BANCO DE ESPAÑA
Eurosistema

23.07.2010

Pruebas de resistencia 2010-2011: resultados individuales

LISTADO DE ENTIDADES

Grupo Santander

Grupo BBVA

[Júpiter]: 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 Ávila; Caja de Ahorros y Monte de Piedad de Segovia; Caja de Ahorros de la Rioja

[Caixa]: Caja de Ahorros y Pensiones de Barcelona (La Caixa); Caixa d'Estalvis de Girona

[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

Banco Popular Español, S.A.

Banco de Sabadell, S.A.

[Diada]: Caixa d'Estalvis de Catalunya; Caixa d'Estalvis de Manresa

[Breogán]: Caja de Ahorros de Galicia; Caixa de Aforros de Vigo, Ourense e Pontevedra (Caixanova)

[Mare Nostrum]: Caja de Ahorros de Murcia; Caixa d'Estalvis del Penedes; Caja de Ahorros y Monte de Piedad de las Baleares (Sa Nostra); Caja General de Ahorros de Granada

Bankinter, S.A.

[Espiga]: Caja de Ahorros de Salamanca y Soria (Caja Duero); Caja de España de Inversiones Caja de Ahorros y Monte de Piedad (Caja España)

[Banca Cívica]: Caja de Ahorros y M.P. de Navarra; Caja de Ahorros Municipal de Burgos; Caja General de Ahorros de Canarias (Caja Canarias)

Caja de Ahorros y Monte de Piedad de Zaragoza, Aragón y Rioja (Ibercaja)

M.P. y C.A. de Ronda, Cádiz, Almería, Málaga, Antequera y Jaén (Unicaja)

Banco Pastor, S.A.

[Caja Sol]: Monte de Piedad y Caja de Ahorros San Fernando de Huelva, Jerez y Sevilla (Caja Sol); Caja de Ahorro Provincial de Guadalajara

Bilbao Bizkaia Kutxa, Aurrezki Kutxa Eta Bahitetxea

[Unnim]: Caixa d'Estalvis de Sabadell; Caixa d'Estalvis deTerrassa; Caixa d'Estalvis Comarcal de Manlleu

Caja de Ahorros y Monte de Piedad de Gipuzkoa y San Sebastián (Kutxa)

[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

Caja de Ahorros y Monte de Piedad de Córdoba (Caja Sur)

Banca March, S.A.

Banco Guipuzcoano, S.A.

Caja de Ahorros de Vitoria y Álava (Caja Vital Kutxa)

Caja de Ahorros y Monte de Piedad de Ontinyent

Colonya – Caixa d'Estalvis de Pollença

Template for bank specific publication of the stress test outputs

Name of bank: GRUPO SANTANDER

Actual results	
At December 31, 2009	**mln euro**
Total Tier 1 capital	56.005
Total regulatory capital	80.720
Total risk weighted assets	562.616
Pre-impairment income (including operating expenses)	22.960
Impairment losses on financial assets in the banking book	-9.978
1 yr Loss rate on Corporate exposures (%)[1]	0,9%
1 yr Loss rate on Retail exposures (%)[1]	1,4%
Tier 1 ratio (%)	10,0 %

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[2]	**mln euro**
Total Tier 1 capital after the benchmark scenario	63.869
Total regulatory capital after the benchmark scenario	83.998
Total risk weighted assets after the benchmark scenario	579.621
Tier 1 ratio (%) after the benchmark scenario	11,0 %

Adverse scenario at December 31, 2011[2]	**mln euro**
Total Tier 1 capital after the adverse scenario	59.473
Total regulatory capital after the adverse scenario	78.914
Total risk weighted assets after the adverse scenario	585.346
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	45.737
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-27.851
2 yr cumulative losses on the trading book after the adverse scenario[2]	-308
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2,4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	3,6%
Tier 1 ratio (%) after the adverse scenario	10,2 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln euro**
Additional impairment losses on the banking book after the sovereign shock[2]	-2.255
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-907
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2,7%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3,9%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10,0 %
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

Name of bank	GRUPO SANTANDER
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	Net exposures (net of impairment)
Austria	264		242	242
Belgium	250		84	84
Bulgaria			-10	-10
Cyprus				
Czech Republic				
Denmark			-2	-2
Estonia				
Finland			-2	-2
France	1.826	1.081	478	1.559
Germany	1.524		-461	-461
Greece	513		300	300
Hungary	40		0	0
Iceland				
Ireland	16		9	9
Italy	1.184		433	433
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands	691	3	403	406
Norway			-2	-2
Poland	31	4	0	4
Portugal	5.118	3.658	1.206	4.864
Romania				
Slovakia				
Slovenia				
Spain	50.642	40.787	7.715	48.502
Sweden			-2	-2
United Kingdom	4.561	1.003	3.410	4.413

Pruebas de resistencia 2010-2011

GRUPO SANTANDER

			Escenario tensionado de referencia		Escenario tensionado adverso	
			mill. €	% activos	mill. €	% activos
BLOQUE A Deterioro bruto acumulado 2010-2011	**Activos crediticios[1]**		-39,294	-4.0%	-44,180	-4.5%
		Instituciones financieras	-788	-0.7%	-848	-0.9%
		Empresas	-5,594	-2.6%	-6,679	-3.1%
		Promotores y adjudicados	-5,197	-13.6%	-5,819	-15.2%
		Pymes	-4,698	-5.9%	-5,404	-6.7%
		Hipotecas	-3,632	-1.2%	-3,911	-1.3%
		Resto minorista	-19,385	-12.7%	-21,519	-14.1%
	Impacto riesgo soberano y otros[2]		-1,562	-0.2%	-6,108	-0.6%
	DETERIORO BRUTO		**-40,856**	**-4.1%**	**-50,288**	**-5.1%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B Recursos disponibles acumulado 2010-2011	**PROVISIONES**	**Específicas**	14,052	1.4%	14,052	1.4%
		Genéricas	6,727	0.7%	6,727	0.7%
	MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		49,196	5.0%	43,599	4.4%
	EFECTO IMPOSITIVO		-6,701	-0.7%	-3,114	-0.3%
	SUPERÁVIT		22,419	2.3%	10,976	1.1%

		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	56,005	10.0%	56,005	10.0%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	Superávit	22,419	3.9%	10,976	1.9%
	Dividendos, v. razonable fusiones y otros	-14,555	-2.5%	-8,730	-1.5%
	Tier 1 dic 2011 sin FROB	63,869	11.0%	58,251	10.0%
	FROB comprometido	0	0.0%	0	0.0%
	Tier 1 dic 2011	63,869	11.0%	58,251	10.0%
	Capital adicional para Tier1 6%	0	0.0%	0	0.0%

		Escenario tensionado de referencia	Escenario tensionado adverso
PROMEMORIA Ayudas	**Ayudas FGD**	0	0
	FROB comprometido	0	0
	Capital adicional para Tier1 6%	0	0
	TOTAL	0	0

Template for bank specific publication of the stress test outputs

Name of bank: GRUPO BBVA

Actual results

At December 31, 2009	**mln euro**
Total Tier 1 capital	27.255
Total regulatory capital	39.440
Total risk weighted assets	290.062
Pre-impairment income (including operating expenses)	12.308
Impairment losses on financial assets in the banking book	-5.473
1 yr Loss rate on Corporate exposures (%)[1]	0,7%
1 yr Loss rate on Retail exposures (%)[1]	2,1%
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[2]	**mln euro**
Total Tier 1 capital after the benchmark scenario	32.028
Total regulatory capital after the benchmark scenario	42.493
Total risk weighted assets after the benchmark scenario	300.842
Tier 1 ratio (%) after the benchmark scenario	10,6%

Adverse scenario at December 31, 2011[2]	**mln euro**
Total Tier 1 capital after the adverse scenario	29.994
Total regulatory capital after the adverse scenario	39.967
Total risk weighted assets after the adverse scenario	311.126
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	21.768
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-12.093
2 yr cumulative losses on the trading book after the adverse scenario[2]	-113
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	1,7%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	3,8%
Tier 1 ratio (%) after the adverse scenario	9,6%

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln euro**
Additional impairment losses on the banking book after the sovereign shock[2]	-1.505
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-1.223
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2,1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	4,1%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	9,3%
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

Name of bank	GRUPO BBVA
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	Net exposures (net of impairment)
Austria	118	118		8
Belgium	579	578	1	476
Bulgaria				
Cyprus				
Czech Republic	15	15		15
Denmark				
Estonia				
Finland	487		487	487
France	2.191	2.175	16	864
Germany	1.693	152	1.541	713
Greece	293	293		293
Hungary	203	203		203
Iceland				
Ireland	16	15	1	16
Italy	6.230	4.965	1.265	5.001
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands	2		2	2
Norway				
Poland	169	169		169
Portugal	646	643	3	629
Romania				
Slovakia				
Slovenia				
Spain	52.131	43.566	8.565	43.991
Sweden				
United Kingdom	2		2	2

Pruebas de resistencia 2010-2011

GRUPO BBVA

			Escenario tensionado de referencia		Escenario tensionado adverso	
			mill. €	% activos	mill. €	% activos
BLOQUE A Deterioro bruto acumulado 2010-2011	**Activos crediticios[1]**		-18.233	-4,5%	-20.196	-4,9%
		Instituciones financieras	-66	-0,3%	-69	-0,3%
		Empresas	-4.007	-2,6%	-4.712	-3,1%
		Promotores y adjudicados	-3.177	-10,5%	-3.451	-11,4%
		Pymes	-1.197	-3,1%	-1.406	-3,7%
		Hipotecas	-3.157	-3,1%	-3.440	-3,4%
		Resto minorista	-6.629	-10,9%	-7.118	-11,7%
	Impacto riesgo soberano y otros[2]		-1.245	-0,3%	-4.884	-1,1%
	DETERIORO BRUTO		**-19.478**	**-4,5%**	**-25.080**	**-5,7%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B Recursos disponibles acumulado 2010-2011	**PROVISIONES**	**Específicas**	7.152	1,6%	7.152	1,6%
		Genéricas	2.995	0,7%	2.995	0,7%
	MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		21.083	4,8%	20.470	4,7%
	EFECTO IMPOSITIVO		-2.963	-0,7%	-1.313	-0,3%
	SUPERÁVIT		8.789	2,0%	4.224	1,0%

		Escenario de referencia		Escenario adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	27.255	9,4%	27.255	9,4%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	Superávit	8.789	2,9%	4.224	1,4%
	Dividendos, v. razonable fusiones y otros	-4.016	-1,3%	-2.561	-0,8%
	Tier 1 dic 2011 sin FROB	32.028	10,6%	28.918	9,3%
	FROB comprometido	0	0,0%	0	0,0%
	Tier 1 dic 2011	32.028	10,6%	28.918	9,3%
	Capital adicional para Tier1 6%	0	0,0%	0	0,0%

		Escenario de referencia	Escenario adverso
PROMEMORIA Ayudas	**Ayudas FGD**	0	0
	FROB comprometido	0	0
	Capital adicional para Tier1 6%	0	0
	TOTAL	0	0

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

At December 31, 2009	mln euro
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 (%)[1]	1,3%
1 yr Loss rate on Retail exposures (%)[1]	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.

Benchmark scenario at December 31, 2011[2]	mln euro
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 %

Adverse scenario at December 31, 2011[2]	mln euro
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)[2]	5.543
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-17.583
2 yr cumulative losses on the trading book after the adverse scenario[2]	-161
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8,6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,3%
Tier 1 ratio (%) after the adverse scenario	6,8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-1.498
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-39
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9,4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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

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
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	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 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.

			Escenario tensionado de referencia		Escenario tensionado adverso	
			mill. €	% activos	mill. €	% activos
BLOQUE A Deterioro bruto acumulado 2010-2011	**Activos crediticios[1]**		-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%
	Impacto riesgo soberano y otros[2]		-1.343	-0,5%	-4.077	-1,4%
	DETERIORO BRUTO		**-19.506**	**-6,8%**	**-26.428**	**-9,3%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

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

		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	19.244	8,6%	19.244	8,6%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	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
PROMEMORIA Ayudas	**Ayudas FGD**	0	0
	FROB comprometido	4.465	4.465
	Capital adicional para Tier1 6%	0	0
	TOTAL	4.465	4.465

Template for bank specific publication of the stress test outputs

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

Actual results

At December 31, 2009	mln euro
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 (%)[1]	1,6%
1 yr Loss rate on Retail exposures (%)[1]	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.

Benchmark scenario at December 31, 2011[2]	mln euro
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 %

Adverse scenario at December 31, 2011[2]	mln euro
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)[2]	6.825
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-13.448
2 yr cumulative losses on the trading book after the adverse scenario[2]	-95
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,4%
Tier 1 ratio (%) after the adverse scenario	8,5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-1.223
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-502
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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	-

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 (euros)

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

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	Net exposures (net of impairment)
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				
Spain	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 DÉSTALVIS DE GIRONA.

BLOQUE A — Deterioro bruto acumulado 2010-2011

		Escenario tensionado de referencia		Escenario tensionado adverso	
		mill. €	% activos	mill. €	% activos
Activos crediticios[1]		-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%
Impacto riesgo soberano y otros[2]		-1.570	-0,7%	-4.705	-2,1%
DETERIORO BRUTO		**-13.604**	**-6,0%**	**-19.723**	**-8,7%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B — Recursos disponibles acumulado 2010-2011

PROVISIONES	**Específicas**	2.582	1,1%	2.582	1,1%
	Genéricas	1.874	0,8%	1.874	0,8%
MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		9.906	4,4%	9.547	4,2%
EFECTO IMPOSITIVO		-190	-0,1%	1.430	0,6%
DETERIORO NETO		569	0,3%	-4.290	-1,9%

BLOQUE C — Impacto sobre los recursos propios Tier 1

	Escenario tensionado de referencia		Escenario tensionado adverso	
SITUACIÓN INICIAL 2009	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
Tier 1 dic 2009	16.800	10,3%	16.800	10,3%
SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
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%

PROMEMORIA — Ayudas

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

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

At December 31, 2009	mln euro
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 (%)[1]	2,7%
1 yr Loss rate on Retail exposures (%)[1]	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[2]	mln euro
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[2]	mln euro
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)[2]	1.253
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-8.162
2 yr cumulative losses on the trading book after the adverse scenario[2]	-11
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,7%
Tier 1 ratio (%) after the adverse scenario	8,4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-648
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-7
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9,8%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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	-

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

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
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	6.245	5.938	31	5.887
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.

BLOQUE A – Deterioro bruto acumulado 2010-2011

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

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B – Recursos disponibles acumulado 2010-2011

PROVISIONES	**Específicas**	3.091	2,6%	3.091	2,6%
	Genéricas	1.072	0,9%	1.072	0,9%
MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		1.330	1,1%	1.264	1,1%
EFECTO IMPOSITIVO		1.044	0,9%	1.891	1,6%
DETERIORO NETO		-3.133	-2,7%	-5.673	-4,9%

BLOQUE C – Impacto sobre los recursos propios Tier 1

	Escenario tensionado de referencia		Escenario tensionado adverso	
SITUACIÓN INICIAL 2009	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
Tier 1 dic 2009	8.087	9,3%	8.087	9,3%
SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
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%

PROMEMORIA – Ayudas

	Escenario tensionado de referencia	Escenario tensionado adverso
Ayudas FGD	3.775	3.775
FROB comprometido	1.493	1.493
Capital adicional para Tier1 6%	0	0
TOTAL	5.268	5.268

Template for bank specific publication of the stress test outputs

Name of bank: BANCO POPULAR ESPAÑOL, S.A.

Actual results	
At December 31, 2009	**mln euro**
Total Tier 1 capital	8.457
Total regulatory capital	8.891
Total risk weighted assets	92.571
Pre-impairment income (including operating expenses)	2.762
Impairment losses on financial assets in the banking book	-1.739
1 yr Loss rate on Corporate exposures (%)[1]	1,9%
1 yr Loss rate on Retail exposures (%)[1]	0,4%
Tier 1 ratio (%)	9,1 %

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[2]	**mln euro**
Total Tier 1 capital after the benchmark scenario	8.536
Total regulatory capital after the benchmark scenario	8.694
Total risk weighted assets after the benchmark scenario	92.571
Tier 1 ratio (%) after the benchmark scenario	9,2 %

Adverse scenario at December 31, 2011[2]	**mln euro**
Total Tier 1 capital after the adverse scenario	6.944
Total regulatory capital after the adverse scenario	7.102
Total risk weighted assets after the adverse scenario	92.571
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	4.498
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-7.508
2 yr cumulative losses on the trading book after the adverse scenario[2]	-57
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	9,0%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,8%
Tier 1 ratio (%) after the adverse scenario	7,5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln euro**
Additional impairment losses on the banking book after the sovereign shock[2]	-630
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-4
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9,5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2,4%
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	-

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

Name of bank	BANCO POPULAR ESPAÑOL, S.A.
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece				
Hungary				
Iceland				
Ireland				
Italy	209	209		209
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal	657	657		657
Romania				
Slovakia				
Slovenia				
Spain	7.574	7.558	16	7.574
Sweden				
United Kingdom				

Pruebas de resistencia 2010-2011

BANCO POPULAR ESPAÑOL, S.A.

			Escenario tensionado de referencia		Escenario tensionado adverso	
			mill. €	**% activos**	**mill. €**	**% activos**
BLOQUE A Deterioro bruto acumulado 2010-2011	**Activos crediticios[1]**		-8.697	-7,3%	-10.560	-8,8%
		Instituciones financieras	-90	-0,5%	-112	-0,7%
		Empresas	-459	-4,0%	-627	-5,5%
		Promotores y adjudicados	-5.893	-15,0%	-6.950	-17,7%
		Pymes	-1.657	-6,7%	-2.165	-8,8%
		Hipotecas	-274	-1,3%	-308	-1,4%
		Resto minorista	-324	-5,6%	-398	-6,8%
	Impacto riesgo soberano y otros[2]		-100	-0,1%	-826	-0,7%
	DETERIORO BRUTO		**-8.797**	**-7,3%**	**-11.386**	**-9,5%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B Recursos disponibles acumulado 2010-2011	**PROVISIONES**	**Específicas**	2.337	1,9%	2.337	1,9%
		Genéricas	850	0,7%	850	0,7%
	MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		5.785	4,8%	5.548	4,6%
	EFECTO IMPOSITIVO		-44	0,0%	663	0,6%
	DETERIORO NETO		131	0,1%	-1.988	-1,7%

		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	8.457	9,1%	8.457	9,1%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	Deterioro neto	131	0,1%	-1.988	-2,1%
	Dividendos, v. razonable fusiones y otros	-53	-0,1%	0	0,0%
	Tier 1 dic 2011 sin FROB	8.536	9,2%	6.469	7,0%
	FROB comprometido	0	0,0%	0	0,0%
	Tier 1 dic 2011	8.536	9,2%	6.469	7,0%
	Capital adicional para Tier1 6%	0	0,0%	0	0,0%

		Escenario tensionado de referencia	Escenario tensionado adverso
PROMEMORIA Ayudas	**Ayudas FGD**	0	0
	FROB comprometido	0	0
	Capital adicional para Tier1 6%	0	0
	TOTAL	0	0

Template for bank specific publication of the stress test outputs

Name of bank: BANCO DE SABADELL, S.A.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	5.211
Total regulatory capital	6.151
Total risk weighted assets	57.958
Pre-impairment income (including operating expenses)	1.326
Impairment losses on financial assets in the banking book	-611
1 yr Loss rate on Corporate exposures (%)[1]	0,3%
1 yr Loss rate on Retail exposures (%)[1]	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[2]	mln euro
Total Tier 1 capital after the benchmark scenario	5.554
Total regulatory capital after the benchmark scenario	6.024
Total risk weighted assets after the benchmark scenario	57.958
Tier 1 ratio (%) after the benchmark scenario	9,6 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	4.482
Total regulatory capital after the adverse scenario	4.952
Total risk weighted assets after the adverse scenario	57.958
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2.085
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-4.029
2 yr cumulative losses on the trading book after the adverse scenario[2]	-36
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	6,4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,0%
Tier 1 ratio (%) after the adverse scenario	7,7 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-382
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1,5%
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	-

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

Name of bank	BANCO DE SABADELL, S.A.
Reporting date	31-mar-10

	Gross exposures (net of impairment)			**Net exposures (net of impairment)**
		of which Banking book	of which Trading book	
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France	53	53		53
Germany				
Greece				
Hungary				
Iceland				
Ireland				
Italy				
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland	28	28		28
Portugal	105	105		105
Romania				
Slovakia				
Slovenia				
Spain	4.869	4.869		4.869
Sweden				
United Kingdom				

Pruebas de resistencia 2010-2011

BANCO DE SABADELL, S.A.

			Escenario tensionado de referencia		Escenario tensionado adverso	
			mill. €	% activos	mill. €	% activos
BLOQUE A Deterioro bruto acumulado 2010-2011	**Activos crediticios[1]**		-4.609	-5,9%	-5.752	-7,4%
		Instituciones financieras	-67	-0,8%	-80	-0,9%
		Empresas	-660	-4,1%	-894	-5,6%
		Promotores y adjudicados	-2.001	-14,9%	-2.364	-17,6%
		Pymes	-1.556	-6,6%	-2.041	-8,7%
		Hipotecas	-115	-0,9%	-135	-1,0%
		Resto minorista	-210	-8,3%	-238	-9,5%
	Impacto riesgo soberano y otros[2]		-230	-0,3%	-820	-1,1%
	DETERIORO BRUTO		**-4.839**	**-6,2%**	**-6.572**	**-8,5%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B Recursos disponibles acumulado 2010-2011	**PROVISIONES**	**Específicas**	1.719	2,2%	1.719	2,2%
		Genéricas	407	0,5%	407	0,5%
	MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		2.795	3,6%	2.685	3,5%
	EFECTO IMPOSITIVO		-20	0,0%	440	0,6%
	DETERIORO NETO		61	0,1%	-1.321	-1,7%

		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	5.211	9,0%	5.211	9,0%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	Deterioro neto	61	0,1%	-1.321	-2,3%
	Dividendos, v. razonable fusiones y otros	282	0,5%	306	0,5%
	Tier 1 dic 2011 sin FROB	5.554	9,6%	4.196	7,2%
	FROB comprometido	0	0,0%	0	0,0%
	Tier 1 dic 2011	5.554	9,6%	4.196	7,2%
	Capital adicional para Tier1 6%	0	0,0%	0	0,0%

		Escenario tensionado de referencia	Escenario tensionado adverso
PROMEMORIA Ayudas	**Ayudas FGD**	0	0
	FROB comprometido	0	0
	Capital adicional para Tier1 6%	0	0
	TOTAL	0	0

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

At December 31, 2009	**mln euro**
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 (%)[1]	0,3%
1 yr Loss rate on Retail exposures (%)[1]	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.

Benchmark scenario at December 31, 2011[2]	**mln euro**
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 %

Adverse scenario at December 31, 2011[2]	**mln euro**
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)[2]	730
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-4.877
2 yr cumulative losses on the trading book after the adverse scenario[2]	-36
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	9,5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,6%
Tier 1 ratio (%) after the adverse scenario	4,5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln euro**
Additional impairment losses on the banking book after the sovereign shock[2]	-381
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-5
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	10,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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

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

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

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	**4.072**	**3.756**	**10**	**4.072**
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
BLOQUE A Deterioro bruto acumulado 2010-2011	**Activos crediticios[1]**		-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%
	Impacto riesgo soberano y otros[2]		-202	-0,3%	-770	-1,0%
	DETERIORO BRUTO		**-6.152**	**-7,8%**	**-7.766**	**-9,8%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

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

		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	3.470	6,6%	3.470	6,6%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	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
PROMEMORIA Ayudas	**Ayudas FGD**	0	0
	FROB comprometido	1.250	1.250
	Capital adicional para Tier1 6%	0	1.032
	TOTAL	1.250	2.282

Template for bank specific publication of the stress test outputs

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

Actual results

At December 31, 2009	**mln euro**
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 (%)[1]	1,6%
1 yr Loss rate on Retail exposures (%)[1]	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.

Benchmark scenario at December 31, 2011[2]	**mln euro**
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 %

Adverse scenario at December 31, 2011[2]	**mln euro**
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)[2]	1.032
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-4.741
2 yr cumulative losses on the trading book after the adverse scenario[2]	-11
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8,4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,6%
Tier 1 ratio (%) after the adverse scenario	7,8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln euro**
Additional impairment losses on the banking book after the sovereign shock[2]	-373
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9,2%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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	-

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

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

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	3.273	3.273		3.273
Sweden				
United Kingdom				

Pruebas de resistencia 2010-2011

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

BLOQUE A
Deterioro bruto acumulado 2010-2011

		Escenario tensionado de referencia		Escenario tensionado adverso	
		mill. €	% activos	mill. €	% activos
Activos crediticios[1]		-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%
Impacto riesgo soberano y otros[2]		-477	-0,7%	-1.277	-1,9%
DETERIORO BRUTO		**-5.258**	**-7,9%**	**-7.167**	**-10,8%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B
Recursos disponibles acumulado 2010-2011

		Escenario tensionado de referencia: mill. €	Escenario tensionado de referencia: % activos	Escenario tensionado adverso: mill. €	Escenario tensionado adverso: % activos
PROVISIONES	**Específicas**	1.880	2,8%	1.880	2,8%
	Genéricas	162	0,2%	162	0,2%
MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		991	1,5%	937	1,4%
EFECTO IMPOSITIVO		556	0,8%	1.047	1,6%
DETERIORO NETO		-1.668	-2,5%	-3.141	-4,7%

BLOQUE C
Impacto sobre los recursos propios Tier 1

	Escenario tensionado de referencia		Escenario tensionado adverso	
SITUACIÓN INICIAL 2009	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
Tier 1 dic 2009	5.035	8,6%	5.035	8,6%
SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
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%

PROMEMORIA
Ayudas

	Escenario tensionado de referencia	Escenario tensionado adverso
Ayudas FGD	0	0
FROB comprometido	1.162	1.162
Capital adicional para Tier1 6%	0	0
TOTAL	1.162	1.162

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

At December 31, 2009	mln euro
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 (%)[1]	1,1%
1 yr Loss rate on Retail exposures (%)[1]	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[2]	mln euro
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[2]	mln euro
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)[2]	1.385
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-3.998
2 yr cumulative losses on the trading book after the adverse scenario[2]	-9
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	9,4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,3%
Tier 1 ratio (%) after the adverse scenario	7,6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-367
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-1
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	10,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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	-

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

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
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	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
BLOQUE A Deterioro bruto acumulado 2010-2011	**Activos crediticios[1]**		-4.320	-6,9%	-5.336	-8,5%
		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%
	Impacto riesgo soberano y otros[2]		-283	-0,5%	-904	-1,4%
	DETERIORO BRUTO		**-4.603**	**-7,4%**	**-6.240**	**-10,0%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

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

		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	4.129	9,0%	4.129	9,0%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	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
PROMEMORIA Ayudas	**Ayudas FGD**	0	0
	FROB comprometido	916	916
	Capital adicional para Tier1 6%	0	0
	TOTAL	916	916

Template for bank specific publication of the stress test outputs

Name of bank: BANKINTER, S.A.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	2.291
Total regulatory capital	3.171
Total risk weighted assets	30.659
Pre-impairment income (including operating expenses)	599
Impairment losses on financial assets in the banking book	-250
1 yr Loss rate on Corporate exposures (%)[1]	1,1%
1 yr Loss rate on Retail exposures (%)[1]	0,2%
Tier 1 ratio (%)	7,5 %

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[2]	mln euro
Total Tier 1 capital after the benchmark scenario	2.574
Total regulatory capital after the benchmark scenario	3.246
Total risk weighted assets after the benchmark scenario	30.665
Tier 1 ratio (%) after the benchmark scenario	8,4 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	2.336
Total regulatory capital after the adverse scenario	3.008
Total risk weighted assets after the adverse scenario	30.665
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	1.018
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1.091
2 yr cumulative losses on the trading book after the adverse scenario[2]	-80
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	4,6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,0%
Tier 1 ratio (%) after the adverse scenario	7,6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-265
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-163
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	5,1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1,5%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6,8 %
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

Name of bank	BANKINTER, S.A.
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
Austria				
Belgium	13	13		13
Bulgaria				
Cyprus				
Czech Republic				
Denmark	2	2		2
Estonia				
Finland				
France	390	390		390
Germany	175	175		175
Greece				
Hungary				
Iceland				
Ireland				
Italy	69		69	69
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands	15	15		15
Norway				
Poland				
Portugal				
Romania				
Slovakia				
Slovenia				
Spain	1.735	1.735		1.735
Sweden				
United Kingdom				

Pruebas de resistencia 2010-2011

BANKINTER, S.A.

			Escenario tensionado de referencia		Escenario tensionado adverso	
			mill. €	% activos	mill. €	% activos
BLOQUE A Deterioro bruto acumulado 2010-2011	**Activos crediticios[1]**		-1.561	-3,1%	-1.943	-3,8%
		Instituciones financieras	-58	-0,8%	-69	-1,0%
		Empresas	-332	-4,4%	-442	-5,8%
		Promotores y adjudicados	-272	-16,8%	-312	-19,3%
		Pymes	-491	-6,9%	-634	-9,0%
		Hipotecas	-182	-0,8%	-210	-0,9%
		Resto minorista	-227	-5,8%	-276	-7,1%
	Impacto riesgo soberano y otros[2]		-55	-0,1%	-533	-1,0%
	DETERIORO BRUTO		**-1.616**	**-3,2%**	**-2.477**	**-4,9%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B Recursos disponibles acumulado 2010-2011	**PROVISIONES**	**Específicas**	482	0,9%	482	0,9%
		Genéricas	397	0,8%	397	0,8%
	MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		1.367	2,7%	1.313	2,6%
	EFECTO IMPOSITIVO		-157	-0,3%	71	0,1%
	DETERIORO NETO		472	0,9%	-214	-0,4%

		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	2.291	7,5%	2.291	7,5%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	Deterioro neto	472	1,5%	-214	-0,7%
	Dividendos, v. razonable fusiones y otros	-189	-0,6%	0	0,0%
	Tier 1 dic 2011 sin FROB	2.574	8,4%	2.077	6,8%
	FROB comprometido	0	0,0%	0	0,0%
	Tier 1 dic 2011	2.574	8,4%	2.077	6,8%
	Capital adicional para Tier1 6%	0	0,0%	0	0,0%

		Escenario tensionado de referencia	Escenario tensionado adverso
PROMEMORIA Ayudas	**Ayudas FGD**	0	0
	FROB comprometido	0	0
	Capital adicional para Tier1 6%	0	0
	TOTAL	0	0

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).

Actual results

At December 31, 2009	**mln euro**
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 (%)[1]	2,7%
1 yr Loss rate on Retail exposures (%)[1]	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.

Benchmark scenario at December 31, 2011[2]	**mln euro**
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 %

Adverse scenario at December 31, 2011[2]	**mln euro**
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)[2]	431
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-2.089
2 yr cumulative losses on the trading book after the adverse scenario[2]	-15
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	7,1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,3%
Tier 1 ratio (%) after the adverse scenario	6,1 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln euro**
Additional impairment losses on the banking book after the sovereign shock[2]	-217
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-2
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	8,1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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

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

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)
Reporting date	31-mar-10

	Gross exposures (net of impairment)			**Net exposures (net of impairment)**
		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	11	11		11
Romania				
Slovakia				
Slovenia				
Spain	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).

BLOQUE A
Deterioro bruto acumulado 2010-2011

		Escenario tensionado de referencia		Escenario tensionado adverso	
		mill. €	% activos	mill. €	% activos
Activos crediticios[1]		-2.502	-6,4%	-3.018	-7,7%
	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%
Impacto riesgo soberano y otros[2]		-287	-0,7%	-764	-2,0%
DETERIORO BRUTO		**-2.789**	**-7,1%**	**-3.782**	**-9,7%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B
Recursos disponibles acumulado 2010-2011

PROVISIONES	**Específicas**	1.106	2,8%	1.106	2,8%
	Genéricas	353	0,9%	353	0,9%
MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		373	1,0%	350	0,9%
EFECTO IMPOSITIVO		239	0,6%	493	1,3%
DETERIORO NETO		-718	-1,8%	-1.480	-3,8%

BLOQUE C
Impacto sobre los recursos propios Tier 1

	Escenario tensionado de referencia		Escenario tensionado adverso	
SITUACIÓN INICIAL 2009	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
Tier 1 dic 2009	2.475	8,6%	2.475	8,6%
SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
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%

PROMEMORIA
Ayudas

	Escenario tensionado de referencia	Escenario tensionado adverso
Ayudas FGD	0	0
FROB comprometido	525	525
Capital adicional para Tier1 6%	0	127
TOTAL	525	652

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.

Actual results

At December 31, 2009	mln euro
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 (%)[1]	1,2%
1 yr Loss rate on Retail exposures (%)[1]	0,3%
Tier 1 ratio (%)	9,6 %

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.

Benchmark scenario at December 31, 2011[2]	mln euro
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 %

Adverse scenario at December 31, 2011[2]	mln euro
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)[2]	645
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-2.549
2 yr cumulative losses on the trading book after the adverse scenario[2]	-2
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	7,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,3%
Tier 1 ratio (%) after the adverse scenario	5,2 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-224
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	8,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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

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

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
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	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.

BLOQUE A
Deterioro bruto acumulado 2010-2011

		Escenario tensionado de referencia		Escenario tensionado adverso	
		mill. €	% activos	mill. €	% activos
Activos crediticios[1]		-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%
Impacto riesgo soberano y otros[2]		-356	-0,9%	-898	-2,2%
DETERIORO BRUTO		**-2.696**	**-6,7%**	**-3.846**	**-9,5%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B
Recursos disponibles acumulado 2010-2011

PROVISIONES	**Específicas**	820	2,0%	820	2,0%
	Genéricas	251	0,6%	251	0,6%
MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		596	1,5%	562	1,4%
EFECTO IMPOSITIVO		257	0,6%	553	1,4%
DETERIORO NETO		-772	-1,9%	-1.660	-4,1%

BLOQUE C
Impacto sobre los recursos propios Tier 1

	Escenario tensionado de referencia		Escenario tensionado adverso	
SITUACIÓN INICIAL 2009	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
Tier 1 dic 2009	2.900	9,6%	2.900	9,6%
SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
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%

PROMEMORIA
Ayudas

	Escenario tensionado de referencia	Escenario tensionado adverso
Ayudas FGD	0	0
FROB comprometido	0	0
Capital adicional para Tier1 6%	0	406
TOTAL	0	406

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

At December 31, 2009	**mln euro**
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 (%)[1]	1,1%
1 yr Loss rate on Retail exposures (%)[1]	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[2]	**mln euro**
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[2]	**mln euro**
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)[2]	770
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1.585
2 yr cumulative losses on the trading book after the adverse scenario[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8,1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0,9%
Tier 1 ratio (%) after the adverse scenario	7,3 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln euro**
Additional impairment losses on the banking book after the sovereign shock[2]	-214
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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	-

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

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

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	1.937	1.934	2	1.937
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**
BLOQUE A Deterioro bruto acumulado 2010-2011	**Activos crediticios[1]**		-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%
	Impacto riesgo soberano y otros[2]		-109	-0,3%	-421	-1,1%
	DETERIORO BRUTO		**-2.000**	**-5,1%**	**-2.766**	**-7,1%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

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

		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	2.369	9,4%	2.369	9,4%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	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
PROMEMORIA Ayudas	**Ayudas FGD**	0	0
	FROB comprometido	0	0
	Capital adicional para Tier1 6%	0	0
	TOTAL	0	0

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

At December 31, 2009	mln euro
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 (%)[1]	2,3%
1 yr Loss rate on Retail exposures (%)[1]	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.

Benchmark scenario at December 31, 2011[2]	mln euro
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 %

Adverse scenario at December 31, 2011[2]	mln euro
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)[2]	553
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1.273
2 yr cumulative losses on the trading book after the adverse scenario[2]	-12
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	5,0%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0,6%
Tier 1 ratio (%) after the adverse scenario	9,6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-168
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-4
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6,8%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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	-

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

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

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	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)

Bloque	Concepto		Escenario tensionado de referencia mill. €	Escenario tensionado de referencia % activos	Escenario tensionado adverso mill. €	Escenario tensionado adverso % activos
BLOQUE A Deterioro bruto acumulado 2010-2011	**Activos crediticios[1]**		-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%
	Impacto riesgo soberano y otros[2]		-276	-0,9%	-694	-2,3%
	DETERIORO BRUTO		**-1.862**	**-6,0%**	**-2.676**	**-8,7%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

Bloque	Concepto		mill. €	% activos	mill. €	% activos
BLOQUE B Recursos disponibles acumulado 2010-2011	**PROVISIONES**	**Específicas**	911	3,0%	911	3,0%
		Genéricas	309	1,0%	309	1,0%
	MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		661	2,1%	632	2,0%
	EFECTO IMPOSITIVO		-5	0,0%	206	0,7%
	DETERIORO NETO		14	0,0%	-618	-2,0%

Bloque		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	2.584	11,8%	2.584	11,8%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	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%

Bloque		Escenario tensionado de referencia	Escenario tensionado adverso
PROMEMORIA Ayudas	**Ayudas FGD**	0	0
	FROB comprometido	0	0
	Capital adicional para Tier1 6%	0	0
	TOTAL	0	0

Template for bank specific publication of the stress test outputs

Name of bank: BANCO PASTOR, S.A.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	1.974
Total regulatory capital	2.333
Total risk weighted assets	18.713
Pre-impairment income (including operating expenses)	713
Impairment losses on financial assets in the banking book	-610
1 yr Loss rate on Corporate exposures (%)[1]	3,0%
1 yr Loss rate on Retail exposures (%)[1]	0,7%
Tier 1 ratio (%)	10,5 %

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[2]	mln euro
Total Tier 1 capital after the benchmark scenario	1.632
Total regulatory capital after the benchmark scenario	1.723
Total risk weighted assets after the benchmark scenario	18.713
Tier 1 ratio (%) after the benchmark scenario	8,7 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	1.271
Total regulatory capital after the adverse scenario	1.371
Total risk weighted assets after the adverse scenario	18.713
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	614
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1.690
2 yr cumulative losses on the trading book after the adverse scenario[2]	-24
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8,1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,6%
Tier 1 ratio (%) after the adverse scenario	6,8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-140
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-46
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	8,6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2,2%
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	-

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

Name of bank	BANCO PASTOR, S.A.
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
Austria				
Belgium				
Bulgaria				
Cyprus				
Czech Republic				
Denmark				
Estonia				
Finland				
France				
Germany				
Greece	40	40	0	40
Hungary				
Iceland				
Ireland				
Italy	103	103	0	103
Latvia				
Liechtenstein				
Lithuania				
Luxembourg				
Malta				
Netherlands				
Norway				
Poland				
Portugal	115	115	0	115
Romania				
Slovakia				
Slovenia				
Spain	2.693	2.243	450	2.693
Sweden				
United Kingdom				

Pruebas de resistencia 2010-2011

BANCO PASTOR, S.A.

BLOQUE A — Deterioro bruto acumulado 2010-2011

		Escenario tensionado de referencia		Escenario tensionado adverso	
		mill. €	% activos	mill. €	% activos
Activos crediticios[1]		-2.261	-7,6%	-2.682	-9,0%
	Instituciones financieras	-55	-1,0%	-66	-1,2%
	Empresas	-223	-4,7%	-290	-6,2%
	Promotores y adjudicados	-1.507	-16,9%	-1.728	-19,3%
	Pymes	-341	-6,9%	-442	-9,0%
	Hipotecas	-75	-1,5%	-84	-1,7%
	Resto minorista	-61	-5,8%	-74	-7,1%
Impacto riesgo soberano y otros[2]		-31	-0,1%	-245	-0,8%
DETERIORO BRUTO		**-2.292**	**-7,7%**	**-2.927**	**-9,8%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B — Recursos disponibles acumulado 2010-2011

PROVISIONES	**Específicas**	724	2,4%	724	2,4%
	Genéricas	304	1,0%	304	1,0%
MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		846	2,8%	814	2,7%
EFECTO IMPOSITIVO		105	0,4%	271	0,9%
DETERIORO NETO		-314	-1,1%	-814	-2,7%

BLOQUE C — Impacto sobre los recursos propios Tier 1

	Escenario tensionado de referencia		Escenario tensionado adverso	
SITUACIÓN INICIAL 2009	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
Tier 1 dic 2009	1.974	10,5%	1.974	10,5%
SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
Deterioro neto	-314	-1,7%	-814	-4,4%
Dividendos, v. razonable fusiones y otros	-29	-0,2%	-29	-0,2%
Tier 1 dic 2011 sin FROB	1.632	8,7%	1.131	6,0%
FROB comprometido	0	0,0%	0	0,0%
Tier 1 dic 2011	1.632	8,7%	1.131	6,0%
Capital adicional para Tier1 6%	0	0,0%	0	0,0%

PROMEMORIA — Ayudas

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

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

At December 31, 2009	**mln euro**
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 (%)[1]	1,7%
1 yr Loss rate on Retail exposures (%)[1]	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[2]	**mln euro**
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[2]	**mln euro**
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)[2]	530
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1.701
2 yr cumulative losses on the trading book after the adverse scenario[2]	-13
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	2,0%
Tier 1 ratio (%) after the adverse scenario	6,6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln euro**
Additional impairment losses on the banking book after the sovereign shock[2]	-148
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9,2%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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	-

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

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
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	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
BLOQUE A Deterioro bruto acumulado 2010-2011	Activos crediticios[1]		-1.848	-6,2%	-2.270	-7,6%
		Instituciones financieras	-26	-0,9%	-31	-1,1%
		Empresas	-96	-3,8%	-134	-5,2%
		Promotores y adjudicados	-1.052	-14,2%	-1.295	-17,5%
		Pymes	-279	-8,3%	-344	-10,2%
		Hipotecas	-117	-1,3%	-134	-1,5%
		Resto minorista	-277	-6,3%	-332	-7,5%
	Impacto riesgo soberano y otros[2]		-160	-0,5%	-452	-1,5%
	DETERIORO BRUTO		**-2.008**	**-6,7%**	**-2.722**	**-9,1%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

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

		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	SITUACIÓN INICIAL 2009	mill. €	% APR 2009	mill. €	% APR 2009
	Tier 1 dic 2009	2.197	10,3%	2.197	10,3%
	SITUACIÓN FINAL 2011	mill. €	% APR 2011	mill. €	% APR 2011
	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
PROMEMORIA Ayudas	Ayudas FGD	0	0
	FROB comprometido	0	0
	Capital adicional para Tier1 6%	0	0
	TOTAL	0	0

Template for bank specific publication of the stress test outputs

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

Actual results

At December 31, 2009	mln euro
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 (%)[1]	1,3%
1 yr Loss rate on Retail exposures (%)[1]	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.

Benchmark scenario at December 31, 2011[2]	mln euro
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 %

Adverse scenario at December 31, 2011[2]	mln euro
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)[2]	575
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1.840
2 yr cumulative losses on the trading book after the adverse scenario[2]	-4
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	5,2%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0,7%
Tier 1 ratio (%) after the adverse scenario	14,7 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-151
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-4
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6,5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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	-

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

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

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	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
BLOQUE A Deterioro bruto acumulado 2010-2011	Activos crediticios[1]		-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%
	Impacto riesgo soberano y otros[2]		-671	-2,7%	-1.426	-5,7%
	DETERIORO BRUTO		**-1.557**	**-6,2%**	**-2.557**	**-10,2%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

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

		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	2.812	14,6%	2.812	14,6%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	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
PROMEMORIA Ayudas	Ayudas FGD	0	0
	FROB comprometido	0	0
	Capital adicional para Tier1 6%	0	0
	TOTAL	0	0

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.

Actual results

At December 31, 2009	mln euro
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 (%)[1]	0,6%
1 yr Loss rate on Retail exposures (%)[1]	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.

Benchmark scenario at December 31, 2011[2]	mln euro
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 %

Adverse scenario at December 31, 2011[2]	mln euro
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)[2]	290
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1.657
2 yr cumulative losses on the trading book after the adverse scenario[2]	-1
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	10,8%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,4%
Tier 1 ratio (%) after the adverse scenario	5,1 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-135
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	11,7%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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

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

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

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	Net exposures (net of impairment)
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				
Spain	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.

BLOQUE A
Deterioro bruto acumulado 2010-2011

		Escenario tensionado de referencia		Escenario tensionado adverso	
		mill. €	% activos	mill. €	% activos
Activos crediticios[1]		-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%
Impacto riesgo soberano y otros[2]		-108	-0,4%	-339	-1,3%
DETERIORO BRUTO		**-1.973**	**-7,6%**	**-2.553**	**-9,8%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B
Recursos disponibles acumulado 2010-2011

PROVISIONES	**Específicas**	559	2,2%	559	2,2%
	Genéricas	201	0,8%	201	0,8%
MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		335	1,3%	320	1,2%
EFECTO IMPOSITIVO		220	0,8%	368	1,4%
DETERIORO NETO		-659	-2,5%	-1.105	-4,3%

BLOQUE C
Impacto sobre los recursos propios Tier 1

	Escenario tensionado de referencia		Escenario tensionado adverso	
SITUACIÓN INICIAL 2009	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
Tier 1 dic 2009	1.426	7,2%	1.426	7,2%
SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
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%

PROMEMORIA
Ayudas

	Escenario tensionado de referencia	Escenario tensionado adverso
Ayudas FGD	0	0
FROB comprometido	380	380
Capital adicional para Tier1 6%	0	270
TOTAL	380	650

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

At December 31, 2009	mln euro
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 (%)[1]	1,9%
1 yr Loss rate on Retail exposures (%)[1]	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.

Benchmark scenario at December 31, 2011[2]	mln euro
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 %

Adverse scenario at December 31, 2011[2]	mln euro
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)[2]	256
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-764
2 yr cumulative losses on the trading book after the adverse scenario[2]	-3
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	7,6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	-0,1%
Tier 1 ratio (%) after the adverse scenario	11,1 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-104
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	8,8%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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	-

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

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

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	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**
BLOQUE A Deterioro bruto acumulado 2010-2011	**Activos crediticios[1]**		-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%
	Impacto riesgo soberano y otros[2]		-133	-0,7%	-355	-1,9%
	DETERIORO BRUTO		**-1.000**	**-5,5%**	**-1.419**	**-7,8%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

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

		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	2.099	13,0%	2.099	13,0%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	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
PROMEMORIA Ayudas	**Ayudas FGD**	0	0
	FROB comprometido	0	0
	Capital adicional para Tier1 6%	0	0
	TOTAL	0	0

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.

Actual results

At December 31, 2009	mln euro
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 (%)[1]	1,2%
1 yr Loss rate on Retail exposures (%)[1]	0,3%
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[2]	mln euro
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 %

Adverse scenario at December 31, 2011[2]	mln euro
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)[2]	414
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1.137
2 yr cumulative losses on the trading book after the adverse scenario[2]	-3
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,5%
Tier 1 ratio (%) after the adverse scenario	6,6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-102
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9,2%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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

Name of bank	[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
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	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.

BLOQUE A
Deterioro bruto acumulado 2010-2011

		Escenario tensionado de referencia		Escenario tensionado adverso	
		mill. €	**% activos**	**mill. €**	**% activos**
Activos crediticios[1]		-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%
Impacto riesgo soberano y otros[2]		-111	-0,6%	-312	-1,7%
DETERIORO BRUTO		**-1.310**	**-7,3%**	**-1.824**	**-10,2%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B
Recursos disponibles acumulado 2010-2011

PROVISIONES	**Específicas**	472	2,6%	472	2,6%
	Genéricas	110	0,6%	110	0,6%
MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		603	3,4%	581	3,2%
EFECTO IMPOSITIVO		31	0,2%	165	0,9%
DETERIORO NETO		-93	-0,5%	-495	-2,8%

BLOQUE C
Impacto sobre los recursos propios Tier 1

	Escenario tensionado de referencia		Escenario tensionado adverso	
SITUACIÓN INICIAL 2009	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
Tier 1 dic 2009	1.414	9,4%	1.414	9,4%
SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
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%

PROMEMORIA
Ayudas

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

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

At December 31, 2009	mln euro
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 (%)[1]	5,4%
1 yr Loss rate on Retail exposures (%)[1]	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[2]	mln euro
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[2]	mln euro
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)[2]	256
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-685
2 yr cumulative losses on the trading book after the adverse scenario[2]	-1
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	6,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,1%
Tier 1 ratio (%) after the adverse scenario	4,9 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-93
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	7,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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

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

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

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	182	182		182
Sweden				
United Kingdom				

Pruebas de resistencia 2010-2011

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

BLOQUE A — Deterioro bruto acumulado 2010-2011

		Escenario tensionado de referencia		Escenario tensionado adverso	
		mill. €	% activos	mill. €	% activos
Activos crediticios[1]		-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%
Impacto riesgo soberano y otros[2]		-37	-0,2%	-163	-1,1%
DETERIORO BRUTO		**-1.242**	**-8,1%**	**-1.600**	**-10,4%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B — Recursos disponibles acumulado 2010-2011

PROVISIONES	**Específicas**	794	5,2%	794	5,2%
	Genéricas	27	0,2%	27	0,2%
MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		106	0,7%	93	0,6%
EFECTO IMPOSITIVO		79	0,5%	172	1,1%
DETERIORO NETO		-236	-1,5%	-515	-3,3%

BLOQUE C — Impacto sobre los recursos propios Tier 1

	Escenario tensionado de referencia		Escenario tensionado adverso	
SITUACIÓN INICIAL 2009	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
Tier 1 dic 2009	222	1,8%	222	1,8%
SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
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%

PROMEMORIA — Ayudas

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

Template for bank specific publication of the stress test outputs

Name of bank: BANCA MARCH, S.A.

Actual results

At December 31, 2009	**mln euro**
Total Tier 1 capital	1.866
Total regulatory capital	1.866
Total risk weighted assets	9.488
Pre-impairment income (including operating expenses)	512
Impairment losses on financial assets in the banking book	-167
1 yr Loss rate on Corporate exposures (%)[1]	1,7%
1 yr Loss rate on Retail exposures (%)[1]	0,6%
Tier 1 ratio (%)	19,7 %

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[2]	**mln euro**
Total Tier 1 capital after the benchmark scenario	1.973
Total regulatory capital after the benchmark scenario	1.973
Total risk weighted assets after the benchmark scenario	9.488
Tier 1 ratio (%) after the benchmark scenario	20,8 %

Adverse scenario at December 31, 2011[2]	**mln euro**
Total Tier 1 capital after the adverse scenario	1.849
Total regulatory capital after the adverse scenario	1.849
Total risk weighted assets after the adverse scenario	9.488
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	206
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-661
2 yr cumulative losses on the trading book after the adverse scenario[2]	-6
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	5,5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,0%
Tier 1 ratio (%) after the adverse scenario	19,5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln euro**
Additional impairment losses on the banking book after the sovereign shock[2]	-68
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6,1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1,8%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	19,0 %
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

Name of bank	BANCA MARCH, S.A.
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	105	105		105
Sweden				
United Kingdom				

Pruebas de resistencia 2010-2011

BANCA MARCH, S.A.

			Escenario tensionado de referencia		Escenario tensionado adverso	
			mill. €	% activos	mill. €	% activos
BLOQUE A Deterioro bruto acumulado 2010-2011	**Activos crediticios[1]**		-610	-5,1%	-795	-6,6%
		Instituciones financieras	-8	-1,0%	-10	-1,2%
		Empresas	-153	-3,8%	-213	-5,2%
		Promotores y adjudicados	-193	-13,5%	-234	-16,3%
		Pymes	-226	-6,2%	-303	-8,3%
		Hipotecas	-15	-0,8%	-17	-0,9%
		Resto minorista	-15	-5,8%	-19	-7,1%
	Impacto riesgo soberano y otros[2]		-69	-0,6%	-198	-1,6%
	DETERIORO BRUTO		**-679**	**-5,6%**	**-994**	**-8,3%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B Recursos disponibles acumulado 2010-2011	**PROVISIONES**	**Específicas**	120	1,0%	120	1,0%
		Genéricas	140	1,2%	140	1,2%
	MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		657	5,5%	646	5,4%
	EFECTO IMPOSITIVO		-60	-0,5%	22	0,2%
	DETERIORO NETO		179	1,5%	-66	-0,5%

		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	1.866	19,7%	1.866	19,7%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	Deterioro neto	179	1,9%	-66	-0,7%
	Dividendos, v. razonable fusiones y otros	-71	-0,8%	0	0,0%
	Tier 1 dic 2011 sin FROB	1.973	20,8%	1.800	19,0%
	FROB comprometido	0	0,0%	0	0,0%
	Tier 1 dic 2011	1.973	20,8%	1.800	19,0%
	Capital adicional para Tier1 6%	0	0,0%	0	0,0%

		Escenario tensionado de referencia	Escenario tensionado adverso
PROMEMORIA Ayudas	**Ayudas FGD**	0	0
	FROB comprometido	0	0
	Capital adicional para Tier1 6%	0	0
	TOTAL	0	0

Template for bank specific publication of the stress test outputs

Name of bank: BANCO GUIPUZCOANO, S.A.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	709
Total regulatory capital	981
Total risk weighted assets	7.813
Pre-impairment income (including operating expenses)	112
Impairment losses on financial assets in the banking book	-98
1 yr Loss rate on Corporate exposures (%)[1]	1,4%
1 yr Loss rate on Retail exposures (%)[1]	0,6%
Tier 1 ratio (%)	9,1 %

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[2]	mln euro
Total Tier 1 capital after the benchmark scenario	632
Total regulatory capital after the benchmark scenario	770
Total risk weighted assets after the benchmark scenario	7.814
Tier 1 ratio (%) after the benchmark scenario	8,1 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	516
Total regulatory capital after the adverse scenario	654
Total risk weighted assets after the adverse scenario	7.814
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	156
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-463
2 yr cumulative losses on the trading book after the adverse scenario[2]	-6
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	7,0%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,2%
Tier 1 ratio (%) after the adverse scenario	6,6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-48
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-8
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	7,5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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

Name of bank	BANCO GUIPUZCOANO, S.A.
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	616	545	71	616
Sweden				
United Kingdom				

Pruebas de resistencia 2010-2011

BANCO GUIPUZCOANO, S.A.

			Escenario tensionado de referencia		Escenario tensionado adverso	
			mill. €	% activos	mill. €	% activos
BLOQUE A Deterioro bruto acumulado 2010-2011	**Activos crediticios[1]**		-612	-5,9%	-751	-7,3%
		Instituciones financieras	-8	-0,6%	-10	-0,7%
		Empresas	-54	-4,2%	-73	-5,6%
		Promotores y adjudicados	-304	-15,6%	-355	-18,2%
		Pymes	-173	-6,6%	-227	-8,6%
		Hipotecas	-32	-1,5%	-37	-1,6%
		Resto minorista	-40	-5,9%	-49	-7,1%
	Impacto riesgo soberano y otros[2]		-9	-0,1%	-73	-0,7%
	DETERIORO BRUTO		**-621**	**-6,0%**	**-824**	**-8,0%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B Recursos disponibles acumulado 2010-2011	**PROVISIONES**	**Específicas**	200	1,9%	200	1,9%
		Genéricas	99	1,0%	99	1,0%
	MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		219	2,1%	211	2,0%
	EFECTO IMPOSITIVO		26	0,2%	79	0,8%
	DETERIORO NETO		-77	-0,7%	-236	-2,3%

		Escenario tensionado de referencia		Escenario tensionado adverso	
BLOQUE C Impacto sobre los recursos propios Tier 1	**SITUACIÓN INICIAL 2009**	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
	Tier 1 dic 2009	709	9,1%	709	9,1%
	SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
	Deterioro neto	-77	-1,0%	-236	-3,0%
	Dividendos, v. razonable fusiones y otros	0	0,0%	0	0,0%
	Tier 1 dic 2011 sin FROB	632	8,1%	473	6,1%
	FROB comprometido	0	0,0%	0	0,0%
	Tier 1 dic 2011	632	8,1%	473	6,1%
	Capital adicional para Tier1 6%	0	0,0%	0	0,0%

		Escenario tensionado de referencia	Escenario tensionado adverso
PROMEMORIA Ayudas	**Ayudas FGD**	0	0
	FROB comprometido	0	0
	Capital adicional para Tier1 6%	0	0
	TOTAL	0	0

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

At December 31, 2009	**mln euro**
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 (%)[1]	0,1%
1 yr Loss rate on Retail exposures (%)[1]	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.

Benchmark scenario at December 31, 2011[2]	**mln euro**
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 %

Adverse scenario at December 31, 2011[2]	**mln euro**
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)[2]	120
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-535
2 yr cumulative losses on the trading book after the adverse scenario[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	9,4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,8%
Tier 1 ratio (%) after the adverse scenario	7,5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln euro**
Additional impairment losses on the banking book after the sovereign shock[2]	-44
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	10,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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	-

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

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

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	588	588		588
Sweden				
United Kingdom				

Pruebas de resistencia 2010-2011

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

BLOQUE A — Deterioro bruto acumulado 2010-2011

		Escenario tensionado de referencia		Escenario tensionado adverso	
		mill. €	% activos	mill. €	% activos
Activos crediticios[1]		-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%
Impacto riesgo soberano y otros[2]		-46	-0,5%	-131	-1,5%
DETERIORO BRUTO		**-559**	**-6,4%**	**-770**	**-8,8%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B — Recursos disponibles acumulado 2010-2011

PROVISIONES	**Específicas**	155	1,8%	155	1,8%
	Genéricas	36	0,4%	36	0,4%
MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		203	2,3%	197	2,3%
EFECTO IMPOSITIVO		41	0,5%	96	1,1%
DETERIORO NETO		-124	-1,4%	-287	-3,3%

BLOQUE C — Impacto sobre los recursos propios Tier 1

	Escenario tensionado de referencia		Escenario tensionado adverso	
SITUACIÓN INICIAL 2009	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
Tier 1 dic 2009	755	11,3%	755	11,3%
SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
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%

PROMEMORIA — Ayudas

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

Template for bank specific publication of the stress test outputs

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

Actual results

At December 31, 2009	**mln euro**
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 (%)[1]	1,1%
1 yr Loss rate on Retail exposures (%)[1]	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[2]	**mln euro**
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[2]	**mln euro**
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)[2]	20
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-44
2 yr cumulative losses on the trading book after the adverse scenario[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	7,5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,1%
Tier 1 ratio (%) after the adverse scenario	6,6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln euro**
Additional impairment losses on the banking book after the sovereign shock[2]	0
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	7,5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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	-

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

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

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	9,57	9,57		9,57
Sweden				
United Kingdom				

Pruebas de resistencia 2010-2011

CAJA DE AHORROS Y MONTE DE PIEDAD DE ONTINYENT.

BLOQUE A — Deterioro bruto acumulado 2010-2011

		Escenario tensionado de referencia		Escenario tensionado adverso	
		mill. €	% activos	mill. €	% activos
Activos crediticios[1]		-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%
Impacto riesgo soberano y otros[2]		-2	-0,2%	-4	-0,5%
DETERIORO BRUTO		**-55**	**-5,7%**	**-71**	**-7,3%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B — Recursos disponibles acumulado 2010-2011

		Escenario tensionado de referencia (mill. €)	Escenario tensionado de referencia (% activos)	Escenario tensionado adverso (mill. €)	Escenario tensionado adverso (% activos)
PROVISIONES	**Específicas**	16	1,7%	16	1,7%
	Genéricas	11	1,1%	11	1,1%
MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		21	2,2%	20	2,1%
EFECTO IMPOSITIVO		2	0,2%	6	0,6%
DETERIORO NETO		-5	-0,5%	-18	-1,8%

BLOQUE C — Impacto sobre los recursos propios Tier 1

	Escenario tensionado de referencia		Escenario tensionado adverso	
SITUACIÓN INICIAL 2009	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
Tier 1 dic 2009	61	8,9%	61	8,9%
SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
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%

PROMEMORIA — Ayudas

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

Template for bank specific publication of the stress test outputs

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

Actual results

At December 31, 2009	mln euro
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 (%)[1]	0,9%
1 yr Loss rate on Retail exposures (%)[1]	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[2]	mln euro
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[2]	mln euro
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)[2]	6
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-14
2 yr cumulative losses on the trading book after the adverse scenario[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8,7%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1,3%
Tier 1 ratio (%) after the adverse scenario	6,6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-1
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9,3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	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	-

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

Name of bank	COLONYA - CAIXA D'ESTALVIS DE POLLENSA
Reporting date	31-mar-10

	Gross exposures (net of impairment)	of which Banking book	of which Trading book	**Net exposures (net of impairment)**
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				
Spain	24	24		24
Sweden				
United Kingdom				

Pruebas de resistencia 2010-2011

COLONYA - CAIXA D'ESTALVIS DE POLLENSA.

BLOQUE A — Deterioro bruto acumulado 2010-2011

		Escenario tensionado de referencia		Escenario tensionado adverso	
		mill. €	% activos	mill. €	% activos
Activos crediticios[1]		-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%
Impacto riesgo soberano y otros[2]		0	-0,1%	-1	-0,5%
DETERIORO BRUTO		**-16**	**-5,6%**	**-22**	**-7,7%**

1 Incluye inversión crediticia, renta fija distinta a negociación y participaciones permanentes

2 En otros se incluye cartera de negociación y renta variable disponible para la venta

BLOQUE B — Recursos disponibles acumulado 2010-2011

PROVISIONES	**Específicas**	4	1,3%	4	1,3%
	Genéricas	3	1,1%	3	1,1%
MARGEN DE EXPLOTACIÓN Y PLUSVALÍAS		7	2,4%	6	2,1%
EFECTO IMPOSITIVO		1	0,2%	2	0,8%
DETERIORO NETO		-2	-0,5%	-7	-2,4%

BLOQUE C — Impacto sobre los recursos propios Tier 1

	Escenario tensionado de referencia		Escenario tensionado adverso	
SITUACIÓN INICIAL 2009	**mill. €**	**% APR 2009**	**mill. €**	**% APR 2009**
Tier 1 dic 2009	18	9,9%	18	9,9%
SITUACIÓN FINAL 2011	**mill. €**	**% APR 2011**	**mill. €**	**% APR 2011**
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%

PROMEMORIA — Ayudas

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