

IBERCAJA BANCO

Year Month		P Estado		Entity Code
2013 06	--	T 6360		2085

(Thousands euros rounded)

PROFIT AND LOSS ACCOUNT		TOTAL	
1. Interest and similar income.....	0001	480,309	
2. Interest and similar charges.....	0005	245,593	
3.....	0010		
A) INTEREST MARGIN.....	0015	234,716	
4. Return on equity instruments.....	0020	4,390	
5. Result from equity-accounted method companies.....	0025	-20,425	
6. Fees and commision income.....	0030	114,580	
7. Fees and commision expense.....	0035	6,248	
8. Net result on financial transactions.....	0040	76,628	
8.1. Trading portfolio.....	0041	2,248	
8.2. Other financial assets at fair value.....	0042	260	
8.3. Financial Assets not valued at fair value.....	0043	71,741	
8.4. Other	0044	2,379	
9. Net exchange rate adjustment.....	0050	378	
10. Other operating income.....	0055	336,150	
10.1. Income from insurance and reinsurance contracts.....	0056	313,722	
10.2. Non-financial services income and sales.....	0057	14,189	
10.3. Other operating income.....	0058	8,239	
11. Other operating expense.....	0065	339,405	
11.1 Insurance and reinsurance expense.....	0066	313,903	
11.2. Changes in inventories.....	0067		
11.3. Other operating charges.....	0068	25,502	
B) GROSS OPERATING MARGIN.....	0075	400,764	
12. Administration Cost.....	0080	222,505	
12.1. Personnel expense.....	0081	161,120	
12.2. Other general operating cost.....	0082	61,385	
13. Amortisation.....	0085	18,233	
14. Net Provision.....	0090	-22,638	
15. Impairment losses on assets.....	0095	138,705	
15.1. Credit Investment.....	0096	136,362	
15.2. Other financial assets not valued at fair value.....	0100	2,343	
C) NET OPERATING RESULT.....	0105	43,959	
16. Other Impairment losses.....	0110	775	
16.1. Goodwill and other intangible assets.....	0111		
16.2. Other assets.....	0115	775	
17. Result on non current assets available for sale write-offs.....	0125	978	
18. Negative difference in business combinations.....	0130		
19. Result on non current assets available for sale	0140	-23,047	
D) INCOME BEFORE TAXES.....	0145	21,115	
20. Income Tax.....	0150	5,680	
21. Compulsory allocation to welfare funds.....	0155		
E) NET INCOME FROM ORDINARY ACTIVITY.....	0160	15,435	
22. Net income from discontinued operations.....	0165		
F) NET CONSOLIDATED RESULT.....	0170	15,435	
F.1) Attributed to the Majority.....	0175	15,625	
F.2) Attributed to the Minority.....	0180	-190	