

CONSOLIDATED BALANCE SHEET

June 2015

IBERCAJA BANCO

Year	month		P	Estado	Bank code
2015	06	--	T	6320	2085

(thousands of euros rounded)

ASSETS		jun-15	dic-14
		TOTAL	
1. CASH AND DEPOSITS IN CENTRAL BANKS.....	0001	426,730	435,089
2. TRADING PORTFOLIO.....	0014	58,891	55,832
2.1. Deposited at Credit Institutions.....	0021		
2.2. Customer Loans.....	0071		
2.3. Debt securities.....	0236	1,656	959
2.4. Capital Instruments.....	0351		
2.5. Trading derivatives.....	0360	57,235	54,873
Pro-memoria: Lent or on guarantee.....	0366		
3. OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS.....	0015	57,495	61,547
3.1. Deposited at Credit Institutions.....	0022		324
3.2. Customer Loans.....	0072		43
3.3. Debt securities.....	0237	5,385	7,780
3.4. Capital Instruments.....	0352	52,110	53,400
Pro-memoria: Lent or on guarantee.....	0367		
4. FINANCIAL ASSETS AVAILABLE FOR SALE.....	0016	15,142,913	14,778,280
4.1. Debt securities.....	0238	14,638,828	14,253,973
4.2. Capital Instruments.....	0353	504,085	524,307
Pro-memoria: Lent or on guarantee.....	0368		3,571,188
5. CREDIT INVESTMENTS.....	0017	37,062,075	35,632,878
5.1. Deposited at Credit Institutions.....	0024	1,436,050	1,160,611
5.2. Customer Loans.....	0074	33,394,345	33,830,111
5.3. Debt securities.....	0239	2,231,680	642,156
Pro-memoria: Lent or on guarantee.....	0369		4,977,648
6. INVESTMENT PORTFOLIO HELD TO MATURITY.....	0018	3,855,639	6,681,683
Pro-memoria: Lent or on guarantee.....	0370		4,399,885
7. ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE.....	0385	116,973	128,991
8. HEDGING DERIVATIVES.....	0390	419,459	496,506
9. NON CURRENT ASSETS FOR SALE.....	0019	735,480	732,625
10. SHAREHOLDINGS.....	0420	143,986	155,955
10.1. In associated companies.....	0421	105,812	117,480
10.2. Multigroup companies.....	0430	38,174	38,475
11. PENSION LINKED INSURANCE CONTRACTS.....	0455		
12. REINSURANCE ASSETS.....	0460	803	1,563
13. MATERIAL ASSETS.....	0465	1,189,704	1,211,567
13.1. Tangible fixed assets.....	0521	728,756	740,840
13.1.1. Own usage.....	0466	710,144	724,883
13.1.2. Operating leased.....	0481	18,612	15,957
13.1.3. Corresponding to Social Welfare.....	0485		
13.2. Real Estate investment.....	0475	460,948	470,727
Pro-memoria: Acquired lease.....	0490		
14. INTANGIBLE ASSETS.....	0495	205,884	207,448
14.1. Goodwill.....	0496	144,934	144,934
14.2. Other intangible assets.....	0500	60,950	62,514
15. TAX ASSETS.....	0505	1,470,049	1,464,401
15.1. Current.....	0506	38,863	36,907
15.2. Deferred.....	0507	1,431,186	1,427,494
16. OTHER ASSETS.....	0526	331,678	278,126
16.1. Inventories.....	0516	238,099	232,615
16.2. Other.....	0517	93,579	45,511
TOTAL ASSETS.....	0550	61,217,759	62,322,491
LIABILITIES		TOTAL	
1. TRADING PORTFOLIO.....	0565	52,102	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	52,102	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	49,773,606	50,824,160
3.1. Central Banks deposits.....	0554	2,652,073	4,848,302
3.2. Credit Institutions deposits.....	0574	5,475,561	3,241,613
3.3. Customer Deposits.....	0619	38,974,246	39,868,562
3.4. Marketable debt securities.....	0769	1,017,158	1,631,249
3.5. Subordinated liabilities.....	0844	556,519	556,574
3.6. Other Financial Liabilities.....	0865	1,098,049	677,860
4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE.....	0890	4,944	6,668
5. HEDGING DERIVATIVES.....	0895	873,285	604,912
6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS.....	0569		
7. LIABILITIES FOR INSURANCE CONTRACTS.....	0910	6,912,340	7,103,517
8. PROVISIONS.....	0915	414,130	352,183
8.1. Pension and other similar duties.....	0916	171,065	172,755
8.2. Provisions for taxes and other legal contingencies.....	0922	10,336	10,307
8.3. Provisions for risks and contingent commitments.....	0923	25,748	26,027
8.4. Other provisions.....	0927	206,981	143,094
9. TAX LIABILITIES.....	0930	367,118	413,296
9.1. Current.....	0931	17,287	5,907
9.2. Deferred.....	0932	349,831	407,389
10. SOCIAL WELFARE FUND.....	0941		
11. OTHER LIABILITIES.....	0956	105,575	147,697
12.	0961		
TOTAL LIABILITIES.....	1000	58,503,100	59,500,895
NET WORTH			TOTAL
1. OWN FUNDS.....	1020	2,586,723	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	-94,683	-244,024
1.3.1. Accumulated reserves/ losses.....	1033	-6,302	-161,037
1.3.2. Reserves/ losses from companies accounted by Equity method.....	1036	-88,381	-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	69,676	150,653
1.7. Less: Dividends and remuneration.....	1070		
2. VALUATION ADJUSTMENTS.....	1005	127,370	302,710
2.1. Financial assets aviable for sale.....	1006	402,064	672,133
2.2. Hedges of cash flows.....	1011		-98
2.3. Hedges of net investments in foreign operations.....	1012		
2.4. Exchange differences.....	1013		
2.5. Non-current assets for sale.....	1014		



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2.6. Entities accounted for using the equity method.....	1015	918	2,467
2.7. Rest of valuation adjustments.....	1016	-275,612	-371,792
3. MINORITY INTERESTS.....	1001	566	527
3.1. Value adjustments.....	1002		55
3.2. Other...	1003	566	472
TOTAL NET WORTH.....	1095	2,714,659	2,821,596
TOTAL LIABILITIES AND NET WORTH.....	1100	61,217,759	62,322,491
MEMORANDUM ACCOUNTS		TOTAL	
1. CONTINGENT RISKS.....	1101	614,915	622,060
2. CONTINGENT COMMITMENTS.....	1125	2,644,596	2,494,004