

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 | |