

IBERCAJA BANCO

Year Month		P Estado		Entity Code
2013 12	--	T 6360		2085

(Thousands euros rounded)

PROFIT AND LOSS ACCOUNT		TOTAL	
1. Interest and similar income.....	0001	1,223,104	
2. Interest and similar charges.....	0005	630,894	
3.....	0010		
A) INTEREST MARGIN.....	0015	592,210	
4. Return on equity instruments.....	0020	8,870	
5. Result from equity-accounted method companies.....	0025	-26,153	
6. Fees and commision income.....	0030	280,663	
7. Fees and commision expense.....	0035	17,423	
8. Net result on financial transactions.....	0040	136,217	
8.1. Trading portfolio.....	0041	3,925	
8.2. Other financial assets at fair value.....	0042	999	
8.3. Financial Assets not valued at fair value.....	0043	130,155	
8.4. Other	0044	1,138	
9. Net exchange rate adjustment.....	0050	1,489	
10. Other operating income.....	0055	1,092,855	
10.1. Income from insurance and reinsurance contracts.....	0056	1,037,490	
10.2. Non-financial services income and sales.....	0057	32,499	
10.3. Other operating income.....	0058	22,866	
11. Other operating expense.....	0065	1,118,126	
11.1 Insurance and reinsurance expense.....	0066	1,046,420	
11.2. Changes in inventories.....	0067		
11.3. Other operating charges.....	0068	71,706	
B) GROSS OPERATING MARGIN.....	0075	950,602	
12. Administration Cost.....	0080	563,229	
12.1. Personnel expense.....	0081	374,934	
12.2. Other general operating cost.....	0082	188,295	
13. Amortisation.....	0085	48,606	
14. Net Provision.....	0090	-42,819	
15. Impairment losses on assets.....	0095	355,796	
15.1. Credit Investment.....	0096	309,316	
15.2. Other financial assets not valued at fair value.....	0100	46,480	
C) NET OPERATING RESULT.....	0105	25,790	
16. Other Impairment losses.....	0110	38,160	
16.1. Goodwill and other intangible assets.....	0111	3,260	
16.2. Other assets.....	0115	34,900	
17. Result on non current assets available for sale write-offs.....	0125	10,881	
18. Negative difference in business combinations.....	0130	2,635	
19. Result on non current assets available for sale	0140	-70,311	
D) INCOME BEFORE TAXES.....	0145	-69,165	
20. Income Tax.....	0150	-37,912	
21. Compulsory allocation to welfare funds.....	0155		
E) NET INCOME FROM ORDINARY ACTIVITY.....	0160	-31,253	
22. Net income from discontinued operations.....	0165		
F) NET CONSOLIDATED RESULT.....	0170	-31,253	
F.1) Attributed to the Majority.....	0175	-29,383	
F.2) Attributed to the Minority.....	0180	-1,870	