

CONSOLIDATED BALANCE SHEET

September 2015

IBERCAJA BANCO

Year	month		P	Estado	Bank code
2015	09	--	T	6320	2085

(thousands of euros rounded)

ASSETS			sep-15	dec-14
			TOTAL	
1.	CASH AND DEPOSITS IN CENTRAL BANKS	0001	607,321	435,089
2.	TRADING PORTFOLIO	0014	47,434	55,832
	2.1. Deposited at Credit Institutions.....	0021		
	2.2. Customer Loans.....	0071		
	2.3. Debt securities.....	0236	1,075	959
	2.4. Capital Instruments.....	0351		
	2.5. Trading derivatives.....	0360	46,359	54,873
	Pro-memoria: Lent or on guarantee.....	0366		
3.	OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS	0015	53,640	61,547
	3.1. Deposited at Credit Institutions.....	0022		324
	3.2. Customer Loans.....	0072		43
	3.3. Debt securities.....	0237	5,241	7,780
	3.4. Capital Instruments.....	0352	48,399	53,400
	Pro-memoria: Lent or on guarantee.....	0367		
4.	FINANCIAL ASSETS AVAILABLE FOR SALE	0016	14,577,637	14,778,280
	4.1. Debt securities.....	0238	14,104,268	14,253,973
	4.2. Capital Instruments.....	0353	473,369	524,307
	Pro-memoria: Lent or on guarantee.....	0368		3,571,188
5.	CREDIT INVESTMENTS	0017	37,021,047	35,632,878
	5.1. Deposited at Credit Institutions.....	0024	1,619,143	1,160,611
	5.2. Customer Loans.....	0074	33,140,909	33,830,111
	5.3. Debt securities.....	0239	2,260,995	642,156
	Pro-memoria: Lent or on guarantee.....	0369		4,977,648
6.	INVESTMENT PORTFOLIO HELD TO MATURITY	0018	2,792,039	6,681,683
	Pro-memoria: Lent or on guarantee.....	0370		4,399,885
7.	ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE	0385	128,826	128,991
8.	HEDGING DERIVATIVES	0390	410,181	496,506
9.	NON CURRENT ASSETS FOR SALE	0019	733,625	732,625
10.	SHAREHOLDINGS	0420	141,978	155,955
	10.1. In associated companies.....	0421	108,954	117,480
	10.2. Multigroup companies.....	0430	33,024	38,475
11.	PENSION LINKED INSURANCE CONTRACTS	0455		
12.	REINSURANCE ASSETS	0460	998	1,563
13.	MATERIAL ASSETS	0465	1,180,169	1,211,567
	13.1. Tangible fixed assets.....	0521	722,352	740,840
	13.1.1. Own usage.....	0466	701,919	724,883
	13.1.2. Operating leased.....	0481	20,433	15,957
	13.1.3. Corresponding to Social Welfare.....	0485		
	13.2. Real Estate investment.....	0475	457,817	470,727
	Pro-memoria: Acquired lease.....	0490		
14.	INTANGIBLE ASSETS	0495	204,590	207,448
	14.1. Goodwill.....	0496	144,934	144,934
	14.2. Other intangible assets.....	0500	59,656	62,514
15.	TAX ASSETS	0505	1,451,119	1,464,401
	15.1. Current.....	0506	40,664	36,907
	15.2. Deferred.....	0507	1,410,455	1,427,494
16.	OTHER ASSETS	0526	300,822	278,126
	16.1. Inventories.....	0516	230,277	232,615
	16.2. Other	0517	70,545	45,511
TOTAL ASSETS		0550	59,651,426	62,322,491
LIABILITIES			TOTAL	
1.	TRADING PORTFOLIO	0565	41,296	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	41,296	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	48,046,169	50,824,160
3.1. Central Banks deposits.....	0554	2,052,539	4,848,302
3.2. Credit Institutions deposits.....	0574	4,212,908	3,241,613
3.3. Customer Deposits.....	0619	39,006,099	39,868,562
3.4. Marketable debt securities.....	0769	970,312	1,631,249
3.5. Subordinated liabilities.....	0844	1,057,814	556,574
3.6. Other Financial Liabilities.....	0865	746,497	677,860
4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE.....	0890	5,765	6,668
5. HEDGING DERIVATIVES.....	0895	1,014,630	604,912
6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS.....	0569		
7. LIABILITIES FOR INSURANCE CONTRACTS.....	0910	6,938,282	7,103,517
8. PROVISIONS.....	0915	423,619	352,183
8.1. Pension and other similar duties.....	0916	170,525	172,755
8.2. Provisions for taxes and other legal contingencies.....	0922	10,319	10,307
8.3. Provisions for risks and contingent commitments.....	0923	24,730	26,027
8.4. Other provisions.....	0927	218,045	143,094
9. TAX LIABILITIES.....	0930	352,179	413,296
9.1. Current.....	0931	12,828	5,907
9.2. Deferred.....	0932	339,351	407,389
10. SOCIAL WELFARE FUND.....	0941		
11. OTHER LIABILITIES.....	0956	66,569	147,697
12.	0961		
TOTAL LIABILITIES.....	1000	56,888,509	59,500,895
NET WORTH		TOTAL	
1. OWN FUNDS.....	1020	2,622,497	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	-92,355	-244,024
1.3.1. Accumulated reserves/ losses.....	1033	-18,245	-161,037
1.3.2. Reserves/ losses from companies accounted by Equity method.....	1036	-74,110	-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	103,122	150,653
1.7. Less: Dividends and remuneration.....	1070		
2. VALUATION ADJUSTMENTS.....	1005	140,592	302,710
2.1. Financial assets aviable for sale.....	1006	439,970	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	618	2,467
2.7. Rest of valuation adjustments.....	1016	-299,996	-371,792
3. MINORITY INTERESTS.....	1001	-172	527
3.1. Value adjustments.....	1002		55
3.2. Other...	1003	-172	472
TOTAL NET WORTH.....	1095	2,762,917	2,821,596
TOTAL LIABILITIES AND NET WORTH.....	1100	59,651,426	62,322,491
MEMORANDUM ACCOUNTS		TOTAL	
1. CONTINGENT RISKS.....	1101	600,705	622,060
2. CONTINGENT COMMITMENTS.....	1125	2,699,127	2,494,004