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|------|-------|----|---|--------|-----------|
| Year | month | | P | Estado | Bank code |
| 2012 | 06 | -- | T | 6320 | 2085 |

(thousands of euros rounded)

| ASSETS | | TOTAL | |
|---------|--|-------|------------|
| 1. | CASH AND DEPOSITS IN CENTRAL BANKS | 0001 | 296,250 |
| 2. | TRADING PORTFOLIO | 0014 | 37,319 |
| 2.1. | Deposited at Credit Institutions..... | 0021 | |
| 2.2. | Customer Loans..... | 0071 | |
| 2.3. | Debt securities..... | 0236 | 3,898 |
| 2.4. | Capital Instruments..... | 0351 | |
| 2.5. | Trading derivatives..... | 0360 | 33,421 |
| | Pro-memoria: Lent or on guarantee..... | 0366 | |
| 3. | OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS | 0015 | 112,464 |
| 3.1. | Deposited at Credit Institutions..... | 0022 | |
| 3.2. | Customer Loans..... | 0072 | |
| 3.3. | Debt securities..... | 0237 | 57,964 |
| 3.4. | Capital Instruments..... | 0352 | 54,500 |
| | Pro-memoria: Lent or on guarantee..... | 0367 | |
| 4. | FINANCIAL ASSETS AVAILABLE FOR SALE | 0016 | 7,917,133 |
| 4.1. | Debt securities..... | 0238 | 7,442,689 |
| 4.2. | Capital Instruments..... | 0353 | 474,444 |
| | Pro-memoria: Lent or on guarantee..... | 0368 | 2,751,749 |
| 5. | CREDIT INVESTMENTS | 0017 | 33,266,426 |
| 5.1. | Deposited at Credit Institutions..... | 0024 | 1,301,551 |
| 5.2. | Customer Loans..... | 0074 | 31,715,157 |
| 5.3. | Debt securities..... | 0239 | 249,718 |
| | Pro-memoria: Lent or on guarantee..... | 0369 | 5,546,978 |
| 6. | INVESTMENT PORTFOLIO HELD TO MATURITY | 0018 | 2,265,553 |
| | Pro-memoria: Lent or on guarantee..... | 0370 | 1,658,678 |
| 7. | ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE | 0385 | |
| 8. | HEDGING DERIVATIVES | 0390 | 606,249 |
| 9. | NON CURRENT ASSETS FOR SALE | 0019 | 691,627 |
| 10. | SHAREHOLDINGS | 0420 | 199,143 |
| 10.1. | In associated companies..... | 0421 | 151,831 |
| 10.2. | Multigroup companies..... | 0430 | 47,312 |
| 11. | PENSION LINKED INSURANCE CONTRACTS | 0455 | |
| 12. | REINSURANCE ASSETS | 0460 | 665 |
| 13. | MATERIAL ASSETS | 0465 | 726,555 |
| 13.1. | Tangible fixed assets..... | 0521 | 593,903 |
| 13.1.1. | Own usage..... | 0466 | 576,459 |
| 13.1.2. | Operating leased..... | 0481 | 17,444 |
| 13.1.3. | Corresponding to Social Welfare..... | 0485 | |
| 13.2. | Real Estate investment..... | 0475 | 132,652 |
| | Pro-memoria: Acquired lease..... | 0490 | |
| 14. | INTANGIBLE ASSETS | 0495 | 14,548 |
| 14.1. | Goodwill..... | 0496 | |
| 14.2. | Other intangible assets..... | 0500 | 14,548 |
| 15. | TAX ASSETS | 0505 | 396,702 |
| 15.1. | Current..... | 0506 | 19,783 |
| 15.2. | Deferred..... | 0507 | 376,919 |
| 16. | OTHER ASSETS | 0526 | 411,475 |
| 16.1. | Inventories..... | 0516 | 362,420 |
| 16.2. | Other..... | 0517 | 49,055 |

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| TOTAL ASSETS..... | | 0550 | 46,942,109 |
|---|--|-------|------------|
| LIABILITIES | | TOTAL | |
| 1. TRADING PORTFOLIO..... | | 0565 | 17,516 |
| 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 | 17,516 |
| 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 | 38,945,123 |
| 3.1. Central Banks deposits..... | | 0554 | 2,510,089 |
| 3.2. Credit Institutions deposits..... | | 0574 | 3,512,981 |
| 3.3. Customer Deposits..... | | 0619 | 25,891,682 |
| 3.4. Marketable debt securities..... | | 0769 | 6,060,517 |
| 3.5. Subordinated liabilities..... | | 0844 | 559,577 |
| 3.6. Other Financial Liabilities..... | | 0865 | 410,277 |
| 4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE..... | | 0890 | |
| 5. HEDGING DERIVATIVES..... | | 0895 | 195,419 |
| 6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS | | 0569 | |
| 7. LIABILITIES FOR INSURANCE CONTRACTS..... | | 0910 | 4,582,824 |
| 8. PROVISIONS..... | | 0915 | 157,686 |
| 8.1. Pension and other similar duties..... | | 0916 | 120,326 |
| 8.2. Provisions for taxes and other legal contingencies | | 0922 | 5,798 |
| 8.3. Provisions for risks and contingent commitments..... | | 0923 | 7,820 |
| 8.4. Other provisions..... | | 0927 | 23,742 |
| 9. TAX LIABILITIES..... | | 0930 | 168,781 |
| 9.1. Current..... | | 0931 | 8,773 |
| 9.2. Deferred..... | | 0932 | 160,008 |
| 10. SOCIAL WELFARE FUND..... | | 0941 | |
| 11. OTHER LIABILITIES..... | | 0956 | 271,018 |
| 12. | | 0961 | |
| TOTAL LIABILITIES..... | | 1000 | 44,338,367 |
| NET WORTH | | TOTAL | |
| 1. OWN FUNDS..... | | 1020 | 2,715,446 |
| 1.1. Capital or Endowment fund..... | | 1021 | 2,134,500 |
| 1.1.1. Issued..... | | 1022 | 2,134,500 |
| 1.1.2. Less: Capital not required..... | | 1027 | |
| 1.2. Premium..... | | 1030 | |
| 1.3. Reserves..... | | 1031 | 538,448 |
| 1.3.1. Accumulated reserves/ losses..... | | 1033 | 571,720 |
| 1.3.2. Reserves/ losses from companies accounted by Equity method..... | | 1036 | -33,272 |
| 1.4. Other capital instruments..... | | 1040 | |
| 1.4.1. Compound financial instruments..... | | 1041 | |

CONSOLIDATED BALANCE SHEET

June 2012

IBERCAJA BANCO

| | | | | | |
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| | 1055 | |
| 1.4.2. Cuotas participativas and associated funds (just Saving Banks)..... | 1042 | |
| 1.4.3. Other capital instruments..... | 1050 | |
| 1.5. Less: Eigenvalues..... | 1065 | 42,498 |
| 1.6. Net result for the year..... | 1070 | |
| 1.7. Less: Dividends and remuneration..... | 1005 | -117,442 |
| 2. VALUATION ADJUSTMENTS..... | 1006 | -219,823 |
| 2.1. Financial assets available for sale..... | 1011 | |
| 2.2. Hedges of cash flows..... | 1012 | |
| 2.3. Hedges of net investments in foreign operations..... | 1013 | |
| 2.4. Exchange differences..... | 1014 | |
| 2.5. Non-current assets for sale..... | 1015 | 3,000 |
| 2.6. Entities accounted for using the equity method..... | 1016 | 99,381 |
| 2.7. Rest of valuation adjustments..... | 1001 | 5,738 |
| 3. MINORITY INTERESTS..... | 1002 | 2,246 |
| 3.1. Value adjustments..... | 1003 | 3,492 |
| 3.2. Other.... | 1095 | 2,603,742 |
| TOTAL NET WORTH..... | 1100 | 46,942,109 |
| TOTAL LIABILITIES AND NET WORTH..... | | |
| MEMORANDUM ACCOUNTS | TOTAL | |
| 1. CONTINGENT RISKS..... | 1101 | 503,083 |
| 2. CONTINGENT COMMITMENTS..... | 1125 | 2,325,853 |