

IBERCAJA BANCO

Year Month		P Estado		Entity Code
2014 03	--	T 6360		2085

(Thousands euros rounded)

PROFIT AND LOSS ACCOUNT		TOTAL	
1. Interest and similar income.....	0001	355,633	
2. Interest and similar charges.....	0005	179,539	
3.....	0010		
A) INTEREST MARGIN.....	0015	176,094	
4. Return on equity instruments.....	0020	2,474	
5. Result from equity-accounted method companies.....	0025	-2,553	
6. Fees and commision income.....	0030	78,582	
7. Fees and commision expense.....	0035	4,444	
8. Net result on financial transactions.....	0040	11,963	
8.1. Trading portfolio.....	0041	812	
8.2. Other financial assets at fair value.....	0042	203	
8.3. Financial Assets not valued at fair value.....	0043	11,557	
8.4. Other	0044	-609	
9. Net exchange rate adjustment.....	0050	308	
10. Other operating income.....	0055	314,689	
10.1. Income from insurance and reinsurance contracts.....	0056	302,446	
10.2. Non-financial services income and sales.....	0057	5,926	
10.3. Other operating income.....	0058	6,317	
11. Other operating expense.....	0065	328,398	
11.1 Insurance and reinsurance expense.....	0066	307,065	
11.2. Changes in inventories.....	0067		
11.3. Other operating charges.....	0068	21,333	
B) GROSS OPERATING MARGIN.....	0075	248,715	
12. Administration Cost.....	0080	145,445	
12.1. Personnel expense.....	0081	103,800	
12.2. Other general operating cost.....	0082	41,645	
13. Amortisation.....	0085	13,800	
14. Net Provision.....	0090	1,284	
15. Impairment losses on assets.....	0095	38,818	
15.1. Credit Investment.....	0096	39,333	
15.2. Other financial assets not valued at fair value.....	0100	-515	
C) NET OPERATING RESULT.....	0105	49,368	
16. Other Impairment losses.....	0110	3,987	
16.1. Goodwill and other intangible assets.....	0111	2,191	
16.2. Other assets.....	0115	1,796	
17. Result on non current assets available for sale write-offs.....	0125	3,438	
18. Negative difference in business combinations.....	0130		
19. Result on non current assets available for sale	0140	-4,788	
D) INCOME BEFORE TAXES.....	0145	44,031	
20. Income Tax.....	0150	12,992	
21. Compulsory allocation to welfare funds.....	0155		
E) NET INCOME FROM ORDINARY ACTIVITY.....	0160	31,039	
22. Net income from discontinued operations.....	0165		
F) NET CONSOLIDATED RESULT.....	0170	31,039	
F.1) Attributed to the Majority.....	0175	30,973	
F.2) Attributed to the Minority.....	0180	66	