

December 2012

IBERCAJA BANCO

Year	month	P	Estado	Bank code
2012	12	-	T 6320	2085

(thousands of euros rounded)

ASSETS			dec-12	dec-11
			TOTAL	
1.	CASH AND DEPOSITS IN CENTRAL BANKS.....	0001	289,520	527,866
2.	TRADING PORTFOLIO.....	0014	33,655	43,776
	2.1. Deposited at Credit Institutions.....	0021		
	2.2. Customer Loans.....	0071		
	2.3. Debt securities.....	0236	2,132	8,743
	2.4. Capital Instruments.....	0351		931
	2.5. Trading derivatives.....	0360	31,523	34,102
	Pro-memoria: Lent or on guarantee.....	0366		82
3.	OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS.....	0015	113,274	117,254
	3.1. Deposited at Credit Institutions.....	0022		
	3.2. Customer Loans.....	0072		
	3.3. Debt securities.....	0237	57,556	58,146
	3.4. Capital Instruments.....	0352	55,718	59,108
	Pro-memoria: Lent or on guarantee.....	0367		
4.	FINANCIAL ASSETS AVAILABLE FOR SALE.....	0016	6,644,655	6,163,904
	4.1. Debt securities.....	0238	6,241,581	5,654,743
	4.2. Capital Instruments.....	0353	403,074	509,161
	Pro-memoria: Lent or on guarantee.....	0368	1,894,250	1,300,020
5.	CREDIT INVESTMENTS.....	0017	30,675,517	33,031,263
	5.1. Deposited at Credit Institutions.....	0024	905,328	640,923
	5.2. Customer Loans.....	0074	29,489,890	32,127,585
	5.3. Debt securities.....	0239	280,299	262,755
	Pro-memoria: Lent or on guarantee.....	0369	5,756,868	5,767,360
6.	INVESTMENT PORTFOLIO HELD TO MATURITY.....	0018	3,820,919	2,247,648
	Pro-memoria: Lent or on guarantee.....	0370	2,825,197	1,300,767
7.	ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE.....	0385		
8.	HEDGING DERIVATIVES.....	0390	701,018	729,603
9.	NON CURRENT ASSETS FOR SALE.....	0019	566,803	625,887
10.	SHAREHOLDINGS.....	0420	178,279	214,795
	10.1. In associated companies.....	0421	131,216	155,697
	10.2. Multigroup companies.....	0430	47,063	59,098
11.	PENSION LINKED INSURANCE CONTRACTS.....	0455		
12.	REINSURANCE ASSETS.....	0460	963	491
13.	MATERIAL ASSETS.....	0465	689,291	728,938
	13.1. Tangible fixed assets.....	0521	576,388	605,202
	13.1.1. Own usage.....	0466	559,209	585,509
	13.1.2. Operating leased.....	0481	17,179	19,693
	13.1.3. Corresponding to Social Welfare.....	0485		
	13.2. Real Estate investment.....	0475	112,903	123,736
	Pro-memoria: Acquired lease.....	0490		
14.	INTANGIBLE ASSETS.....	0495	12,194	18,434
	14.1. Goodwill.....	0496		
	14.2. Other intangible assets.....	0500	12,194	18,434
15.	TAX ASSETS.....	0505	604,451	333,508
	15.1. Current.....	0506	31,594	17,926
	15.2. Deferred.....	0507	572,857	315,582
16.	OTHER ASSETS.....	0526	333,449	360,257
	16.1. Inventories.....	0516	256,518	350,143
	16.2. Other.....	0517	76,931	10,114
	TOTAL ASSETS.....	0550	44,663,988	45,143,624
LIABILITIES			TOTAL	
1.	TRADING PORTFOLIO.....	0565	16,880	24,405
	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	16,880	24,405
	1.6. Short Trading securities.....	0800		

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1.7.	Other Financial Liabilities.....	0861		
2.	OTHER FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS.....	0566		
2.1.	Central Banks deposits.....	0552		
2.2.	Credit Institutions deposits.....	0572		
2.3.	Customer Deposits.....	0617		
2.4.	Marketable debt securities.....	0767		
2.5.	Subordinated liabilities.....	0842		
2.6.	Other Financial Liabilities.....	0862		
3.	FINANCIAL LIABILITIES AT AMORTISED COST.....	0568	37,094,568	37,442,435
3.1.	Central Banks deposits.....	0554	2,519,847	900,246
3.2.	Credit Institutions deposits.....	0574	4,371,510	1,980,476
3.3.	Customer Deposits.....	0619	24,772,015	27,903,354
3.4.	Marketable debt securities.....	0769	4,861,206	5,668,282
3.5.	Subordinated liabilities.....	0844	289,395	777,172
3.6.	Other Financial Liabilities.....	0865	280,595	212,905
4.	ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE.....	0890		
5.	HEDGING DERIVATIVES.....	0895	172,256	211,108
6.	LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS.....	0569		
7.	LIABILITIES FOR INSURANCE CONTRACTS.....	0910	4,855,039	4,405,035
8.	PROVISIONS.....	0915	159,434	161,200
8.1.	Pension and other similar duties.....	0916	111,840	122,891
8.2.	Provisions for taxes and other legal contingencies.....	0922	5,798	8,532
8.3.	Provisions for risks and contingent commitments.....	0923	7,723	8,152
8.4.	Other provisions.....	0927	34,073	21,625
9.	TAX LIABILITIES.....	0930	132,630	157,159
9.1.	Current.....	0931	2,106	35,441
9.2.	Deferred.....	0932	130,524	121,718
10.	SOCIAL WELFARE FUND.....	0941		
11.	OTHER LIABILITIES.....	0956	76,771	75,281
12.	TOTAL LIABILITIES.....	1000	42,507,578	42,476,623
	NET WORTH			TOTAL
1.	OWN FUNDS.....	1020	2,191,725	2,670,667
1.1.	Capital or Endowment fund.....	1021	2,278,500	2,134,500
1.1.1.	Issued.....	1022	2,278,500	2,134,500
1.1.2.	Less: Capital not required.....	1027		
1.2.	Premium.....	1030		
1.3.	Reserves.....	1031	397,486	494,053
1.3.1.	Accumulated reserves/ losses.....	1033	430,486	518,213
1.3.2.	Reserves/ losses from companies accounted by Equity method.....	1036	-33,000	-24,160
1.4.	Other capital instruments.....	1040		
1.4.1.	Compound financial instruments.....	1041		
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	-484,261	54,914
1.7.	Less: Dividends and remuneration.....	1070		12,800
2.	VALUATION ADJUSTMENTS.....	1005	-40,611	-10,126
2.1.	Financial assets aviable for sale.....	1006	-30,726	-49,940
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	995	322
2.7.	Rest of valuation adjustments.....	1016	-10,880	39,492
3.	MINORITY INTERESTS.....	1001	5,296	6,460
3.1.	Value adjustments.....	1002	2,191	2,691
3.2.	Other.....	1003	3,105	3,769
	TOTAL NET WORTH.....	1095	2,156,410	2,667,001
	TOTAL LIABILITIES AND NET WORTH.....	1100	44,663,988	45,143,624



CONSOLIDATED BALANCE SHEET

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MEMORANDUM ACCOUNTS		TOTAL		
1.	CONTINGENT RISKS.....	1101	451,098	558,399
2.	CONTINGENT COMMITMENTS.....	1125	2,019,919	2,520,753