

Year	month		P	Estado	Bank code
2012	06	--	T	6320	2085

(thousands of euros rounded)

ASSETS		TOTAL	
1.	CASH AND DEPOSITS IN CENTRAL BANKS	0001	296,250
2.	TRADING PORTFOLIO	0014	37,319
2.1.	Deposited at Credit Institutions.....	0021	
2.2.	Customer Loans.....	0071	
2.3.	Debt securities.....	0236	3,898
2.4.	Capital Instruments.....	0351	
2.5.	Trading derivatives.....	0360	33,421
	Pro-memoria: Lent or on guarantee.....	0366	
3.	OTHER FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS	0015	112,464
3.1.	Deposited at Credit Institutions.....	0022	
3.2.	Customer Loans.....	0072	
3.3.	Debt securities.....	0237	57,964
3.4.	Capital Instruments.....	0352	54,500
	Pro-memoria: Lent or on guarantee.....	0367	
4.	FINANCIAL ASSETS AVAILABLE FOR SALE	0016	7,917,133
4.1.	Debt securities.....	0238	7,442,689
4.2.	Capital Instruments.....	0353	474,444
	Pro-memoria: Lent or on guarantee.....	0368	2,751,749
5.	CREDIT INVESTMENTS	0017	33,266,426
5.1.	Deposited at Credit Institutions.....	0024	1,301,551
5.2.	Customer Loans.....	0074	31,715,157
5.3.	Debt securities.....	0239	249,718
	Pro-memoria: Lent or on guarantee.....	0369	5,546,978
6.	INVESTMENT PORTFOLIO HELD TO MATURITY	0018	2,265,553
	Pro-memoria: Lent or on guarantee.....	0370	1,658,678
7.	ADJUSTMENTS TO FINANCIAL ASSETS BY MACRO-HEDGE	0385	
8.	HEDGING DERIVATIVES	0390	606,249
9.	NON CURRENT ASSETS FOR SALE	0019	691,627
10.	SHAREHOLDINGS	0420	199,143
10.1.	In associated companies.....	0421	151,831
10.2.	Multigroup companies.....	0430	47,312
11.	PENSION LINKED INSURANCE CONTRACTS	0455	
12.	REINSURANCE ASSETS	0460	665
13.	MATERIAL ASSETS	0465	726,555
13.1.	Tangible fixed assets.....	0521	593,903
13.1.1.	Own usage.....	0466	576,459
13.1.2.	Operating leased.....	0481	17,444
13.1.3.	Corresponding to Social Welfare.....	0485	
13.2.	Real Estate investment.....	0475	132,652
	Pro-memoria: Acquired lease.....	0490	
14.	INTANGIBLE ASSETS	0495	14,548
14.1.	Goodwill.....	0496	
14.2.	Other intangible assets.....	0500	14,548
15.	TAX ASSETS	0505	396,702
15.1.	Current.....	0506	19,783
15.2.	Deferred.....	0507	376,919
16.	OTHER ASSETS	0526	411,475
16.1.	Inventories.....	0516	362,420
16.2.	Other.....	0517	49,055

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TOTAL ASSETS.....		0550	46,942,109
LIABILITIES		TOTAL	
1. TRADING PORTFOLIO.....		0565	17,516
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	17,516
1.6. Short Trading securities.....		0800	
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	38,945,123
3.1. Central Banks deposits.....		0554	2,510,089
3.2. Credit Institutions deposits.....		0574	3,512,981
3.3. Customer Deposits.....		0619	25,891,682
3.4. Marketable debt securities.....		0769	6,060,517
3.5. Subordinated liabilities.....		0844	559,577
3.6. Other Financial Liabilities.....		0865	410,277
4. ADJUSTMENTS TO FINANCIAL LIABILITIES BY MACRO-HEDGE.....		0890	
5. HEDGING DERIVATIVES.....		0895	195,419
6. LIABILITIES ASSOCIATED WITH NON-CURRENT ASSETS		0569	
7. LIABILITIES FOR INSURANCE CONTRACTS.....		0910	4,582,824
8. PROVISIONS.....		0915	157,686
8.1. Pension and other similar duties.....		0916	120,326
8.2. Provisions for taxes and other legal contingencies		0922	5,798
8.3. Provisions for risks and contingent commitments.....		0923	7,820
8.4. Other provisions.....		0927	23,742
9. TAX LIABILITIES.....		0930	168,781
9.1. Current.....		0931	8,773
9.2. Deferred.....		0932	160,008
10. SOCIAL WELFARE FUND.....		0941	
11. OTHER LIABILITIES.....		0956	271,018
12.		0961	
TOTAL LIABILITIES.....		1000	44,338,367
NET WORTH		TOTAL	
1. OWN FUNDS.....		1020	2,715,446
1.1. Capital or Endowment fund.....		1021	2,134,500
1.1.1. Issued.....		1022	2,134,500
1.1.2. Less: Capital not required.....		1027	
1.2. Premium.....		1030	
1.3. Reserves.....		1031	538,448
1.3.1. Accumulated reserves/ losses.....		1033	571,720
1.3.2. Reserves/ losses from companies accounted by Equity method.....		1036	-33,272
1.4. Other capital instruments.....		1040	
1.4.1. Compound financial instruments.....		1041	



CONSOLIDATED BALANCE SHEET

June 2012

IBERCAJA BANCO

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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	42,498
1.7.	Less: Dividends and remuneration.....	1070	
2.	VALUATION ADJUSTMENTS.....	1005	-117,442
2.1.	Financial assets available for sale.....	1006	-219,823
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	3,000
2.7.	Rest of valuation adjustments.....	1016	99,381
3.	MINORITY INTERESTS.....	1001	5,738
3.1.	Value adjustments.....	1002	2,246
3.2.	Other....	1003	3,492
TOTAL NET WORTH.....		1095	2,603,742
TOTAL LIABILITIES AND NET WORTH.....		1100	46,942,109
MEMORANDUM ACCOUNTS		TOTAL	
1.	CONTINGENT RISKS.....	1101	503,083
2.	CONTINGENT COMMITMENTS.....	1125	2,325,853