

## **Template for bank specific publication of the stress test outputs**

Name of bank: [JUPITER]; CAJA DE AHORROS Y MONTE DE PIEDAD DE MADRID (CAJA MADRID); CAJA DE AHORROS DE VALENCIA, CASTELLÓN Y ALICANTE (BANCAJA); CAIXA DÉSTALVIS LAIETANA; CAJA INSULAR DE AHORROS DE CANARIAS; CAJA DE AHORROS Y MONTE DE PIEDAD DE AVILA; CAJA DE AHORROS Y MONTE DE PIEDAD DE SEGOVIA; CAJA DE AHORROS DE LA RIOJA.

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	19.244
Total regulatory capital	25.292
Total risk weighted assets	223.066
Pre-impairment income (including operating expenses)	4.120
Impairment losses on financial assets in the banking book	-2.669
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	1,3%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,4%
Tier 1 ratio (%)	8,6 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

<b>Benchmark scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	18.828
Total regulatory capital after the benchmark scenario	23.629
Total risk weighted assets after the benchmark scenario	213.929
Tier 1 ratio (%) after the benchmark scenario	8,8 %

<b>Adverse scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	14.570
Total regulatory capital after the adverse scenario	19.371
Total risk weighted assets after the adverse scenario	213.929
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	5.543
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-17.583
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-161
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	8,6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,3%
Tier 1 ratio (%) after the adverse scenario	6,8 %

<b>Additional sovereign shock on the adverse scenario at December 31, 2011</b>	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-1.498
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	-39
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	9,4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,4%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6,3 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

1. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

2. Cumulative for 2010 and 2011

3. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## Exposures to central and local governments

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	[JUPITER]: CAJA DE AHORROS Y MONTE DE PIEDAD DE MADRID (CAJA MADRID); CAJA DE AHORROS DE VALENCIA, CASTELLÓN Y ALICANTE (BANCAJA); CAIXA D'ESTALVIS LAIETANA; CAJA INSULAR DE AHORROS DE CANARIAS; CAJA DE AHORROS Y MONTE DE PIEDAD DE AVILA; CAJA DE AHORROS Y MONTE DE PIEDAD DE SEGOVIA; CAJA DE AHORROS DE LA RIOJA
<b>Reporting date</b>	31-mar-10

	Gross exposures (net of impairment)			Net exposures (net of impairment)
		of which Banking book	of which Trading book	
Austria				
Belgium	322	322		322
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France	1.831	1.805	27	1.831
Germany	131	121	10	125
Greece	66	59	9	64
Hungary				
Iceland				
Ireland				
Italy				-31
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal				
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	24.225	23.879	29	23.981
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

[JUPITER]: CAJA DE AHORROS Y MONTE DE PIEDAD DE MADRID (CAJA MADRID); CAJA DE AHORROS DE VALENCIA, CASTELLÓN Y ALICANTE (BANCAJA); CAIXA D'ESTALVIS LAIETANA; CAJA INSULAR DE AHORROS DE CANARIAS; CAJA DE AHORROS Y MONTE DE PIEDAD DE AVILA; CAJA DE AHORROS Y MONTE DE PIEDAD DE SEGOVIA; CAJA DE AHORROS DE LA RIOJA.

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-18.163	-6,4%	-22.351	-7,8%
	Instituciones financieras	-231	-1,0%	-275	-1,2%
	Empresas	-1.980	-4,5%	-2.623	-5,9%
	Promotores y adjudicados	-10.668	-14,8%	-12.968	-18,0%
	Pymes	-2.723	-6,4%	-3.603	-8,5%
	Hipotecas	-1.947	-2,1%	-2.149	-2,3%
	Resto minorista	-615	-6,5%	-733	-7,7%
<b>Impacto riesgo soberano y otros<sup>2</sup></b>	-1.343	-0,5%	-4.077	-1,4%	
<b>DETERIORO BRUTO</b>	<b>-19.506</b>	<b>-6,8%</b>	<b>-26.428</b>	<b>-9,3%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	5.435	1,9%	5.435	1,9%
		<b>Genéricas</b>	1.713	0,6%	1.713	0,6%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		4.404	1,5%	4.112	1,4%
	<b>EFECTO IMPOSITIVO</b>		1.989	0,7%	3.792	1,3%
	<b>DETERIORO NETO</b>		-5.966	-2,1%	-11.377	-4,0%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% APR 2009	mill. €	% APR 2009
<b>SITUACIÓN INICIAL 2009</b>				
Tier 1 dic 2009	19.244	8,6%	19.244	8,6%
<b>SITUACIÓN FINAL 2011</b>				
Deterioro neto	-5.966	-2,8%	-11.377	-5,3%
Dividendos, v. razonable fusiones y otros	1.085	0,5%	1.085	0,5%
Tier 1 dic 2011 sin FROB	14.363	6,7%	8.952	4,2%
FROB comprometido	4.465	2,1%	4.465	2,1%
Tier 1 dic 2011	18.828	8,8%	13.417	6,3%
Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia	Escenario tensionado adverso
<b>PROMEMORIA</b>		
Ayudas		
Ayudas FGD	0	0
FROB comprometido	4.465	4.465
Capital adicional para Tier1 6%	0	0
<b>TOTAL</b>	<b>4.465</b>	<b>4.465</b>

## **Template for bank specific publication of the stress test outputs**

Name of bank: [CAIXA]: CAJA DE AHORROS Y PENSIONES DE BARCELONA (LA CAIXA); CAIXA D'ESTALVIS DE GIRONA

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	16.800
Total regulatory capital	19.131
Total risk weighted assets	162.979
Pre-impairment income (including operating expenses)	3.911
Impairment losses on financial assets in the banking book	-1.956
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	1,6%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,2%
Tier 1 ratio (%)	10,3 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

<b>Benchmark scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	17.255
Total regulatory capital after the benchmark scenario	20.943
Total risk weighted assets after the benchmark scenario	162.979
Tier 1 ratio (%) after the benchmark scenario	10,6 %

<b>Adverse scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	13.803
Total regulatory capital after the adverse scenario	17.491
Total risk weighted assets after the adverse scenario	162.979
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	6.825
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-13.448
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-95
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	8,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,4%
Tier 1 ratio (%) after the adverse scenario	8,5 %

<b>Additional sovereign shock on the adverse scenario at December 31, 2011</b>	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-1.223
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	-502
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	9,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,6%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7,7 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency (euros)**

<b>Name of bank</b>	[CAIXA]: CAJA DE AHORROS Y PENSIONES DE BARCELONA (LA CAIXA); CAIXA DÉSTALVIS DE GIRONA	
<b>Reporting date</b>	31-mar-10	

	Gross exposures (net of impairment)	of which		Net exposures (net of impairment)
		Banking book	Trading book	
Austria				
Belgium	19		19	1
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France	22		22	22
Germany	97		97	-103
Greece				
Hungary				
Iceland				
Ireland				
Italy	3.060	49	3.011	2.888
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal				
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	20.086	18.093	1.993	19.424
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

[CAIXA]: CAJA DE AHORROS Y PENSIONES DE BARCELONA (LA CAIXA); CAIXA D'ESTALVIS DE GIRONA.

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-12.033	-5,3%	-15.018	-6,6%
	Instituciones financieras	-152	-0,8%	-181	-1,0%
	Empresas	-1.417	-3,9%	-1.950	-5,4%
	Promotores y adjudicados	-7.513	-14,3%	-9.226	-17,6%
	Pymes	-1.270	-6,4%	-1.684	-8,5%
	Hipotecas	-1.140	-1,3%	-1.306	-1,5%
	Resto minorista	-542	-5,4%	-671	-6,7%
<b>Impacto riesgo soberano y otros<sup>2</sup></b>	-1.570	-0,7%	-4.705	-2,1%	
<b>DETERIORO BRUTO</b>	<b>-13.604</b>	<b>-6,0%</b>	<b>-19.723</b>	<b>-8,7%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>				
	Específicas	2.582	1,1%	2.582	1,1%
	Genéricas	1.874	0,8%	1.874	0,8%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>	9.906	4,4%	9.547	4,2%
	<b>EFECTO IMPOSITIVO</b>	-190	-0,1%	1.430	0,6%
	<b>DETERIORO NETO</b>	569	0,3%	-4.290	-1,9%

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% APR 2009	mill. €	% APR 2009	
<b>SITUACIÓN INICIAL 2009</b>					
	Tier 1 dic 2009	16.800	10,3%	16.800	10,3%
<b>SITUACIÓN FINAL 2011</b>					
	Deterioro neto	569	0,3%	-4.290	-2,6%
	Dividendos, v. razonable fusiones y otros	-114	-0,1%	0	0,0%
	Tier 1 dic 2011 sin FROB	17.255	10,6%	12.510	7,7%
	FROB comprometido	0	0,0%	0	0,0%
	Tier 1 dic 2011	17.255	10,6%	12.510	7,7%
	Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% activos	mill. €	% activos
<b>PROMEMORIA</b> Ayudas	Ayudas FGD	0	0	0
	FROB comprometido	0	0	0
	Capital adicional para Tier1 6%	0	0	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>

## **Template for bank specific publication of the stress test outputs**

Name of bank: [BASE]: CAJA DE AHORROS DEL MEDITERRÁNEO (CAM); CAJA DE AHORROS DE ASTURIAS; CAJA DE AHORROS DE SANTANDER Y CANTABRIA; CAJA DE AHORROS Y MONTE DE PIEDAD DE EXTREMADURA.

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	8.087
Total regulatory capital	10.896
Total risk weighted assets	86.534
Pre-impairment income (including operating expenses)	2.343
Impairment losses on financial assets in the banking book	-1.873
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	2,7%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,3%
Tier 1 ratio (%)	9,3 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

#### **Benchmark scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	8.843
Total regulatory capital after the benchmark scenario	10.572
Total risk weighted assets after the benchmark scenario	83.865
Tier 1 ratio (%) after the benchmark scenario	10,5 %

#### **Adverse scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	7.027
Total regulatory capital after the adverse scenario	8.757
Total risk weighted assets after the adverse scenario	83.865
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	1.253
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-8.162
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-11
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	8,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,7%
Tier 1 ratio (%) after the adverse scenario	8,4 %

#### **Additional sovereign shock on the adverse scenario at December 31, 2011**

	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-648
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	-7
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	9,8%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,9%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7,8 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	[BASE]: CAJA DE AHORROS DEL MEDITERRÁNEO (CAM); CAJA DE AHORROS DE ASTURIAS; CAJA DE AHORROS DE SANTANDER Y CANTABRIA; CAJA DE AHORROS Y MONTE DE PIEDAD DE EXTREMADURA
<b>Reporting date</b>	31-mar-10

	<b>Gross exposures (net of impairment)</b>	<b>of which Banking book</b>	<b>of which Trading book</b>	<b>Net exposures (net of impairment)</b>
Austria	65	65		65
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France	108	108		108
Germany	96	101	-5	96
Greece	40	40		40
Hungary				
Iceland				
Ireland	17	17		17
Italy	31	31		31
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands	145	145		145
Norway				
Poland	12	12		12
Portugal	18	18		18
Romania				
Slovakia	3	3		3
Slovenia				
<b>Spain</b>	<b>6.245</b>	<b>5.938</b>	<b>31</b>	<b>5.887</b>
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

[BASE]: CAJA DE AHORROS DEL MEDITERRÁNEO (CAM); CAJA DE AHORROS DE ASTURIAS; CAJA DE AHORROS DE SANTANDER Y CANTABRIA; CAJA DE AHORROS Y MONTE DE PIEDAD DE EXTREMADURA.

	Escenario tensionado de referencia		Escenario tensionado adverso			
	mill. €	% activos	mill. €	% activos		
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>					
	Instituciones financieras	-8.714	-7,5%	-10.522	-9,0%	
	Empresas	-100	-1,0%	-119	-1,1%	
	Promotores y adjudicados	-643	-4,9%	-832	-6,3%	
	Pymes	-6.279	-15,4%	-7.548	-18,5%	
	Hipotecas	-596	-7,7%	-749	-9,6%	
	Resto minorista	-694	-1,9%	-780	-2,1%	
	-402	-5,6%	-494	-6,9%		
	<b>Impacto riesgo soberano y otros<sup>2</sup></b>		-957	-0,8%	-2.470	-2,1%
	<b>DETERIORO BRUTO</b>		<b>-9.671</b>	<b>-8,3%</b>	<b>-12.992</b>	<b>-11,1%</b>

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	3.091	2,6%	3.091	2,6%
		<b>Genéricas</b>	1.072	0,9%	1.072	0,9%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		1.330	1,1%	1.264	1,1%
	<b>EFECTO IMPOSITIVO</b>	1.044	0,9%	1.891	1,6%	
	<b>DETERIORO NETO</b>	-3.133	-2,7%	-5.673	-4,9%	

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% APR 2009	mill. €	% APR 2009	
<b>SITUACIÓN INICIAL 2009</b>					
	Tier 1 dic 2009	8.087	9,3%	8.087	9,3%
<b>SITUACIÓN FINAL 2011</b>					
	Deterioro neto	-3.133	-3,7%	-5.673	-6,8%
	Dividendos, v. razonable fusiones y otros	2.396	2,9%	2.629	3,1%
	Tier 1 dic 2011 sin FROB	7.350	8,8%	5.043	6,0%
	FROB comprometido	1.493	1,8%	1.493	1,8%
	Tier 1 dic 2011	8.843	10,5%	6.536	7,8%
	Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% activos	mill. €	% activos
<b>PROMEMORIA</b> Ayudas	Ayudas FGD	3.775		3.775
	FROB comprometido	1.493		1.493
	Capital adicional para Tier1 6%	0		0
	<b>TOTAL</b>	<b>5.268</b>		<b>5.268</b>

## **Template for bank specific publication of the stress test outputs**

Name of bank: [DIADA]: CAIXA DÉSTALVIS DE CATALUNYA; CAIXA DÉSTALVIS DE TARRAGONA: CAIXA DÉSTALVIS DE MANRESA.

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	3.470
Total regulatory capital	5.362
Total risk weighted assets	52.861
Pre-impairment income (including operating expenses)	882
Impairment losses on financial assets in the banking book	-133
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	0,3%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,0%
Tier 1 ratio (%)	6,6 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

<b>Benchmark scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	3.140
Total regulatory capital after the benchmark scenario	4.198
Total risk weighted assets after the benchmark scenario	49.108
Tier 1 ratio (%) after the benchmark scenario	6,4 %

<b>Adverse scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	2.204
Total regulatory capital after the adverse scenario	3.262
Total risk weighted assets after the adverse scenario	49.108
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	730
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-4.877
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-36
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	9,5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,6%
Tier 1 ratio (%) after the adverse scenario	4,5 %

<b>Additional sovereign shock on the adverse scenario at December 31, 2011</b>	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-381
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	-5
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	10,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,8%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	3,9 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	1.032

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## Exposures to central and local governments

*Banking group's exposure on a consolidated basis*

*Amount in million reporting currency*

<b>Name of bank</b>	[DIADA]: CAIXA DÉSTALVIS DE CATALUNYA; CAIXA DÉSTALVIS DE TARRAGONA: CAIXA DÉSTALVIS DE MANRESA	
<b>Reporting date</b>	31-mar-10	

	Gross exposures (net of impairment)		Net exposures (net of impairment)
		of which Banking book	
Austria			
Belgium			
Bulgaria			
Cyprus			
Czech Republic			
Denmark			
Estonia			
Finland			
France	41	41	41
Germany	22	22	22
Greece			
Hungary	5	5	5
Iceland			
Ireland	44	44	44
Italy	98	98	98
Latvia			
Liechtenstein			
Lithuania			
Luxembourg			
Malta			
Netherlands			
Norway			
Poland			
Portugal			
Romania			
Slovakia			
Slovenia			
<b>Spain</b>	<b>4.072</b>	<b>3.756</b>	<b>10</b>
Sweden			
United Kingdom			

## Pruebas de resistencia 2010-2011

[DIADA]: CAIXA DÉSTALVIS DE CATALUNYA; CAIXA DÉSTALVIS DE TARRAGONA; CAIXA DÉSTALVIS DE MANRESA.

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-5.950	-7,5%	-6.996	-8,8%
	Instituciones financieras	-48	-0,9%	-57	-1,1%
	Empresas	-754	-5,5%	-947	-6,9%
	Promotores y adjudicados	-3.889	-17,7%	-4.499	-20,5%
	Pymes	-419	-7,5%	-530	-9,5%
	Hipotecas	-580	-2,0%	-651	-2,3%
	Resto minorista	-260	-6,3%	-312	-7,6%
<b>Impacto riesgo soberano y otros<sup>2</sup></b>	-202	-0,3%	-770	-1,0%	
<b>DETERIORO BRUTO</b>	<b>-6.152</b>	<b>-7,8%</b>	<b>-7.766</b>	<b>-9,8%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>				
	Específicas	2.200	2,8%	2.200	2,8%
	Genéricas	267	0,3%	267	0,3%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>	989	1,2%	951	1,2%
	<b>EFECTO IMPOSITIVO</b>	674	0,8%	1.087	1,4%
	<b>DETERIORO NETO</b>	-2.022	-2,5%	-3.261	-4,1%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% APR 2009	mill. €	% APR 2009
<b>SITUACIÓN INICIAL 2009</b>				
Tier 1 dic 2009	3.470	6,6%	3.470	6,6%
<b>SITUACIÓN FINAL 2011</b>				
Deterioro neto	-2.022	-4,1%	-3.261	-6,6%
Dividendos, v. razonable fusiones y otros	442	0,9%	456	0,9%
Tier 1 dic 2011 sin FROB	1.890	3,8%	665	1,4%
FROB comprometido	1.250	2,5%	1.250	2,5%
Tier 1 dic 2011	3.140	6,4%	1.915	3,9%
Capital adicional para Tier1 6%	0	0,0%	1.032	2,1%

	Escenario tensionado de referencia	Escenario tensionado adverso
<b>PROMEMORIA</b>		
Ayudas FGD	0	0
FROB comprometido	1.250	1.250
Capital adicional para Tier1 6%	0	1.032
<b>TOTAL</b>	<b>1.250</b>	<b>2.282</b>

## **Template for bank specific publication of the stress test outputs**

Name of bank: [BREGAN]: CAJA DE AHORROS DE GALICIA; CAIXA DE AFORROS DE VIGO, OURENSE E PONTEVEDRA (CAIXANOVA).

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	5.035
Total regulatory capital	7.132
Total risk weighted assets	58.516
Pre-impairment income (including operating expenses)	1.187
Impairment losses on financial assets in the banking book	-822
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	1,6%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,2%
Tier 1 ratio (%)	8,6 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

<b>Benchmark scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	4.727
Total regulatory capital after the benchmark scenario	6.252
Total risk weighted assets after the benchmark scenario	46.890
Tier 1 ratio (%) after the benchmark scenario	10,1 %

<b>Adverse scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	3.638
Total regulatory capital after the adverse scenario	5.164
Total risk weighted assets after the adverse scenario	46.890
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	1.032
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-4.741
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-11
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	8,4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,6%
Tier 1 ratio (%) after the adverse scenario	7,8 %

<b>Additional sovereign shock on the adverse scenario at December 31, 2011</b>	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-373
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	9,2%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,7%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7,2 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	[BREGAN]: CAJA DE AHORROS DE GALICIA; CAIXA DE AFORROS DE VIGO, OURENSE E PONTEVEDRA (CAIXANOVA)	
<b>Reporting date</b>	31-mar-10	

	<b>Gross exposures (net of impairment)</b>	<b>of which Banking book</b>	<b>of which Trading book</b>	<b>Net exposures (net of impairment)</b>
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany	400	400		52
Greece	41	41		41
Hungary				
Iceland				
Ireland				
Italy	246	246		246
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal	29	29		29
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	<b>3.273</b>	<b>3.273</b>		<b>3.273</b>
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

[BREGAN]: CAJA DE AHORROS DE GALICIA; CAIXA DE AFORROS DE VIGO, OURENSE E PONTEVEDRA (CAIXANOVA).

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-4.780	-7,2%	-5.890	-8,9%
	Instituciones financieras	-41	-0,9%	-49	-1,1%
	Empresas	-516	-4,6%	-679	-6,0%
	Promotores y adjudicados	-3.141	-15,0%	-3.808	-18,1%
	Pymes	-609	-6,6%	-802	-8,6%
	Hipotecas	-225	-1,4%	-257	-1,6%
	Resto minorista	-247	-6,3%	-295	-7,6%
<b>Impacto riesgo soberano y otros<sup>2</sup></b>	-477	-0,7%	-1.277	-1,9%	
<b>DETERIORO BRUTO</b>	<b>-5.258</b>	<b>-7,9%</b>	<b>-7.167</b>	<b>-10,8%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	1.880	2,8%	1.880	2,8%
		<b>Genéricas</b>	162	0,2%	162	0,2%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		991	1,5%	937	1,4%
	<b>EFECTO IMPOSITIVO</b>		556	0,8%	1.047	1,6%
	<b>DETERIORO NETO</b>		-1.668	-2,5%	-3.141	-4,7%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% APR 2009	mill. €	% APR 2009
<b>SITUACIÓN INICIAL 2009</b>				
Tier 1 dic 2009	5.035	8,6%	5.035	8,6%
<b>SITUACIÓN FINAL 2011</b>				
Deterioro neto	-1.668	-3,6%	-3.141	-6,7%
Dividendos, v. razonable fusiones y otros	198	0,4%	303	0,6%
Tier 1 dic 2011 sin FROB	3.565	7,6%	2.197	4,7%
FROB comprometido	1.162	2,5%	1.162	2,5%
Tier 1 dic 2011	4.727	10,1%	3.359	7,2%
Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% activos	mill. €	% activos
<b>PROMEMORIA</b>				
Ayudas	Ayudas FGD	0	0	0
	FROB comprometido	1.162	1.162	
	Capital adicional para Tier1 6%	0	0	
	<b>TOTAL</b>	<b>1.162</b>	<b>1.162</b>	

## **Template for bank specific publication of the stress test outputs**

Name of bank: [MARE NOSTRUM]: CAJA DE AHORROS DE MURCIA; CAIXA DÉSTALVIS DEL PENEDES; CAJA DE AHORROS Y MONTE DE PIEDAD DE LAS BALEARES (SA NOSTRA); CAJA GENERAL DE AHORROS DE GRANADA.

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	4.129
Total regulatory capital	6.213
Total risk weighted assets	45.858
Pre-impairment income (including operating expenses)	934
Impairment losses on financial assets in the banking book	-435
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	1,1%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,2%
Tier 1 ratio (%)	9,0 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

#### **Benchmark scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	4.348
Total regulatory capital after the benchmark scenario	5.772
Total risk weighted assets after the benchmark scenario	44.854
Tier 1 ratio (%) after the benchmark scenario	9,7 %

#### **Adverse scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	3.401
Total regulatory capital after the adverse scenario	4.825
Total risk weighted assets after the adverse scenario	44.854
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	1.385
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-3.998
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-9
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	9,4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,3%
Tier 1 ratio (%) after the adverse scenario	7,6 %

#### **Additional sovereign shock on the adverse scenario at December 31, 2011**

	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-367
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	-1
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	10,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,5%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7,0 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	[MARE NOSTRUM]; CAJA DE AHORROS DE MURCIA; CAIXA DÉSTALVIS DEL PENEDES; CAJA DE AHORROS Y MONTE DE PIEDAD DE LAS BALEARES (SA NOSTRA); CAJA GENERAL DE AHORROS DE GRANADA	
<b>Reporting date</b>	31-mar-10	

	Gross exposures (net of impairment)			Net exposures (net of impairment)
		of which Banking book	of which Trading book	
Austria				
Belgium	2	2		2
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France	54	54		54
Germany				
Greece				
Hungary				
Iceland				
Ireland				
Italy				
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands	12	12		12
Norway				
Poland				
Portugal	108	108		108
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	2.887	2.887		2.853
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

[MARE NOSTRUM]: CAJA DE AHORROS DE MURCIA; CAIXA DÉSTALVIS DEL PENEDES; CAJA DE AHORROS Y MONTE DE PIEDAD DE LAS BALEARES (SA NOSTRA); CAJA GENERAL DE AHORROS DE GRANADA.

	Escenario tensionado de referencia		Escenario tensionado adverso			
	mill. €	% activos	mill. €	% activos		
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>					
	Instituciones financieras	-46	-1,0%	-54	-1,2%	
	Empresas	-194	-4,1%	-264	-5,5%	
	Promotores y adjudicados	-3.119	-14,1%	-3.852	-17,4%	
	Pymes	-427	-7,2%	-546	-9,2%	
	Hipotecas	-324	-1,5%	-366	-1,7%	
	Resto minorista	-210	-6,1%	-253	-7,4%	
	<b>Impacto riesgo soberano y otros<sup>2</sup></b>		-283	-0,5%	-904	-1,4%
	<b>DETERIORO BRUTO</b>		<b>-4.603</b>	<b>-7,4%</b>	<b>-6.240</b>	<b>-10,0%</b>

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	1.436	2,3%	1.436	2,3%
		<b>Genéricas</b>	430	0,7%	430	0,7%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		984	1,6%	911	1,5%
	<b>EFECTO IMPOSITIVO</b>		438	0,7%	866	1,4%
	<b>DETERIORO NETO</b>		-1.315	-2,1%	-2.598	-4,1%

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% APR 2009	mill. €	% APR 2009	
<b>SITUACIÓN INICIAL 2009</b>					
	Tier 1 dic 2009	4.129	9,0%	4.129	9,0%
<b>SITUACIÓN FINAL 2011</b>					
	Deterioro neto	-1.315	-2,9%	-2.598	-5,8%
	Dividendos, v. razonable fusiones y otros	618	1,4%	678	1,5%
	Tier 1 dic 2011 sin FROB	3.432	7,7%	2.209	4,9%
	FROB comprometido	916	2,0%	916	2,0%
	Tier 1 dic 2011	4.348	9,7%	3.125	7,0%
	Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% activos	mill. €	% activos
<b>PROMEMORIA</b> Ayudas	Ayudas FGD	0	0	0
	FROB comprometido	916	916	916
	Capital adicional para Tier1 6%	0	0	0
	<b>TOTAL</b>	<b>916</b>	<b>916</b>	<b>916</b>

## **Template for bank specific publication of the stress test outputs**

Name of bank: [ESPIGA]: CAJA DE AHORROS DE SALAMANCA Y SORIA (CAJA DUERO); CAJA DE ESPAÑA DE INVERSIONES CAJA DE AHORROS Y MONTE DE PIEDAD (CAJA ESPAÑA).

<b>Actual results</b>	
<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	2.475
Total regulatory capital	3.932
Total risk weighted assets	28.881
Pre-impairment income (including operating expenses)	828
Impairment losses on financial assets in the banking book	-563
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	2,7%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,4%
Tier 1 ratio (%)	8,6 %

**Outcomes of stress test scenarios**

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

<b>Benchmark scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	2.367
Total regulatory capital after the benchmark scenario	3.409
Total risk weighted assets after the benchmark scenario	28.852
Tier 1 ratio (%) after the benchmark scenario	8,2 %

<b>Adverse scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	1.769
Total regulatory capital after the adverse scenario	2.811
Total risk weighted assets after the adverse scenario	28.852
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	431
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-2.089
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-15
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	7,1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,3%
Tier 1 ratio (%) after the adverse scenario	6,1 %

<b>Additional sovereign shock on the adverse scenario at December 31, 2011</b>	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-217
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	-2
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	8,1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,5%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	5,6 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	127

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

***Banking group's exposure on a consolidated basis***

***Amount in million reporting currency***

<b>Name of bank</b>	[ESPIGA]: CAJA DE AHORROS DE SALAMANCA Y SORIA (CAJA DUERO); CAJA DE ESPAÑA DE INVERSIONES CAJA DE AHORROS Y MONTE DE PIEDAD (CAJA ESPAÑA)	
<b>Reporting date</b>	31-mar-10	

	Gross exposures (net of impairment)	of which		Net exposures (net of impairment)
		Banking book	Trading book	
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece				
Hungary				
Iceland				
Ireland				
Italy				
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal	11	11		11
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	6.092	6.027	27	6.092
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

[ESPIGA]: CAJA DE AHORROS DE SALAMANCA Y SORIA (CAJA DUERO); CAJA DE ESPAÑA DE INVERSIONES CAJA DE AHORROS Y MONTE DE PIEDAD (CAJA ESPAÑA).

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>				
	Instituciones financieras	-53	-1,1%	-64	-1,3%
	Empresas	-238	-4,8%	-309	-6,3%
	Promotores y adjudicados	-1.597	-15,6%	-1.914	-18,7%
	Pymes	-254	-8,1%	-314	-10,0%
	Hipotecas	-188	-1,4%	-211	-1,6%
	Resto minorista	-172	-6,2%	-207	-7,4%
	<b>Impacto riesgo soberano y otros<sup>2</sup></b>				
	<b>-2.789</b>	<b>-7,1%</b>	<b>-3.782</b>	<b>-9,7%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	1.106	2,8%	1.106	2,8%
		<b>Genéricas</b>	353	0,9%	353	0,9%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		373	1,0%	350	0,9%
	<b>EFECTO IMPOSITIVO</b>		239	0,6%	493	1,3%
	<b>DETERIORO NETO</b>		-718	-1,8%	-1.480	-3,8%

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% APR 2009	mill. €	% APR 2009	
<b>SITUACIÓN INICIAL 2009</b>					
	Tier 1 dic 2009	2.475	8,6%	2.475	8,6%
<b>SITUACIÓN FINAL 2011</b>					
	Deterioro neto	-718	-2,5%	-1.480	-5,1%
	Dividendos, v. razonable fusiones y otros	85	0,3%	85	0,3%
	Tier 1 dic 2011 sin FROB	1.842	6,4%	1.080	3,7%
	FROB comprometido	525	1,8%	525	1,8%
	Tier 1 dic 2011	2.367	8,2%	1.605	5,6%
	Capital adicional para Tier1 6%	0	0,0%	127	0,4%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% activos	mill. €	% activos
<b>PROMEMORIA</b> Ayudas	Ayudas FGD	0	0	
	FROB comprometido	525	525	
	Capital adicional para Tier1 6%	0	127	
	<b>TOTAL</b>	<b>525</b>	<b>652</b>	

## **Template for bank specific publication of the stress test outputs**

Name of bank: [BANCA CIVICA]: CAJA DE AHORROS Y M.P. DE NAVARRA, CAJA DE AHORROS MUNICIPAL DE BURGOS Y CAJA GENERAL DE AHORROS DE CANARIAS.

<b>Actual results</b>	
<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	2.900
Total regulatory capital	3.981
Total risk weighted assets	30.055
Pre-impairment income (including operating expenses)	605
Impairment losses on financial assets in the banking book	-334
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	1,2%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,3%
Tier 1 ratio (%)	9,6 %
<b>Outcomes of stress test scenarios</b>	
<b>The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.</b>	
<b>Benchmark scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	2.289
Total regulatory capital after the benchmark scenario	2.927
Total risk weighted assets after the benchmark scenario	30.090
Tier 1 ratio (%) after the benchmark scenario	7,6 %
<b>Adverse scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	1.568
Total regulatory capital after the adverse scenario	2.206
Total risk weighted assets after the adverse scenario	30.090
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	645
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-2.549
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-2
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	7,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,3%
Tier 1 ratio (%) after the adverse scenario	5,2 %
<b>Additional sovereign shock on the adverse scenario at December 31, 2011</b>	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-224
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	8,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,4%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	4,7 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	406

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	[BANCA CIVICA], CAJA DE AHORROS Y M.P. DE NAVARRA, CAJA DE AHORROS MUNICIPAL DE BURGOS Y CAJA GENERAL DE AHORROS DE CANARIAS
<b>Reporting date</b>	31-mar-10

	<b>Gross exposures (net of impairment)</b>	<b>of which Banking book</b>	<b>of which Trading book</b>	<b>Net exposures (net of impairment)</b>
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece	8	8		8
Hungary	3	3		3
Iceland				
Ireland				
Italy				
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal				
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	2.969	2.969		2.969
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

[BANCA CIVICA]: CAJA DE AHORROS Y M.P. DE NAVARRA, CAJA DE AHORROS MUNICIPAL DE BURGOS Y CAJA GENERAL DE AHORROS DE CANARIAS.

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-2.340	-5,8%	-2.948	-7,3%
	Instituciones financieras	-28	-1,0%	-34	-1,1%
	Empresas	-192	-4,1%	-261	-5,6%
	Promotores y adjudicados	-1.389	-13,2%	-1.750	-16,6%
	Pymes	-363	-6,7%	-475	-8,7%
	Hipotecas	-188	-1,4%	-213	-1,5%
	Resto minorista	-180	-6,1%	-217	-7,4%
<b>Impacto riesgo soberano y otros<sup>2</sup></b>	-356	-0,9%	-898	-2,2%	
<b>DETERIORO BRUTO</b>	<b>-2.696</b>	<b>-6,7%</b>	<b>-3.846</b>	<b>-9,5%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	820	2,0%	820	2,0%
		<b>Genéricas</b>	251	0,6%	251	0,6%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		596	1,5%	562	1,4%
	<b>EFECTO IMPOSITIVO</b>		257	0,6%	553	1,4%
	<b>DETERIORO NETO</b>		-772	-1,9%	-1.660	-4,1%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% APR 2009	mill. €	% APR 2009
<b>SITUACIÓN INICIAL 2009</b>				
Tier 1 dic 2009	2.900	9,6%	2.900	9,6%
<b>SITUACIÓN FINAL 2011</b>				
Deterioro neto	-772	-2,6%	-1.660	-5,5%
Dividendos, v. razonable fusiones y otros	161	0,5%	160	0,5%
Tier 1 dic 2011 sin FROB	2.289	7,6%	1.400	4,7%
FROB comprometido	0	0,0%	0	0,0%
Tier 1 dic 2011	2.289	7,6%	1.400	4,7%
Capital adicional para Tier1 6%	0	0,0%	406	1,3%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% activos	mill. €	% activos
<b>PROMEMORIA</b> Ayudas	Ayudas FGD	0	0	
	FROB comprometido	0	0	
	Capital adicional para Tier1 6%	0	406	
	<b>TOTAL</b>	<b>0</b>	<b>406</b>	

## **Template for bank specific publication of the stress test outputs**

Name of bank: CAJA DE AHORROS Y MONTE DE PIEDAD DE ZARAGOZA, ARAGON Y RIOJA (IBERCAJA).

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	2.369
Total regulatory capital	3.437
Total risk weighted assets	25.291
Pre-impairment income (including operating expenses)	449
Impairment losses on financial assets in the banking book	-179
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	1,1%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,1%
Tier 1 ratio (%)	9,4 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

#### **Benchmark scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	2.298
Total regulatory capital after the benchmark scenario	3.070
Total risk weighted assets after the benchmark scenario	25.291
Tier 1 ratio (%) after the benchmark scenario	9,1 %

#### **Adverse scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	1.854
Total regulatory capital after the adverse scenario	2.640
Total risk weighted assets after the adverse scenario	25.291
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	770
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-1.585
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	8,1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	0,9%
Tier 1 ratio (%) after the adverse scenario	7,3 %

#### **Additional sovereign shock on the adverse scenario at December 31, 2011**

	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-214
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	9,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,1%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6,7 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	CAJA DE AHORROS Y MONTE DE PIEDAD DE ZARAGOZA, ARAGON Y RIOJA (IBERCAJA)	
<b>Reporting date</b>	31-mar-10	

	<b>Gross exposures (net of impairment)</b>		<b>Net exposures (net of impairment)</b>
		of which Banking book	
Austria			
Belgium			
Bulgaria			
Cyprus			
Czech Republic			
Denmark			
Estonia			
Finland			
France	212	212	212
Germany			
Greece			
Hungary			
Iceland			
Ireland			
Italy	383	383	383
Latvia			
Liechtenstein			
Lithuania			
Luxembourg			
Malta			
Netherlands			
Norway			
Poland			
Portugal			
Romania			
Slovakia			
Slovenia			
<b>Spain</b>	1.937	1.934	2
Sweden			
United Kingdom			

## Pruebas de resistencia 2010-2011

CAJA DE AHORROS Y MONTE DE PIEDAD DE ZARAGOZA, ARAGON Y RIOJA (IBERCAJA).

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-1.891	-4,8%	-2.345	-6,0%
	Instituciones financieras	-21	-1,0%	-26	-1,2%
	Empresas	-87	-4,4%	-116	-5,9%
	Promotores y adjudicados	-1.189	-13,8%	-1.478	-17,1%
	Pymes	-244	-6,8%	-317	-8,9%
	Hipotecas	-233	-1,1%	-269	-1,3%
	Resto minorista	-116	-6,1%	-140	-7,4%
<b>Impacto riesgo soberano y otros<sup>2</sup></b>	-109	-0,3%	-421	-1,1%	
<b>DETERIORO BRUTO</b>	<b>-2.000</b>	<b>-5,1%</b>	<b>-2.766</b>	<b>-7,1%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	588	1,5%	588	1,5%
		<b>Genéricas</b>	380	1,0%	380	1,0%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		939	2,4%	898	2,3%
	<b>EFECTO IMPOSITIVO</b>		24	0,1%	225	0,6%
	<b>DETERIORO NETO</b>		-71	-0,2%	-676	-1,7%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% APR 2009	mill. €	% APR 2009
<b>SITUACIÓN INICIAL 2009</b>				
Tier 1 dic 2009	2.369	9,4%	2.369	9,4%
<b>SITUACIÓN FINAL 2011</b>				
Deterioro neto	-71	-0,3%	-676	-2,7%
Dividendos, v. razonable fusiones y otros	0	0,0%	0	0,0%
Tier 1 dic 2011 sin FROB	2.298	9,1%	1.694	6,7%
FROB comprometido	0	0,0%	0	0,0%
Tier 1 dic 2011	2.298	9,1%	1.694	6,7%
Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% activos	mill. €	% activos
<b>PROMEMORIA</b>				
Ayudas				
Ayudas FGD	0		0	
FROB comprometido	0		0	
Capital adicional para Tier1 6%	0		0	
<b>TOTAL</b>	<b>0</b>		<b>0</b>	

## **Template for bank specific publication of the stress test outputs**

Name of bank: M.P. Y C.A. DE RONDA, CADIZ, ALMERIA, MALAGA, ANTEQUERA Y JAEN (UNICAJA)

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	2.584
Total regulatory capital	3.219
Total risk weighted assets	21.909
Pre-impairment income (including operating expenses)	695
Impairment losses on financial assets in the banking book	-353
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	2,3%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,4%
Tier 1 ratio (%)	11,8 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

<b>Benchmark scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	2.592
Total regulatory capital after the benchmark scenario	2.873
Total risk weighted assets after the benchmark scenario	21.909
Tier 1 ratio (%) after the benchmark scenario	11,8 %

<b>Adverse scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	2.094
Total regulatory capital after the adverse scenario	2.387
Total risk weighted assets after the adverse scenario	21.909
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	553
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-1.273
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-12
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	5,0%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	0,6%
Tier 1 ratio (%) after the adverse scenario	9,6 %

<b>Additional sovereign shock on the adverse scenario at December 31, 2011</b>	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-168
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	-4
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	6,8%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,0%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	9,0 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

***Banking group's exposure on a consolidated basis***

***Amount in million reporting currency***

<b>Name of bank</b>	M.P. Y C.A. DE RONDA, CADIZ, ALMERIA, MALAGA, ANTEQUERA Y JAEN (UNICAJA)	
<b>Reporting date</b>	31-mar-10	

	<b>Gross exposures (net of impairment)</b>	of which Banking book	of which Trading book	<b>Net exposures (net of impairment)</b>
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece	6	6		6
Hungary				
Iceland				
Ireland				
Italy				
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal				
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	2.053	2.044	9	2.053
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

M.P. Y C.A. DE RONDA, CADIZ, ALMERIA, MALAGA, ANTEQUERA Y JAEN (UNICAJA)

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-1.586	-5,1%	-1.982	-6,4%
	Instituciones financieras	-27	-1,0%	-32	-1,2%
	Empresas	-134	-4,3%	-180	-5,7%
	Promotores y adjudicados	-792	-13,7%	-986	-17,1%
	Pymes	-261	-6,7%	-341	-8,8%
	Hipotecas	-131	-1,2%	-150	-1,3%
	Resto minorista	-240	-5,9%	-291	-7,2%
<b>Impacto riesgo soberano y otros<sup>2</sup></b>	-276	-0,9%	-694	-2,3%	
<b>DETERIORO BRUTO</b>	<b>-1.862</b>	<b>-6,0%</b>	<b>-2.676</b>	<b>-8,7%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	911	3,0%	911	3,0%
		<b>Genéricas</b>	309	1,0%	309	1,0%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		661	2,1%	632	2,0%
	<b>EFECTO IMPOSITIVO</b>		-5	0,0%	206	0,7%
	<b>DETERIORO NETO</b>		14	0,0%	-618	-2,0%

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% APR 2009	mill. €	% APR 2009	
<b>SITUACIÓN INICIAL 2009</b>					
	Tier 1 dic 2009	2.584	11,8%	2.584	11,8%
<b>SITUACIÓN FINAL 2011</b>					
	Deterioro neto	14	0,1%	-618	-2,8%
	Dividendos, v. razonable fusiones y otros	-6	0,0%	0	0,0%
	Tier 1 dic 2011 sin FROB	2.592	11,8%	1.966	9,0%
	FROB comprometido	0	0,0%	0	0,0%
	Tier 1 dic 2011	2.592	11,8%	1.966	9,0%
	Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% activos	mill. €	% activos
<b>PROMEMORIA</b> Ayudas	Ayudas FGD	0	0	0
	FROB comprometido	0	0	0
	Capital adicional para Tier1 6%	0	0	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>

## **Template for bank specific publication of the stress test outputs**

Name of bank: [CAJA SOL]: MONTE DE PIEDAD Y CAJA DE AHORROS SAN FERNANDO DE HUELVA, JEREZ Y SEVILLA (CAJA SOL); CAJA DE AHORRO PROVINCIAL DE GUADALAJARA.

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	2.197
Total regulatory capital	2.967
Total risk weighted assets	21.237
Pre-impairment income (including operating expenses)	439
Impairment losses on financial assets in the banking book	-271
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	1,7%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,3%
Tier 1 ratio (%)	10,3 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

#### **Benchmark scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	1.838
Total regulatory capital after the benchmark scenario	2.267
Total risk weighted assets after the benchmark scenario	21.237
Tier 1 ratio (%) after the benchmark scenario	8,7 %

#### **Adverse scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	1.392
Total regulatory capital after the adverse scenario	1.821
Total risk weighted assets after the adverse scenario	21.237
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	530
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-1.701
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-13
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	8,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	2,0%
Tier 1 ratio (%) after the adverse scenario	6,6 %

#### **Additional sovereign shock on the adverse scenario at December 31, 2011**

	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-148
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	9,2%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	2,3%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6,0 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	[CAJA SOL]: MONTE DE PIEDAD Y CAJA DE AHORROS SAN FERNANDO DE HUELVA, JEREZ Y SEVILLA (CAJA SOL); CAJA DE AHORRO PROVINCIAL DE GUADALAJARA	
<b>Reporting date</b>	31-mar-10	

	<b>Gross exposures (net of impairment)</b>			<b>Net exposures (net of impairment)</b>
		of which Banking book	of which Trading book	
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece				
Hungary				
Iceland				
Ireland				
Italy				
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal				
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	1.554	1.554		1.554
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

[CAJA SOL]: MONTE DE PIEDAD Y CAJA DE AHORROS SAN FERNANDO DE HUELVA, JEREZ Y SEVILLA (CAJA SOL); CAJA DE AHORRO PROVINCIAL DE GUADALAJARA.

	Escenario tensionado de referencia		Escenario tensionado adverso			
	mill. €	% activos	mill. €	% activos		
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>					
	Instituciones financieras	-1.848	-6,2%	-2.270	-7,6%	
	Empresas	-26	-0,9%	-31	-1,1%	
	Promotores y adjudicados	-96	-3,8%	-134	-5,2%	
	Pymes	-1.052	-14,2%	-1.295	-17,5%	
	Hipotecas	-279	-8,3%	-344	-10,2%	
	Resto minorista	-117	-1,3%	-134	-1,5%	
	-277	-6,3%	-332	-7,5%		
	<b>Impacto riesgo soberano y otros<sup>2</sup></b>		-160	-0,5%	-452	-1,5%
	<b>DETERIORO BRUTO</b>		<b>-2.008</b>	<b>-6,7%</b>	<b>-2.722</b>	<b>-9,1%</b>

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	548	1,8%	548	1,8%
		<b>Genéricas</b>	312	1,0%	312	1,0%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		643	2,2%	615	2,1%
	<b>EFECTO IMPOSITIVO</b>		126	0,4%	312	1,0%
	<b>DETERIORO NETO</b>		-379	-1,3%	-935	-3,1%

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% APR 2009	mill. €	% APR 2009	
<b>SITUACIÓN INICIAL 2009</b>					
	Tier 1 dic 2009	2.197	10,3%	2.197	10,3%
<b>SITUACIÓN FINAL 2011</b>					
	Deterioro neto	-379	-1,8%	-935	-4,4%
	Dividendos, v. razonable fusiones y otros	20	0,1%	19	0,1%
	Tier 1 dic 2011 sin FROB	1.838	8,7%	1.281	6,0%
	FROB comprometido	0	0,0%	0	0,0%
	Tier 1 dic 2011	1.838	8,7%	1.281	6,0%
	Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% activos	mill. €	% activos
<b>PROMEMORIA</b> Ayudas	Ayudas FGD	0	0	0
	FROB comprometido	0	0	0
	Capital adicional para Tier1 6%	0	0	0
	<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>

## **Template for bank specific publication of the stress test outputs**

Name of bank: BILBAO BIZKAIA KUTXA,AURREZKI KUTXA ETA BAHITETXEA

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	2.812
Total regulatory capital	4.262
Total risk weighted assets	19.202
Pre-impairment income (including operating expenses)	543
Impairment losses on financial assets in the banking book	-172
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	1,3%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,3%
Tier 1 ratio (%)	14,6 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

<b>Benchmark scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	3.346
Total regulatory capital after the benchmark scenario	4.110
Total risk weighted assets after the benchmark scenario	19.202
Tier 1 ratio (%) after the benchmark scenario	17,4 %

<b>Adverse scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	2.814
Total regulatory capital after the adverse scenario	3.587
Total risk weighted assets after the adverse scenario	19.202
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	575
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-1.840
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-4
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	5,2%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	0,7%
Tier 1 ratio (%) after the adverse scenario	14,7 %

<b>Additional sovereign shock on the adverse scenario at December 31, 2011</b>	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-151
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	-4
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	6,5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	0,9%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	14,1 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	BILBAO BIZKAIA KUTXA,AURREZKI KUTXA ETA BAHITETXEA	
<b>Reporting date</b>	31-mar-10	

	<b>Gross exposures (net of impairment)</b>	<b>of which</b>		<b>Net exposures (net of impairment)</b>
		<b>Banking book</b>	<b>Trading book</b>	
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece				
Hungary				
Iceland				
Ireland				
Italy				
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal				
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	2.446	2.415	31	2.446
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

BILBAO BIZKAIA KUTXA, AURREZKI KUTXA ETA BAHITETXEA

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-886	-3,5%	-1.131	-4,5%
	Instituciones financieras	-13	-0,7%	-16	-0,8%
	Empresas	-164	-3,8%	-228	-5,2%
	Promotores y adjudicados	-408	-12,7%	-520	-16,2%
	Pymes	-89	-6,1%	-119	-8,2%
	Hipotecas	-165	-1,2%	-188	-1,4%
	Resto minorista	-48	-5,3%	-60	-6,6%
<b>Impacto riesgo soberano y otros<sup>2</sup></b>	-671	-2,7%	-1.426	-5,7%	
<b>DETERIORO BRUTO</b>	<b>-1.557</b>	<b>-6,2%</b>	<b>-2.557</b>	<b>-10,2%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	286	1,1%	286	1,1%
		<b>Genéricas</b>	272	1,1%	272	1,1%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		1.889	7,5%	1.859	7,4%
	<b>EFECTO IMPOSITIVO</b>		-223	-0,9%	35	0,1%
	<b>DETERIORO NETO</b>		668	2,7%	-105	-0,4%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% APR 2009	mill. €	% APR 2009
<b>SITUACIÓN INICIAL 2009</b>				
Tier 1 dic 2009	2.812	14,6%	2.812	14,6%
<b>SITUACIÓN FINAL 2011</b>				
Deterioro neto	668	3,5%	-105	-0,5%
Dividendos, v. razonable fusiones y otros	-134	-0,7%	0	0,0%
Tier 1 dic 2011 sin FROB	3.346	17,4%	2.707	14,1%
FROB comprometido	0	0,0%	0	0,0%
Tier 1 dic 2011	3.346	17,4%	2.707	14,1%
Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia	Escenario tensionado adverso
<b>PROMEMORIA</b>		
Ayudas		
Ayudas FGD	0	0
FROB comprometido	0	0
Capital adicional para Tier1 6%	0	0
<b>TOTAL</b>	<b>0</b>	<b>0</b>

## **Template for bank specific publication of the stress test outputs**

Name of bank: [UNNIM]: CAIXA DÉSTALVIS DE SABADELL; CAIXA DÉSTALVIS DE TERRASSA; CAIXA DÉSTALVIS COMARCAL DE MANLLEU.

<b>Actual results</b>	
<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	1.426
Total regulatory capital	2.421
Total risk weighted assets	19.703
Pre-impairment income (including operating expenses)	305
Impairment losses on financial assets in the banking book	-73
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	0,6%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,0%
Tier 1 ratio (%)	7,2 %

**Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

<b>Benchmark scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	1.207
Total regulatory capital after the benchmark scenario	1.811
Total risk weighted assets after the benchmark scenario	18.349
Tier 1 ratio (%) after the benchmark scenario	6,6 %

<b>Adverse scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	932
Total regulatory capital after the adverse scenario	1.536
Total risk weighted assets after the adverse scenario	18.349
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	290
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-1.657
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-1
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	10,8%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,4%
Tier 1 ratio (%) after the adverse scenario	5,1 %

<b>Additional sovereign shock on the adverse scenario at December 31, 2011</b>	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-135
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3, 4</sup>	11,7%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,5%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	4,5 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	270

<sup>1.</sup> Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2.</sup> Cumulative for 2010 and 2011

<sup>3.</sup> On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	[UNNIM]: CAIXA DÉSTALVIS DE SABADELL; CAIXA DÉSTALVIS DE TERRASSA; CAIXA DÉSTALVIS COMARCAL DE MANLLEU
<b>Reporting date</b>	31-mar-10

	Gross exposures (net of impairment)	of which		Net exposures (net of impairment)
		Banking book	Trading book	
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece	9	9		9
Hungary				
Iceland				
Ireland	14	14		14
Italy	11	11		11
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal				
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	1.575	1.575		1.575
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

[UNNIM]: CAIXA DÉSTALVIS DE SABADELL; CAIXA DÉSTALVIS DE TERRASSA; CAIXA DÉSTALVIS COMARCAL DE MANLLEU.

	Escenario tensionado de referencia		Escenario tensionado adverso			
	mill. €	% activos	mill. €	% activos		
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>					
		-1.865	-7,2%	-2.214	-8,5%	
	Instituciones financieras	-19	-1,2%	-22	-1,4%	
	Empresas	-96	-5,0%	-124	-6,4%	
	Promotores y adjudicados	-1.453	-16,5%	-1.715	-19,4%	
	Pymes	-62	-6,5%	-82	-8,6%	
	Hipotecas	-168	-1,5%	-188	-1,6%	
	Resto minorista	-67	-5,6%	-83	-6,9%	
	<b>Impacto riesgo soberano y otros<sup>2</sup></b>					
	-108	-0,4%	-339	-1,3%		
	<b>DETERIORO BRUTO</b>		<b>-1.973</b>	<b>-7,6%</b>	<b>-2.553</b>	<b>-9,8%</b>

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	559	2,2%	559	2,2%
		<b>Genéricas</b>	201	0,8%	201	0,8%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		335	1,3%	320	1,2%
	<b>EFECTO IMPOSITIVO</b>		220	0,8%	368	1,4%
	<b>DETERIORO NETO</b>		-659	-2,5%	-1.105	-4,3%

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% APR 2009	mill. €	% APR 2009	
<b>SITUACIÓN INICIAL 2009</b>					
	Tier 1 dic 2009	1.426	7,2%	1.426	7,2%
<b>SITUACIÓN FINAL 2011</b>					
	Deterioro neto	-659	-3,6%	-1.105	-6,0%
	Dividendos, v. razonable fusiones y otros	60	0,3%	130	0,7%
	Tier 1 dic 2011 sin FROB	827	4,5%	451	2,5%
	FROB comprometido	380	2,1%	380	2,1%
	Tier 1 dic 2011	1.207	6,6%	831	4,5%
	Capital adicional para Tier1 6%	0	0,0%	270	1,5%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% activos	mill. €	% activos
<b>PROMEMORIA</b> Ayudas	Ayudas FGD	0		0
	FROB comprometido	380		380
	Capital adicional para Tier1 6%	0		270
	<b>TOTAL</b>	<b>380</b>		<b>650</b>

## **Template for bank specific publication of the stress test outputs**

Name of bank: CAJA DE AHORROS Y MONTE DE PIEDAD DE GIPUZKOA Y SAN SEBASTIAN (KUTXA).

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	2.099
Total regulatory capital	2.331
Total risk weighted assets	16.100
Pre-impairment income (including operating expenses)	456
Impairment losses on financial assets in the banking book	-250
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	1,9%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,3%
Tier 1 ratio (%)	13,0 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

<b>Benchmark scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	2.032
Total regulatory capital after the benchmark scenario	2.118
Total risk weighted assets after the benchmark scenario	16.100
Tier 1 ratio (%) after the benchmark scenario	12,6 %

<b>Adverse scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	1.786
Total regulatory capital after the adverse scenario	1.877
Total risk weighted assets after the adverse scenario	16.100
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	256
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-764
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-3
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	7,6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	-0,1%
Tier 1 ratio (%) after the adverse scenario	11,1 %

<b>Additional sovereign shock on the adverse scenario at December 31, 2011</b>	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-104
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	8,8%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	0,1%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10,6 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

***Banking group's exposure on a consolidated basis***

***Amount in million reporting currency***

<b>Name of bank</b>	CAJA DE AHORROS Y MONTE DE PIEDAD DE GIPUZKOA Y SAN SEBASTIAN (KUTXA)	
<b>Reporting date</b>	31-mar-10	

	<b>Gross exposures (net of impairment)</b>		<b>Net exposures (net of impairment)</b>
	of which Banking book	of which Trading book	
Austria			
Belgium			
Bulgaria			
Cyprus			
Czech Republic			
Denmark			
Estonia			
Finland			
France			
Germany			
Greece			
Hungary			
Iceland			
Ireland			
Italy			
Latvia			
Liechtenstein			
Lithuania			
Luxembourg			
Malta			
Netherlands			
Norway			
Poland			
Portugal			
Romania			
Slovakia			
Slovenia			
<b>Spain</b>	1.362	1.362	1.301
Sweden			
United Kingdom			

## Pruebas de resistencia 2010-2011

CAJA DE AHORROS Y MONTE DE PIEDAD DE GIPUZKOA Y SAN SEBASTIAN (KUTXA).

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-867	-4,7%	-1.063	-5,8%
	Instituciones financieras	-6	-0,7%	-8	-0,8%
	Empresas	-86	-4,1%	-117	-5,5%
	Promotores y adjudicados	-508	-15,2%	-612	-18,3%
	Pymes	-85	-5,9%	-115	-8,0%
	Hipotecas	-120	-1,3%	-136	-1,4%
	Resto minorista	-62	-6,4%	-75	-7,6%
<b>Impacto riesgo soberano y otros<sup>2</sup></b>	-133	-0,7%	-355	-1,9%	
<b>DETERIORO BRUTO</b>	<b>-1.000</b>	<b>-5,5%</b>	<b>-1.419</b>	<b>-7,8%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>				
	Específicas	454	2,5%	454	2,5%
	Genéricas	94	0,5%	94	0,5%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>	357	2,0%	344	1,9%
	<b>EFEECTO IMPOSITIVO</b>	24	0,1%	132	0,7%
	<b>DETERIORO NETO</b>	-71	-0,4%	-395	-2,2%

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% APR 2009	mill. €	% APR 2009	
<b>SITUACIÓN INICIAL 2009</b>					
	Tier 1 dic 2009	2.099	13,0%	2.099	13,0%
<b>SITUACIÓN FINAL 2011</b>					
	Deterioro neto	-71	-0,4%	-395	-2,5%
	Dividendos, v. razonable fusiones y otros	4	0,0%	4	0,0%
	Tier 1 dic 2011 sin FROB	2.032	12,6%	1.708	10,6%
	FROB comprometido	0	0,0%	0	0,0%
	Tier 1 dic 2011	2.032	12,6%	1.708	10,6%
	Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia	Escenario tensionado adverso
<b>PROMEMORIA</b> Ayudas	Ayudas FGD	0
	FROB comprometido	0
	Capital adicional para Tier1 6%	0
	<b>TOTAL</b>	<b>0</b>

## **Template for bank specific publication of the stress test outputs**

Name of bank: [CAJA3]: CAJA DE AHORROS Y MONTE DE PIEDAD DEL CÍRCULO CATÓLICO DE OBREOS DE BURGOS (CAJA CÍRCULO); MONTE DE PIEDAD Y CAJA GENERAL DE AHORROS DE BADAJOZ; CAJA DE AHORROS DE LA INMACULADA DE ARAGÓN.

<b>Actual results</b>	
<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	1.414
Total regulatory capital	2.108
Total risk weighted assets	14.994
Pre-impairment income (including operating expenses)	244
Impairment losses on financial assets in the banking book	-143
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	1,2%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,3%
Tier 1 ratio (%)	9,4 %
<b>Outcomes of stress test scenarios</b>	
<b>The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.</b>	
<b>Benchmark scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	1.321
Total regulatory capital after the benchmark scenario	1.769
Total risk weighted assets after the benchmark scenario	14.994
Tier 1 ratio (%) after the benchmark scenario	8,8 %
<b>Adverse scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	995
Total regulatory capital after the adverse scenario	1.451
Total risk weighted assets after the adverse scenario	14.994
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	414
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-1.137
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-3
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	8,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,5%
Tier 1 ratio (%) after the adverse scenario	6,6 %
<b>Additional sovereign shock on the adverse scenario at December 31, 2011</b>	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-102
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	9,2%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,7%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6,1 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

1. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

2. Cumulative for 2010 and 2011

3. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	[CAJA3]: CAJA DE AHORROS Y MONTE DE PIEDAD DEL CÍRCULO CATÓLICO DE OBREROS DE BURGOS (CAJA CÍRCULO); MONTE DE PIEDAD Y CAJA GENERAL DE AHORROS DE BADAJOZ; CAJA DE AHORROS DE LA INMACULADA DE ARAGÓN	
<b>Reporting date</b>	31-mar-10	

	<b>Gross exposures (net of impairment)</b>	<b>of which Banking book</b>	<b>of which Trading book</b>	<b>Net exposures (net of impairment)</b>
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece				
Hungary				
Iceland				
Ireland	11	11		11
Italy				
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal				
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	1.365	1.365		1.365
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

[CAJA3]: CAJA DE AHORROS Y MONTE DE PIEDAD DEL CÍRCULO CATÓLICO DE OBREOS DE BURGOS (CAJA CÍRCULO); MONTE DE PIEDAD Y CAJA GENERAL DE AHORROS DE BADAJOZ; CAJA DE AHORROS DE LA INMACULADA DE ARAGÓN.

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-1.199	-6,7%	-1.512	-8,4%
	Instituciones financieras	-13	-0,9%	-15	-1,1%
	Empresas	-81	-4,9%	-105	-6,4%
	Promotores y adjudicados	-807	-12,9%	-1.023	-16,4%
	Pymes	-126	-6,5%	-166	-8,6%
	Hipotecas	-65	-1,3%	-73	-1,5%
	Resto minorista	-107	-6,1%	-130	-7,4%
<b>Impacto riesgo soberano y otros<sup>2</sup></b>	-111	-0,6%	-312	-1,7%	
<b>DETERIORO BRUTO</b>	<b>-1.310</b>	<b>-7,3%</b>	<b>-1.824</b>	<b>-10,2%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	472	2,6%	472	2,6%
		<b>Genéricas</b>	110	0,6%	110	0,6%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		603	3,4%	581	3,2%
	<b>EFECTO IMPOSITIVO</b>		31	0,2%	165	0,9%
	<b>DETERIORO NETO</b>		-93	-0,5%	-495	-2,8%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% APR 2009	mill. €	% APR 2009
<b>SITUACIÓN INICIAL 2009</b>				
Tier 1 dic 2009	1.414	9,4%	1.414	9,4%
<b>SITUACIÓN FINAL 2011</b>				
Deterioro neto	-93	-0,6%	-495	-3,3%
Dividendos, v. razonable fusiones y otros	0	0,0%	0	0,0%
Tier 1 dic 2011 sin FROB	1.321	8,8%	919	6,1%
FROB comprometido	0	0,0%	0	0,0%
Tier 1 dic 2011	1.321	8,8%	919	6,1%
Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% activos	mill. €	% activos
<b>PROMEMORIA</b>				
Ayudas				
Ayudas FGD	0		0	
FROB comprometido	0		0	
Capital adicional para Tier1 6%	0		0	
<b>TOTAL</b>	<b>0</b>		<b>0</b>	

## **Template for bank specific publication of the stress test outputs**

Name of bank: CAJA DE AHORROS Y MONTE DE PIEDAD DE CORDOBA (CAJASUR).

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	222
Total regulatory capital	444
Total risk weighted assets	12.094
Pre-impairment income (including operating expenses)	106
Impairment losses on financial assets in the banking book	-454
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	5,4%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,5%
Tier 1 ratio (%)	1,8 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

#### **Benchmark scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	799
Total regulatory capital after the benchmark scenario	929
Total risk weighted assets after the benchmark scenario	12.141
Tier 1 ratio (%) after the benchmark scenario	6,6 %

#### **Adverse scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	590
Total regulatory capital after the adverse scenario	725
Total risk weighted assets after the adverse scenario	12.141
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	256
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-685
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	-1
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	6,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,1%
Tier 1 ratio (%) after the adverse scenario	4,9 %

#### **Additional sovereign shock on the adverse scenario at December 31, 2011**

	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-93
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	7,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,3%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	4,3 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	208

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	CAJA DE AHORROS Y MONTE DE PIEDAD DE CORDOBA (CAJASUR).	
<b>Reporting date</b>	31-mar-10	

	<b>Gross exposures (net of impairment)</b>	<b>of which Banking book</b>	<b>of which Trading book</b>	<b>Net exposures (net of impairment)</b>
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece				
Hungary				
Iceland				
Ireland				
Italy				
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal				
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	182	182		182
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

CAJA DE AHORROS Y MONTE DE PIEDAD DE CORDOBA (CAJASUR).

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-1.204	-7,8%	-1.436	-9,3%
	Instituciones financieras	-12	-1,0%	-15	-1,2%
	Empresas	-41	-5,7%	-50	-7,1%
	Promotores y adjudicados	-937	-16,0%	-1.115	-19,1%
	Pymes	-89	-7,7%	-112	-9,7%
	Hipotecas	-78	-1,4%	-88	-1,5%
	Resto minorista	-48	-6,2%	-57	-7,4%
<b>Impacto riesgo soberano y otros<sup>2</sup></b>	-37	-0,2%	-163	-1,1%	
<b>DETERIORO BRUTO</b>	<b>-1.242</b>	<b>-8,1%</b>	<b>-1.600</b>	<b>-10,4%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>				
	Específicas	794	5,2%	794	5,2%
	Genéricas	27	0,2%	27	0,2%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>	106	0,7%	93	0,6%
	<b>EFECTO IMPOSITIVO</b>	79	0,5%	172	1,1%
	<b>DETERIORO NETO</b>	-236	-1,5%	-515	-3,3%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% APR 2009	mill. €	% APR 2009
<b>SITUACIÓN INICIAL 2009</b>				
Tier 1 dic 2009	222	1,8%	222	1,8%
<b>SITUACIÓN FINAL 2011</b>				
Deterioro neto	-236	-1,9%	-515	-4,2%
Dividendos, v. razonable fusiones y otros	13	0,1%	13	0,1%
Tier 1 dic 2011 sin FROB	-1	0,0%	-280	-2,3%
FROB comprometido	800	6,6%	800	6,6%
Tier 1 dic 2011	799	6,6%	520	4,3%
Capital adicional para Tier1 6%	0	0,0%	208	1,7%

	Escenario tensionado de referencia	Escenario tensionado adverso
<b>PROMEMORIA</b>		
Ayudas FGD	0	0
FROB comprometido	800	800
Capital adicional para Tier1 6%	0	208
<b>TOTAL</b>	<b>800</b>	<b>1.008</b>

## **Template for bank specific publication of the stress test outputs**

Name of bank: CAJA DE AHORROS DE VITORIA Y ALAVA (CAJA VITAL KUTXA).

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	755
Total regulatory capital	862
Total risk weighted assets	6.652
Pre-impairment income (including operating expenses)	119
Impairment losses on financial assets in the banking book	-5
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	0,1%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,0%
Tier 1 ratio (%)	11,3 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

<b>Benchmark scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	630
Total regulatory capital after the benchmark scenario	668
Total risk weighted assets after the benchmark scenario	6.652
Tier 1 ratio (%) after the benchmark scenario	9,5 %

<b>Adverse scenario at December 31, 2011<sup>2</sup></b>	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	501
Total regulatory capital after the adverse scenario	541
Total risk weighted assets after the adverse scenario	6.652
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	120
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-535
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	9,4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,8%
Tier 1 ratio (%) after the adverse scenario	7,5 %

<b>Additional sovereign shock on the adverse scenario at December 31, 2011</b>	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-44
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	10,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	2,0%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7,0 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	CAJA DE AHORROS DE VITORIA Y ALAVA (CAJA VITAL KUTXA)	
<b>Reporting date</b>	31-mar-10	

	<b>Gross exposures (net of impairment)</b>	<b>of which Banking book</b>	<b>of which Trading book</b>	<b>Net exposures (net of impairment)</b>
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece				
Hungary				
Iceland				
Ireland				
Italy				
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal				
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	588	588		588
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

CAJA DE AHORROS DE VITORIA Y ALAVA (CAJA VITAL KUTXA).

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-513	-5,9%	-639	-7,3%
	Instituciones financieras	-10	-1,0%	-12	-1,2%
	Empresas	-38	-3,8%	-53	-5,3%
	Promotores y adjudicados	-354	-14,0%	-437	-17,3%
	Pymes	-24	-6,5%	-31	-8,5%
	Hipotecas	-31	-1,1%	-36	-1,3%
	Resto minorista	-56	-5,8%	-68	-7,1%
<b>Impacto riesgo soberano y otros<sup>2</sup></b>	-46	-0,5%	-131	-1,5%	
<b>DETERIORO BRUTO</b>	<b>-559</b>	<b>-6,4%</b>	<b>-770</b>	<b>-8,8%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>				
	Específicas	155	1,8%	155	1,8%
	Genéricas	36	0,4%	36	0,4%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>	203	2,3%	197	2,3%
	<b>EFECTO IMPOSITIVO</b>	41	0,5%	96	1,1%
	<b>DETERIORO NETO</b>	-124	-1,4%	-287	-3,3%

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% APR 2009	mill. €	% APR 2009	
<b>SITUACIÓN INICIAL 2009</b>					
	Tier 1 dic 2009	755	11,3%	755	11,3%
<b>SITUACIÓN FINAL 2011</b>					
	Deterioro neto	-124	-1,9%	-287	-4,3%
	Dividendos, v. razonable fusiones y otros	0	0,0%	0	0,0%
	Tier 1 dic 2011 sin FROB	630	9,5%	468	7,0%
	FROB comprometido	0	0,0%	0	0,0%
	Tier 1 dic 2011	630	9,5%	468	7,0%
	Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia	Escenario tensionado adverso
<b>PROMEMORIA</b> Ayudas	Ayudas FGD	0
	FROB comprometido	0
	Capital adicional para Tier1 6%	0
	<b>TOTAL</b>	<b>0</b>

## **Template for bank specific publication of the stress test outputs**

Name of bank: CAJA DE AHORROS Y MONTE DE PIEDAD DE ONTINYENT.

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	61
Total regulatory capital	85
Total risk weighted assets	688
Pre-impairment income (including operating expenses)	13
Impairment losses on financial assets in the banking book	-6
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	1,1%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,2%
Tier 1 ratio (%)	8,9 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

#### **Benchmark scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	58
Total regulatory capital after the benchmark scenario	78
Total risk weighted assets after the benchmark scenario	688
Tier 1 ratio (%) after the benchmark scenario	8,4 %

#### **Adverse scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	45
Total regulatory capital after the adverse scenario	65
Total risk weighted assets after the adverse scenario	688
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	20
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-44
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	7,5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,1%
Tier 1 ratio (%) after the adverse scenario	6,6 %

#### **Additional sovereign shock on the adverse scenario at December 31, 2011**

	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	0
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	7,5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,1%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6,6 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	CAJA DE AHORROS Y MONTE DE PIEDAD DE ONTINYENT.	
<b>Reporting date</b>	31-mar-10	

	Gross exposures (net of impairment)	of which		Net exposures (net of impairment)
		Banking book	Trading book	
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece				
Hungary				
Iceland				
Ireland				
Italy				
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal				
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	9,57	9,57		9,57
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

CAJA DE AHORROS Y MONTE DE PIEDAD DE ONTINYENT.

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-52	-5,4%	-66	-6,9%
	Instituciones financieras	0	-0,7%	0	-0,9%
	Empresas	-3	-3,7%	-4	-5,2%
	Promotores y adjudicados	-32	-12,9%	-40	-16,3%
	Pymes	-9	-6,7%	-11	-8,7%
	Hipotecas	-5	-1,2%	-6	-1,4%
	Resto minorista	-5	-5,3%	-6	-6,6%
<b>Impacto riesgo soberano y otros<sup>2</sup></b>	-2	-0,2%	-4	-0,5%	
<b>DETERIORO BRUTO</b>	<b>-55</b>	<b>-5,7%</b>	<b>-71</b>	<b>-7,3%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	16	1,7%	16	1,7%
		<b>Genéricas</b>	11	1,1%	11	1,1%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		21	2,2%	20	2,1%
	<b>EFECTO IMPOSITIVO</b>		2	0,2%	6	0,6%
	<b>DETERIORO NETO</b>		-5	-0,5%	-18	-1,8%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% APR 2009	mill. €	% APR 2009
<b>SITUACIÓN INICIAL 2009</b>				
Tier 1 dic 2009	61	8,9%	61	8,9%
<b>SITUACIÓN FINAL 2011</b>				
Deterioro neto	-5	-0,7%	-18	-2,6%
Dividendos, v. razonable fusiones y otros	2	0,3%	2	0,3%
Tier 1 dic 2011 sin FROB	58	8,4%	45	6,6%
FROB comprometido	0	0,0%	0	0,0%
Tier 1 dic 2011	58	8,4%	45	6,6%
Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% activos	mill. €	% activos
<b>PROMEMORIA</b> Ayudas				
Ayudas FGD	0		0	
FROB comprometido	0		0	
Capital adicional para Tier1 6%	0		0	
<b>TOTAL</b>	<b>0</b>		<b>0</b>	

## **Template for bank specific publication of the stress test outputs**

Name of bank: COLONYA - CAIXA D'ESTALVIS DE POLLENÇA.

### **Actual results**

<b>At December 31, 2009</b>	<b>mln euro</b>
Total Tier 1 capital	18
Total regulatory capital	26
Total risk weighted assets	183
Pre-impairment income (including operating expenses)	5
Impairment losses on financial assets in the banking book	-2
1 yr Loss rate on Corporate exposures (%) <sup>1</sup>	0,9%
1 yr Loss rate on Retail exposures (%) <sup>1</sup>	0,3%
Tier 1 ratio (%)	9,9 %

### **Outcomes of stress test scenarios**

**The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.**

#### **Benchmark scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the benchmark scenario	17
Total regulatory capital after the benchmark scenario	22
Total risk weighted assets after the benchmark scenario	183
Tier 1 ratio (%) after the benchmark scenario	9,1 %

#### **Adverse scenario at December 31, 2011<sup>2</sup>**

	<b>mln euro</b>
Total Tier 1 capital after the adverse scenario	12
Total regulatory capital after the adverse scenario	18
Total risk weighted assets after the adverse scenario	183
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) <sup>2</sup>	6
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario <sup>2</sup>	-14
2 yr cumulative losses on the trading book after the adverse scenario <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario <sup>1, 2</sup>	8,7%
2 yr Loss rate on Retail exposures (%) after the adverse scenario <sup>1, 2</sup>	1,3%
Tier 1 ratio (%) after the adverse scenario	6,6 %

#### **Additional sovereign shock on the adverse scenario at December 31, 2011**

	<b>mln euro</b>
Additional impairment losses on the banking book after the sovereign shock <sup>2</sup>	-1
Additional losses on sovereign exposures in the trading book after the sovereign shock <sup>2</sup>	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	9,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock <sup>1, 2, 3</sup>	1,4%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6,2 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

<sup>1</sup>. Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

<sup>2</sup>. Cumulative for 2010 and 2011

<sup>3</sup>. On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

## **Exposures to central and local governments**

**Banking group's exposure on a consolidated basis**

**Amount in million reporting currency**

<b>Name of bank</b>	COLONYA - CAIXA D'ESTALVIS DE POLLENÇA	
<b>Reporting date</b>	31-mar-10	

	Gross exposures (net of impairment)	of which		Net exposures (net of impairment)
		Banking book	Trading book	
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece				
Hungary				
Iceland				
Ireland				
Italy				
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal				
Romania				
Slovakia				
Slovenia				
<b>Spain</b>	24	24		24
Sweden				
United Kingdom				

## Pruebas de resistencia 2010-2011

COLONYA - CAIXA D'ESTALVIS DE POLLENSA.

	Escenario tensionado de referencia		Escenario tensionado adverso		
	mill. €	% activos	mill. €	% activos	
<b>BLOQUE A</b> Deterioro bruto acumulado 2010-2011	<b>Activos crediticios<sup>1</sup></b>	-16	-5,5%	-21	-7,2%
	Instituciones financieras	0	-0,6%	0	-0,7%
	Empresas	0	0,0%	0	0,0%
	Promotores y adjudicados	-10	-11,3%	-13	-15,0%
	Pymes	-3	-6,1%	-4	-8,2%
	Hipotecas	-2	-1,3%	-2	-1,5%
	Resto minorista	-1	-6,1%	-2	-7,3%
	<b>Impacto riesgo soberano y otros<sup>2</sup></b>	0	-0,1%	-1	-0,5%
<b>DETERIORO BRUTO</b>	<b>-16</b>	<b>-5,6%</b>	<b>-22</b>	<b>-7,7%</b>	

<sup>1</sup> Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

<sup>2</sup> En otros se incluye cartera de negociación y renta variable disponible para la venta

<b>BLOQUE B</b> Recursos disponibles acumulado 2010-2011	<b>PROVISIONES</b>	<b>Específicas</b>	4	1,3%	4	1,3%
		<b>Genéricas</b>	3	1,1%	3	1,1%
	<b>MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS</b>		7	2,4%	6	2,1%
	<b>EFECTO IMPOSITIVO</b>		1	0,2%	2	0,8%
	<b>DETERIORO NETO</b>		-2	-0,5%	-7	-2,4%

	Escenario tensionado de referencia		Escenario tensionado adverso	
	mill. €	% APR 2009	mill. €	% APR 2009
<b>SITUACIÓN INICIAL 2009</b>				
Tier 1 dic 2009	18	9,9%	18	9,9%
<b>SITUACIÓN FINAL 2011</b>				
Deterioro neto	-2	-0,9%	-7	-3,8%
Dividendos, v. razonable fusiones y otros	0	0,0%	0	0,0%
Tier 1 dic 2011 sin FROB	17	9,1%	11	6,2%
FROB comprometido	0	0,0%	0	0,0%
Tier 1 dic 2011	17	9,1%	11	6,2%
Capital adicional para Tier1 6%	0	0,0%	0	0,0%

	Escenario tensionado de referencia	Escenario tensionado adverso
Ayudas FGD	0	0
FROB comprometido	0	0
Capital adicional para Tier1 6%	0	0
<b>TOTAL</b>	<b>0</b>	<b>0</b>

**PROMEMORIA**  
Ayudas