

Year	month		P	Estado	Bank code
2014	06	--	T	6320	2085

(thousands of euros rounded)

ASSETS		TOTAL	
1.	<b>CASH AND DEPOSITS IN CENTRAL BANKS</b> .....	0001	350,987
2.	<b>TRADING PORTFOLIO</b> .....	0014	55,709
2.1.	Deposited at Credit Institutions.....	0021	
2.2.	Customer Loans.....	0071	
2.3.	Debt securities.....	0236	506
2.4.	Capital Instruments.....	0351	
2.5.	Trading derivatives.....	0360	55,203
	Pro-memoria: Lent or on guarantee.....	0366	
3.	<b>OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS</b> .....	0015	68,875
3.1.	Deposited at Credit Institutions.....	0022	
3.2.	Customer Loans.....	0072	
3.3.	Debt securities.....	0237	12,463
3.4.	Capital Instruments.....	0352	56,412
	Pro-memoria: Lent or on guarantee.....	0367	
4.	<b>FINANCIAL ASSETS AVAILABLE FOR SALE</b> .....	0016	14,066,010
4.1.	Debt securities.....	0238	13,473,699
4.2.	Capital Instruments.....	0353	592,311
	Pro-memoria: Lent or on guarantee.....	0368	3,588,626
5.	<b>CREDIT INVESTMENTS</b> .....	0017	36,985,988
5.1.	Deposited at Credit Institutions.....	0024	1,189,052
5.2.	Customer Loans.....	0074	35,093,369
5.3.	Debt securities.....	0239	703,567
	Pro-memoria: Lent or on guarantee.....	0369	5,245,598
6.	<b>INVESTMENT PORTFOLIO HELD TO MATURITY</b> .....	0018	7,315,888
	Pro-memoria: Lent or on guarantee.....	0370	4,774,828
7.	<b>ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE</b> .....	0385	88,168
8.	<b>HEDGING DERIVATIVES</b> .....	0390	522,470
9.	<b>NON CURRENT ASSETS FOR SALE</b> .....	0019	697,942
10.	<b>SHAREHOLDINGS</b> .....	0420	203,411
10.1.	In associated companies.....	0421	140,355
10.2.	Multigroup companies.....	0430	63,056
11.	<b>PENSION LINKED INSURANCE CONTRACTS</b> .....	0455	
12.	<b>REINSURANCE ASSETS</b> .....	0460	1,253
13.	<b>MATERIAL ASSETS</b> .....	0465	1,261,003
13.1.	Tangible fixed assets.....	0521	862,631
13.1.1.	Own usage.....	0466	847,178
13.1.2.	Operating leased.....	0481	15,453
13.1.3.	Corresponding to Social Welfare.....	0485	
13.2.	Real Estate investment.....	0475	398,372
	Pro-memoria: Acquired lease.....	0490	
14.	<b>INTANGIBLE ASSETS</b> .....	0495	195,383
14.1.	Goodwill.....	0496	131,320
14.2.	Other intangible assets.....	0500	64,063
15.	<b>TAX ASSETS</b> .....	0505	1,374,006
15.1.	Current.....	0506	30,931
15.2.	Deferred.....	0507	1,343,075
16.	<b>OTHER ASSETS</b> .....	0526	335,822
16.1.	Inventories.....	0516	247,794
16.2.	Other.....	0517	88,028

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TOTAL ASSETS.....		0550	63,522,915
LIABILITIES		TOTAL	
<b>1. TRADING PORTFOLIO.....</b>		0565	48,560
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	48,560
1.6. Short Trading securities.....		0800	
1.7. Other Financial Liabilities.....		0861	
<b>2. OTHER FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS.....</b>		0566	37,240
2.1. Central Banks deposits.....		0552	
2.2. Credit Institutions deposits.....		0572	
2.3. Customer Deposits.....		0617	37,240
2.4. Marketable debt securities.....		0767	
2.5. Subordinated liabilities.....		0842	
2.6. Other Financial Liabilities.....		0862	
<b>3. FINANCIAL LIABILITIES AT AMORTISED COST.....</b>		0568	52,532,492
3.1. Central Banks deposits.....		0554	4,861,233
3.2. Credit Institutions deposits.....		0574	3,447,890
3.3. Customer Deposits.....		0619	40,110,718
3.4. Marketable debt securities.....		0769	2,797,465
3.5. Subordinated liabilities.....		0844	556,715
3.6. Other Financial Liabilities.....		0865	758,471
<b>4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE.....</b>		0890	4,245
<b>5. HEDGING DERIVATIVES.....</b>		0895	386,300
<b>6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS .....</b>		0569	
<b>7. LIABILITIES FOR INSURANCE CONTRACTS.....</b>		0910	6,692,541
<b>8. PROVISIONS.....</b>		0915	241,655
8.1. Pension and other similar duties.....		0916	142,553
8.2. Provisions for taxes and other legal contingencies .....		0922	4,986
8.3. Provisions for risks and contingent commitments.....		0923	22,887
8.4. Other provisions.....		0927	71,229
<b>9. TAX LIABILITIES.....</b>		0930	420,577
9.1. Current.....		0931	7,519
9.2. Deferred.....		0932	413,058
<b>10. SOCIAL WELFARE FUND.....</b>		0941	
<b>11. OTHER LIABILITIES.....</b>		0956	106,613
<b>12.</b>		0961	
<b>TOTAL LIABILITIES.....</b>		1000	60,470,223
NET WORTH		TOTAL	
<b>1. OWN FUNDS.....</b>		1020	2,797,256
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	
1.3. Reserves.....		1031	-137,960
1.3.1. Accumulated reserves/ losses.....		1033	-90,796
1.3.2. Reserves/ losses from companies accounted by Equity method.....		1036	-47,164
1.4. Other capital instruments.....		1040	
1.4.1. Compound financial instruments.....		1041	

## CONSOLIDATED BALANCE SHEET

June 2014

### IBERCAJA BANCO

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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	323,486
1.7. Less: Dividends and remuneration.....	1070	
<b>2. VALUATION ADJUSTMENTS.....</b>	<b>1005</b>	<b>254,835</b>
2.1. Financial assets available for sale.....	1006	497,230
2.2. Hedges of cash flows.....	1011	
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	8,014
2.7. Rest of valuation adjustments.....	1016	-250,409
<b>3. MINORITY INTERESTS.....</b>	<b>1001</b>	<b>601</b>
3.1. Value adjustments.....	1002	
3.2. Other....	1003	601
<b>TOTAL NET WORTH.....</b>	<b>1095</b>	<b>3,052,692</b>
<b>TOTAL LIABILITIES AND NET WORTH.....</b>	<b>1100</b>	<b>63,522,915</b>
<b>MEMORANDUM ACCOUNTS</b>		<b>TOTAL</b>
1. CONTINGENT RISKS.....	1101	671,819
2. CONTINGENT COMMITMENTS.....	1125	2,769,496