

IBERCAJA BANCO

Year Month		P Estado		Entity Code
2015 09	--	T 6360		2085

(Thousands euros rounded)

PROFIT AND LOSS ACCOUNT			sep-15	sep-14
			TOTAL	
1. Interest and similar income.....	0001		827,001	1,044,904
2. Interest and similar charges.....	0005		339,670	511,454
3.	0010			
A) INTEREST MARGIN.....	0015		487,331	533,450
4. Return on equity instruments.....	0020		8,779	9,304
5. Result from equity-accounted method companies.....	0025		-1,339	-4,163
6. Fees and commision income.....	0030		252,639	244,797
7. Fees and commision expense.....	0035		7,295	14,654
8. Net result on financial transactions.....	0040		140,000	435,840
8.1. Trading portfolio.....	0041		1,380	2,231
8.2. Other financial assets at fair value.....	0042		1,080	694
8.3. Financial Assets not valued at fair value.....	0043		138,015	443,564
8.4. Other	0044		-475	-10,649
9. Net exchange rate adjustment.....	0050		-252	571
10. Other operating income.....	0055		708,870	878,604
10.1. Income from insurance and reinsurance contracts.....	0056		671,554	827,922
10.2. Non-financial services income and sales.....	0057		14,784	27,232
10.3. Other operating income.....	0058		22,532	23,450
11. Other operating expense.....	0065		688,346	883,981
11.1 Insurance and reinsurance expense.....	0066		671,822	840,012
11.2. Changes in inventories.....	0067			
11.3. Other operating charges.....	0068		16,524	43,969
B) GROSS OPERATING MARGIN.....	0075		900,387	1,199,768
12. Administration Cost.....	0080		430,028	485,010
12.1. Personnel expense.....	0081		302,705	344,145
12.2. Other general operating cost.....	0082		127,323	140,865
13. Amortisation.....	0085		43,018	40,017
14. Net Provision.....	0090		98,779	-1,518
15. Impairment losses on assets.....	0095		171,302	134,626
15.1. Credit Investment.....	0096		171,186	134,632
15.2. Other financial assets not valued at fair value.....	0100		116	-6
C) NET OPERATING RESULT.....	0105		157,260	541,633
16. Other Impairment losses.....	0110		2,143	2,300
16.1. Goodwill and other intangible assets.....	0111		-5	5,653
16.2. Other assets.....	0115		2,148	-3,353
17. Result on non current assets available for sale write-offs.....	0125		21,316	20,374
18. Negative difference in business combinations.....	0130			
19. Result on non current assets available for sale	0140		-30,308	-21,947
D) INCOME BEFORE TAXES.....	0145		146,125	537,760
20. Income Tax.....	0150		43,049	154,670
21. Compulsory allocation to welfare funds.....	0155			
E) NET INCOME FROM ORDINARY ACTIVITY.....	0160		103,076	383,091
22. Net income from discontinued operations.....	0165			
F) NET CONSOLIDATED RESULT.....	0170		103,076	383,091
F.1) Attributed to the Majority.....	0175		103,122	383,056
F.2) Attributed to the Minority.....	0180		-45	35