....	0072		43
3.3. Debt securities.....	0237	5,351	7,780
3.4. Capital Instruments.....	0352	53,584	53,400
Pro-memoria: Lent or on guarantee.....	0367		
4. FINANCIAL ASSETS AVAILABLE FOR SALE.....	0016	15,763,097	14,778,280
4.1. Debt securities.....	0238	15,245,058	14,253,973
4.2. Capital Instruments.....	0353	518,039	524,307
Pro-memoria: Lent or on guarantee.....	0368		3,571,188
5. CREDIT INVESTMENTS.....	0017	37,339,964	35,632,878
5.1. Deposited at Credit Institutions.....	0024	1,713,957	1,160,611
5.2. Customer Loans.....	0074	33,369,839	33,830,111
5.3. Debt securities.....	0239	2,256,168	642,156
Pro-memoria: Lent or on guarantee.....	0369		4,977,648
6. INVESTMENT PORTFOLIO HELD TO MATURITY.....	0018	4,386,581	6,681,683
Pro-memoria: Lent or on guarantee.....	0370		4,399,885
7. ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE.....	0385	150,862	128,991
8. HEDGING DERIVATIVES.....	0390	484,540	496,506
9. NON CURRENT ASSETS FOR SALE.....	0019	742,740	732,625
10. SHAREHOLDINGS.....	0420	154,578	155,955
10.1. In associated companies.....	0421	115,697	117,480
10.2. Multigroup companies.....	0430	38,881	38,475
11. PENSION LINKED INSURANCE CONTRACTS.....	0455		
12. REINSURANCE ASSETS.....	0460	889	1,563
13. MATERIAL ASSETS.....	0465	1,199,435	1,211,567
13.1. Tangible fixed assets.....	0521	732,994	740,840
13.1.1. Own usage.....	0466	716,888	724,883
13.1.2. Operating leased.....	0481	16,106	15,957
13.1.3. Corresponding to Social Welfare.....	0485		
13.2. Real Estate investment.....	0475	466,441	470,727
Pro-memoria: Acquired lease.....	0490		
14. INTANGIBLE ASSETS.....	0495	205,738	207,448
14.1. Goodwill.....	0496	144,934	144,934
14.2. Other intangible assets.....	0500	60,804	62,514
15. TAX ASSETS.....	0505	1,461,386	1,464,401
15.1. Current.....	0506	34,756	36,907
15.2. Deferred.....	0507	1,426,630	1,427,494
16. OTHER ASSETS.....	0526	284,108	278,126
16.1. Inventories.....	0516	230,633	232,615
16.2. Other	0517	53,475	45,511
TOTAL ASSETS.....	0550	62,692,462	62,322,491
LIABILITIES		TOTAL	
1. TRADING PORTFOLIO.....	0565	57,204	48,462
1.1. Central Banks deposits.....	0553		
1.2. Credit Institutions deposits.....	0571		

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1.3. Customer Deposits.....	0616		
1.4. Marketable debt securities.....	0766		
1.5. Trading derivatives.....	0795	57,204	48,462
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	50,854,062	50,824,160
3.1. Central Banks deposits.....	0554	2,696,594	4,848,302
3.2. Credit Institutions deposits.....	0574	4,806,931	3,241,613
3.3. Customer Deposits.....	0619	40,515,045	39,868,562
3.4. Marketable debt securities.....	0769	1,557,826	1,631,249
3.5. Subordinated liabilities.....	0844	556,669	556,574
3.6. Other Financial Liabilities.....	0865	720,997	677,860
4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE.....	0890	7,542	6,668
5. HEDGING DERIVATIVES.....	0895	755,011	604,912
6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS.....	0569		
7. LIABILITIES FOR INSURANCE CONTRACTS.....	0910	7,200,588	7,103,517
8. PROVISIONS.....	0915	363,581	352,183
8.1. Pension and other similar duties.....	0916	171,761	172,755
8.2. Provisions for taxes and other legal contingencies.....	0922	10,298	10,307
8.3. Provisions for risks and contingent commitments.....	0923	25,787	26,027
8.4. Other provisions.....	0927	155,735	143,094
9. TAX LIABILITIES.....	0930	442,595	413,296
9.1. Current.....	0931	7,488	5,907
9.2. Deferred.....	0932	435,107	407,389
10. SOCIAL WELFARE FUND.....	0941		
11. OTHER LIABILITIES.....	0956	70,731	147,697
12.	0961		
TOTAL LIABILITIES.....	1000	59,751,314	59,500,895
NET WORTH		TOTAL	
1. OWN FUNDS.....	1020	2,560,807	2,518,359
1.1. Capital or Endowment fund.....	1021	2,611,730	2,611,730
1.1.1. Issued.....	1022	2,611,730	2,611,730
1.1.2. Less: Capital not required.....	1027		
1.2. Premium.....	1030		
1.3. Reserves.....	1031	-93,490	-244,024
1.3.1. Accumulated reserves/ losses.....	1033	-6,445	-161,037
1.3.2. Reserves/ losses from companies accounted by Equity method.....	1036	-87,045	-82,987
1.4. Other capital instruments.....	1040		
1.4.1. Compound financial instruments.....	1041		
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	42,567	150,653
1.7. Less: Dividends and remuneration.....	1070		
2. VALUATION ADJUSTMENTS.....	1005	379,845	302,710
2.1. Financial assets aviable for sale.....	1006	824,086	672,133
2.2. Hedges of cash flows.....	1011	-73	-98
2.3. Hedges of net investments in foreign operations.....	1012		
2.4. Exchange differences.....	1013	262	
2.5. Non-current assets for sale.....	1014		



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2.6. Entities accounted for using the equity method.....	1015	1,219	2,467
2.7. Rest of valuation adjustments.....	1016	-445,649	-371,792
3. MINORITY INTERESTS.....	1001	496	527
3.1. Value adjustments.....	1002		55
3.2. Other...	1003	496	472
TOTAL NET WORTH.....	1095	2,941,148	2,821,596
TOTAL LIABILITIES AND NET WORTH.....	1100	62,692,462	62,322,491
MEMORANDUM ACCOUNTS		TOTAL	
1. CONTINGENT RISKS.....	1101	606,587	622,060
2. CONTINGENT COMMITMENTS.....	1125	2,530,328	2,494,004