# CONSOLIDATED BALANCE SHEET

**Semptember 2014**

| Year month | | P Estado | Bank code |
|---|---|---|---|
| 2014 09 | - - | T 6320 | 2085 |

## IBERCAJA BANCO

(thousands of euros rounded)

| ASSETS | | TOTAL | |
|---|---|---|---|
| **1.** | **CASH AND DEPOSITS IN CENTRAL BANKS** | 0001 | 347,695 |
| **2.** | **TRADING PORTFOLIO** | 0014 | 54,886 |
| 2.1. | Deposited at Credit Institutions | 0021 | |
| 2.2. | Customer Loans | 0071 | |
| 2.3. | Debt securities | 0236 | 1,018 |
| 2.4. | Capital Instruments | 0351 | |
| 2.5. | Trading derivatives | 0360 | 53,868 |
| | Pro-memoria: Lent or on guarantee | 0366 | |
| **3.** | **OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS** | 0015 | 65,719 |
| 3.1. | Deposited at Credit Institutions | 0022 | |
| 3.2. | Customer Loans | 0072 | |
| 3.3. | Debt securities | 0237 | 9,474 |
| 3.4. | Capital Instruments | 0352 | 56,245 |
| | Pro-memoria: Lent or on guarantee | 0367 | |
| **4.** | **FINANCIAL ASSETS AVAILABLE FOR SALE** | 0016 | 14,796,943 |
| 4.1. | Debt securities | 0238 | 14,201,844 |
| 4.2. | Capital Instruments | 0353 | 595,099 |
| | Pro-memoria: Lent or on guarantee | 0368 | 5,471,855 |
| **5.** | **CREDIT INVESTMENTS** | 0017 | 36,550,257 |
| 5.1. | Deposited at Credit Institutions | 0024 | 1,458,557 |
| 5.2. | Customer Loans | 0074 | 34,403,114 |
| 5.3. | Debt securities | 0239 | 688,586 |
| | Pro-memoria: Lent or on guarantee | 0369 | 4,839,182 |
| **6.** | **INVESTMENT PORTFOLIO HELD TO MATURITY** | 0018 | 7,007,510 |
| | Pro-memoria: Lent or on guarantee | 0370 | 3,090,368 |
| **7.** | **ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE** | 0385 | 116,091 |
| **8.** | **HEDGING DERIVATIVES** | 0390 | 520,528 |
| **9.** | **NON CURRENT ASSETS FOR SALE** | 0019 | 701,977 |
| **10.** | **SHAREHOLDINGS** | 0420 | 179,137 |
| 10.1. | In associated companies | 0421 | 138,895 |
| 10.2. | Multigroup companies | 0430 | 40,242 |
| **11.** | **PENSION LINKED INSURANCE CONTRACTS** | 0455 | |
| **12.** | **REINSURANCE ASSETS** | 0460 | 1,506 |
| **13.** | **MATERIAL ASSETS** | 0465 | 1,258,214 |
| 13.1. | Tangible fixed assets | 0521 | 854,513 |
| 13.1.1. | Own usage | 0466 | 838,739 |
| 13.1.2. | Operating leased | 0481 | 15,774 |
| 13.1.3. | Corresponding to Social Welfare | 0485 | |
| 13.2. | Real Estate investment | 0475 | 403,701 |
| | Pro-memoria: Adquired lease | 0490 | |
| **14.** | **INTANGIBLE ASSETS** | 0495 | 211,233 |
| 14.1. | Goodwill | 0496 | 148,190 |
| 14.2. | Other intangible assets | 0500 | 63,043 |
| **15.** | **TAX ASSETS** | 0505 | 1,407,681 |
| 15.1. | Current | 0506 | 35,462 |
| 15.2. | Deferred | 0507 | 1,372,219 |
| **16.** | **OTHER ASSETS** | 0526 | 324,761 |
| 16.1. | Inventories | 0516 | 239,267 |
| 16.2. | Other | 0517 | 85,494 |

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| | | |
|---|---|---|
| **TOTAL ASSETS** | 0550 | 63,544,138 |
| **LIABILITIES** | **TOTAL** | |
| **1. TRADING PORTFOLIO** | 0565 | 48,666 |
| 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 | 48,666 |
| 1.6. Short Trading securities | 0800 | |
| 1.7. Other Financial Liabilities | 0861 | |
| **2. OTHER FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS** | 0566 | 158,539 |
| 2.1. Central Banks deposits | 0552 | |
| 2.2. Credit Institutions deposits | 0572 | |
| 2.3. Customer Deposits | 0617 | 158,539 |
| 2.4. Marketable debt securities | 0767 | |
| 2.5. Subordinated liabilities | 0842 | |
| 2.6. Other Financial Liabilities | 0862 | |
| **3. FINANCIAL LIABILITIES AT AMORTISED COST** | 0568 | 51,958,036 |
| 3.1. Central Banks deposits | 0554 | 4,862,792 |
| 3.2. Credit Institutions deposits | 0574 | 4,148,284 |
| 3.3. Customer Deposits | 0619 | 39,641,328 |
| 3.4. Marketable debt securities | 0769 | 2,216,248 |
| 3.5. Subordinated liabilities | 0844 | 556,665 |
| 3.6. Other Financial Liabilities | 0865 | 532,719 |
| **4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE** | 0890 | 4,377 |
| **5. HEDGING DERIVATIVES** | 0895 | 477,141 |
| **6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS** | 0569 | |
| **7. LIABILITIES FOR INSURANCE CONTRACTS** | 0910 | 6,934,365 |
| **8. PROVISIONS** | 0915 | 237,549 |
| 8.1. Pension and other similar duties | 0916 | 141,331 |
| 8.2. Provisions for taxes and other legal contingencies | 0922 | 4,237 |
| 8.3. Provisions for risks and contingent commitments | 0923 | 21,427 |
| 8.4. Other provisions | 0927 | 70,554 |
| **9. TAX LIABILITIES** | 0930 | 475,280 |
| 9.1. Current | 0931 | 15,306 |
| 9.2. Deferred | 0932 | 459,974 |
| **10. SOCIAL WELFARE FUND** | 0941 | |
| **11. OTHER LIABILITIES** | 0956 | 109,954 |
| **12.** | 0961 | |
| **TOTAL LIABILITIES** | 1000 | 60,403,907 |
| **NET WORTH** | **TOTAL** | |
| **1. OWN FUNDS** | 1020 | 2,830,161 |
| 1.1. Capital or Endowment fund | 1021 | 2,611,730 |
| 1.1.1. Issued | 1022 | 2,611,730 |
| *1.1.2.* Less: Capital not required | 1027 | |
| 1.2. Premium | 1030 | 112 |
| 1.3. Reserves | 1031 | -137,195 |
| 1.3.1. Accumulated reserves/ losses | 1033 | -87,091 |
| 1.3.2. Reserves/ losses from companies accounted by Equity method | 1036 | -50,104 |
| 1.4. Other capital instruments | 1040 | |
| 1.4.1. Compound financial instruments | 1041 | |

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(thousands of euros rounded)

| | | |
|---|---|---|
| 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 | 355,514 |
| *1.7.* Less: Dividends and remuneration | 1070 | |
| **2. VALUATION ADJUSTMENTS** | 1005 | 311,191 |
| 2.1. Financial assets aviable for sale | 1006 | 616,529 |
| 2.2. Hedges of cash flows | 1011 | -63 |
| 2.3. Hedges of net investments in foreign operations | 1012 | |
| 2.4. Exchange differences | 1013 | |
| 2.5. Non-current assets for sale | 1014 | |
| 2.6. Entities accounted for using the equity method | 1015 | 1,829 |
| 2.7. Rest of valuation adjustments | 1016 | -307,104 |
| **3. MINORITY INTERESTS** | 1001 | -1,121 |
| 3.1. Value adjustments | 1002 | |
| 3.2. Other.... | 1003 | -1,121 |
| **TOTAL NET WORTH** | 1095 | 3,140,231 |
| **TOTAL LIABILITIES AND NET WORTH** | 1100 | 63,544,138 |
| **MEMORANDUM ACCOUNTS** | **TOTAL** | |
| **1. CONTINGENT RISKS** | 1101 | 631,105 |
| **2. CONTINGENT COMMITMENTS** | 1125 | 2,571,619 |