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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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