



CONSOLIDATED BALANCE SHEET

September 2014

IBERCAJA BANCO

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

(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: Acquired 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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	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 available 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