

IBERCAJA BANCO

Year Month		P Estado		Entity Code
2015 06	--	T 6360		2085

(Thousands euros rounded)

PROFIT AND LOSS ACCOUNT			jun-15	jun-14
			TOTAL	
1. Interest and similar income.....	0001		581,836	701,926
2. Interest and similar charges.....	0005		247,021	351,911
3.	0010			
A) INTEREST MARGIN.....	0015		334,815	350,015
4. Return on equity instruments.....	0020		7,769	6,643
5. Result from equity-accounted method companies.....	0025		-1,482	-2,958
6. Fees and commision income.....	0030		170,183	163,987
7. Fees and commision expense.....	0035		5,627	8,731
8. Net result on financial transactions.....	0040		94,107	423,796
8.1. Trading portfolio.....	0041		1,042	1,316
8.2. Other financial assets at fair value.....	0042		910	461
8.3. Financial Assets not valued at fair value.....	0043		92,515	432,132
8.4. Other.....	0044		-361	-10,113
9. Net exchange rate adjustment.....	0050		-661	667
10. Other operating income.....	0055		446,937	588,338
10.1. Income from insurance and reinsurance contracts.....	0056		423,175	555,285
10.2. Non-financial services income and sales.....	0057		8,609	18,353
10.3. Other operating income.....	0058		15,153	14,700
11. Other operating expense.....	0065		432,633	608,205
11.1. Insurance and reinsurance expense.....	0066		423,197	564,414
11.2. Changes in inventories.....	0067			
11.3. Other operating charges.....	0068		9,436	43,791
B) GROSS OPERATING MARGIN.....	0075		613,408	913,552
12. Administration Cost.....	0080		282,168	328,305
12.1. Personnel expense.....	0081		199,960	239,540
12.2. Other general operating cost.....	0082		82,208	88,765
13. Amortisation.....	0085		28,769	26,638
14. Net Provision.....	0090		64,479	-65
15. Impairment losses on assets.....	0095		116,547	85,805
15.1. Credit Investment.....	0096		116,447	86,427
15.2. Other financial assets not valued at fair value.....	0100		100	-622
C) NET OPERATING RESULT.....	0105		121,445	472,869
16. Other Impairment losses.....	0110		6,161	5,991
16.1. Goodwill and other intangible assets.....	0111		-2	3,922
16.2. Other assets.....	0115		6,163	2,069
17. Result on non current assets available for sale write-offs.....	0125		1,762	4,939
18. Negative difference in business combinations.....	0130			
19. Result on non current assets available for sale.....	0140		-18,441	-11,605
D) INCOME BEFORE TAXES.....	0145		98,605	460,212
20. Income Tax.....	0150		28,957	136,631
21. Compulsory allocation to welfare funds.....	0155			
E) NET INCOME FROM ORDINARY ACTIVITY.....	0160		69,648	323,581
22. Net income from discontinued operations.....	0165			
F) NET CONSOLIDATED RESULT.....	0170		69,647	323,581
F.1) Attributed to the Majority.....	0175		69,676	323,486
F.2) Attributed to the Minority.....	0180		-29	95