

ANNUAL BANKING REPORT

On 27 June 2014, the Official State Gazette published Act 10/2014 on the organisation, supervision and solvency of credit institutions, which transposed Article 89 of Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC (CRD IV) and repealing Directives 2006/48/EC and 2006/49/EC.

In compliance with Article 87 and Transitional Provision 12 of Act 10/2014, credit institutions are required to publish, as an appendix to their audited financial statements and for each country in which they operate, the following information on a consolidated basis for the last completed financial year:

- Name, nature and geographical location of the activity
- Business volume
- Number of equivalent full-time employees
- Gross profit/(loss) before tax
- Corporate income tax
- Grants and public aid received

Accordingly, all this information is set out below.

a) Name, nature and geographical location of the activity

Ibercaja Banco is a credit institution. Its registered office is located at Plaza de Basilio Paraíso 2 and it is filed at the Companies Registry of Zaragoza at volume 3865, book 0, sheet 1, page Z-52186, entry 1. It is also entered on the Bank of Spain Special Register under number 2085. Its corporate webpage (electronic headquarters) is www.ibercaja.es, where its bylaws and other public information can be viewed.

Ibercaja Banco, S.A. engages in the banking business and is subject to the standards and regulations governing banking institutions operating in Spain.

In addition to the operations carried out directly, the Bank is the parent of a group of dependent entities that engage in various activities and that, together with it, make up the Ibercaja Banco Group. The Bank is therefore required to draw up the Group's consolidated annual accounts, as well as its own individual annual accounts.

The consolidated Group carries out all its activity in Spain.

b) Business volume

Information on consolidated business volume is as follows, by country. Business volume for these purposes means gross income, as shown on the Group's consolidated income statement at the end of 2017.

Thousands of euros	
31/12/2017	
Spain	1,164,214
	1,164,214

c) Number of equivalent full-time employees

Equivalent full time employees by country were as follows at year-end 2017:

	Thousands of euros
	31/12/2017
Spain	5,581
	5,581

d) Gross profit/(loss) before tax

	Thousands of euros
	31/12/2017
Spain	182,731
	182,731

e) Corporate income tax

	Thousands of euros
	31/12/2017
Spain	44,373
	44,373

f) Grants and public aid received

No grants or public aid were received by Ibercaja Banco, S.A. or any Group company in 2017.

Other information

The return on the Group's assets during the year, calculated as net profit divided by the total balance sheet, was 0.26%.