Results of the 2011 EBA EU-wide stress test: Summary [1,2]

Name of the bank: CAIXA D'ESTALVIS DE CATALUNYA, TARRAGONA I MANRESA

Actual results at 31 December 2010	million EUR, %
Operating profit before impairments	270
Impairment losses on financial assets in the banking book	-154
Risk weighted assets [3]	48,595
Core Tier 1 capital [3]	3,104
Core Tier 1 capital ratio, % [3]	6.4%

Outcomes of the adverse scenario at 31 December 2012, excluding all mitigating actions taken in 2011	%
Core Tier 1 Capital ratio	1.4%

Outcomes of the adverse scenario at 31 December 2012, including recognised mitigating measures as of 30 April 2011	million EUR, %
2 yr cumulative operating profit before impairments	-303
2 yr cumulative impairment losses on financial assets in the banking book	-3,102
2 yr cumulative losses from the stress in the trading book	-32
of which valuation losses due to sovereign shock	*-5*
Risk weighted assets	49,754
Core Tier 1 Capital	2,413
Core Tier 1 Capital ratio (%)	**4.8%**
Additional capital needed to reach a 5 % Core Tier 1 capital benchmark	**75**
Effects from the recognised mitigating measures put in place until 30 April 2011 [4]	
Equity raisings announced and fully committed between 31 December 2010 and 30 April 2011 (CT1 million EUR)	0
Effect of government support publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital ratio (percentage points of CT1 ratio)	*3.5*
Effect of mandatory restructuring plans, publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital ratio (percentage points of CT1 ratio)	*0.0*

Additional taken or planned mitigating measures	percentage points contributing to CT1 ratio
Use of provisions and/or other reserves (including release of countercyclical provisions)	1.1
Divestments and other management actions taken by 30 April 2011	0.4
Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules	0.0
Future planned issuances of common equity instruments (private issuances)	0.0
Future planned government subscriptions of capital instruments (including hybrids)	0.0
Other (existing and future) instruments recognised as appropriate back-stop measures by national supervisory authorities	0.0
Core Tier 1 capital ratio after all current and future mitigating actions as of 31 December 2012, % [5]	6.3%

Notes and definitions

(1) The stress test was carried out based on the EBA common methodology and key common assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures) as published in the EBA Methodological note. Therefore, the information relative to the baseline scenarios is provided only for comparison purposes. Neither the baseline scenario nor the adverse scenario should in any way be construed as a bank's forecast or directly compared to bank's other published information.

(2) All capital elements are presented according to the EBA definition used for the purposes of the EU-wide stress test.

(3) Full static balance sheet assumption without any mitigating actions, mandatory restructuring or capital raisings post 31 December 2010 (all government support measures fully paid in before 31 December are included).

(4) Effects of capital raisings, government support and mandatory restructuring plans publicly announced and fully committed in period from 31 December 2010 to 30 April 2011, which are incorporated in the Core Tier 1 capital ratio reported as the outcome of the stress test.

(5) Core Tier 1 capital ratio computed on the base of the ratio reported as the outcome of the stress tests and incorporating the effects of additional mitigating measures on RWA and Core Tier 1 capital as broken down in the table.

Results of the 2011 EBA EU-wide stress test: Aggregate information and evolution of capital [(1-3)]

Name of the bank: CAIXA D'ESTALVIS DE CATALUNYA, TARRAGONA I MANRESA

All in million EUR, or %

A. Results of the stress test based on the **full static balance sheet assumption** without any mitigating actions, mandatory restructuring or capital raisings post 31 December 2010 (all government support measures fully paid in before 31 December 2010 are included)

		Baseline scenario		Adverse scenario	
Capital adequacy	**2010**	**2011**	**2012**	**2011**	**2012**
Risk weighted assets (full static balance sheet assumption)	48,595	48,784	48,917	49,828	49,754
Common equity according to EBA definition	1,854	1,325	840	842	-555
of which ordinary shares subscribed by government	*0*	*0*	*0*	*0*	*0*
Other existing subscribed government capital (before 31 December 2010)	1,250	1,250	1,250	1,250	1,250
Core Tier 1 capital (full static balance sheet assumption)	3,104	2,575	2,090	2,092	695
Core Tier 1 capital ratio (%)	**6.4%**	**5.3%**	**4.3%**	**4.2%**	**1.4%**

B. Results of the stress test recognising capital issuance and mandatory restructuring plans publicly announced and fully committed before 31 December 2010

		Baseline scenario		Adverse scenario	
Capital adequacy	**2010**	**2011**	**2012**	**2011**	**2012**
Risk weighted assets (full static balance sheet assumption)	48,595	48,784	48,917	49,828	49,754
Effect of mandatory restructuring plans, publicly announced and fully committed before 31 December 2010 on RWA (+/-)		*0*	*0*	*0*	*0*
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	48,595	48,784	48,917	49,828	49,754
Core Tier 1 Capital (full static balance sheet assumption)	3,104	2,575	2,090	2,092	695
Effect of mandatory restructuring plans, publicly announced and fully committed before 31 December 2010 on Core Tier 1 capital (+/-)		*0*	*0*	*0*	*0*
Core Tier 1 capital after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	3,104	2,575	2,090	2,092	695
Core Tier 1 capital ratio (%)	**6.4%**	**5.3%**	**4.3%**	**4.2%**	**1.4%**

C. Results of the stress test recognising capital issuance and mandatory restructuring plans publicly announced and fully committed before 30 April 2011

		Baseline scenario		Adverse scenario	
Capital adequacy	**2010**	**2011**	**2012**	**2011**	**2012**
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	48,595	48,784	48,917	49,828	49,754
Effect of mandatory restructuring plans, publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on RWA (+/-)		*0*	*0*	*0*	*0*
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 30 April 2011		48,784	48,917	49,828	49,754
of which RWA in banking book		45,216	45,594	46,509	46,882
of which RWA in trading book		635	635	635	635
of which RWA on securitisation positions (banking and trading book)		544	677	979	1,520
Total assets after the effects of mandatory restructuring plans publicly announced and fully committed and equity raised and fully committed by 30 April 2011	*76,014*	77,732	77,732	77,732	77,732
Core Tier 1 capital after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	3,104	2,575	2,090	2,092	695
Equity raised between 31 December 2010 and 30 April 2011		*0*	*0*	*0*	*0*
Equity raisings fully committed (but not paid in) between 31 December 2010 and 30 April 2011		*0*	*0*	*0*	*0*
Effect of government support publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital (+/-)		*1,718*	*1,718*	*1,718*	*1,718*
Effect of mandatory restructuring plans, publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital (+/-)		*0*	*0*	*0*	*0*
Core Tier 1 capital after government support, capital raisings and effects of restructuring plans fully committed by 30 April 2011		4,293	3,808	3,810	2,413
Tier 1 capital after government support, capital raisings and effects of restructuring plans fully committed by 30 April 2011		*4,803*	*4,318*	*4,320*	*2,923*
Total regulatory capital after government support, capital raisings and effects of restructuring plans fully committed by 30 April 2011		*6,504*	*6,023*	*6,027*	*4,633*
Core Tier 1 capital ratio (%)	**6.4%**	**8.8%**	**7.8%**	**7.6%**	**4.8%**
Additional capital needed to reach a 5% Core Tier 1 capital benchmark					**75**

		Baseline scenario		Adverse scenario	
Profit and losses	**2010**	**2011**	**2012**	**2011**	**2012**
Net interest income	758	460	344	441	235
Trading income	0	-22	-22	-30	-30
of which trading losses from stress scenarios		*-8*	*-8*	*-16*	*-16*
of which valuation losses due to sovereign shock				*-2*	*-2*
Other operating income (incl. expenses)	73	106	101	86	-38
Operating profit before impairments	270	32	-33	-14	-288
Impairments on financial and non-financial assets in the banking book [(4)]	*-154*	*-769*	*-642*	*-1,413*	*-1,689*
Operating profit after impairments and other losses from the stress	116	-737	-674	-1,427	-1,977
Other income [(4,5)]	-50	0	0	0	0
Net profit	110	-516	-472	-999	-1,384
of which carried over to capital (retained earnings)	*98*	*-531*	*-487*	*-1,014*	*-1,399*
of which distributed as dividends	*12*	*15*	*15*	*15*	*15*

Additional information	2010	Baseline scenario 2011	Baseline scenario 2012	Adverse scenario 2011	Adverse scenario 2012
Deferred Tax Assets [(6)]	496	496	496	496	496
Stock of provisions [(7)]	2,402	3,135	3,769	3,705	4,872
of which stock of provisions for non-defaulted assets	924	945	965	952	980
of which Sovereigns	0	3	6	4	9
of which Institutions	1	19	36	24	48
of which Corporate (excluding Commercial real estate)	690	690	690	690	690
of which Retail (excluding Commercial real estate)	174	174	174	174	174
of which Commercial real estate [(8)]	59	59	59	59	59
of which stock of provisions for defaulted assets	1,478	2,190	2,804	2,753	3,892
of which Corporate (excluding Commercial real estate)	911	1,300	1,619	1,703	2,376
of which Retail (excluding commercial real estate)	447	646	835	763	1,082
of which Commercial real estate	120	244	349	287	435
Coverage ratio (%) [(9)]					
Corporate (excluding Commercial real estate)	30.9%	27.3%	26.2%	31.6%	32.1%
Retail (excluding Commercial real estate)	35.8%	26.0%	23.1%	27.9%	26.0%
Commercial real estate	22.4%	27.4%	29.5%	29.5%	32.3%
Loss rates (%) [(10)]					
Corporate (excluding Commercial real estate)	1.5%	2.0%	1.6%	4.0%	3.4%
Retail (excluding Commercial real estate)	0.6%	0.6%	0.6%	1.0%	1.0%
Commercial real estate	2.4%	2.8%	2.4%	3.8%	3.4%
Funding cost (bps)	204			252	336

D. Other mitigating measures (see Mitigating measures worksheet for details), million EUR [(11)]

All effects as compared to regulatory aggregates as reported in Section C		Baseline scenario 2011	Baseline scenario 2012	Adverse scenario 2011	Adverse scenario 2012
A) Use of provisions and/or other reserves (including release of countercyclical provisions), CT1 effect [(4)]		414	522	517	525
B) Divestments and other management actions taken by 30 April 2011, RWA effect (+/-)		-883	-875	-931	-949
B1) Divestments and other business decisions taken by 30 April 2011, CT1 effect (+/-)		126	149	127	151
C) Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules, RWA effect (+/-)		0	0	0	0
C1) Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules, CT1 effect (+/-)		0	0	0	0
D) Future planned issuances of common equity instruments (private issuances), CT1 effect		0	0	0	0
E) Future planned government subscriptions of capital instruments (including hybrids), CT1 effect		0	0	0	0
F) Other (existing and future) instruments recognised as appropriate back-stop measures by national supervisory authorities, RWA effect (+/-)		0	0	0	0
F1) Other (existing and future) instruments recognised as appropriate back-stop measures by national supervisory authorities, CT1 effect (+/-)		0	0	0	0
Risk weighted assets after other mitigating measures (B+C+F)		47,901	48,041	48,897	48,805
Core Tier 1 capital after other mitigating measures (A+B1+C1+D+E+F1)		4,833	4,479	4,454	3,089
Core Tier 1 capital ratio (%)		***10.1%***	***9.3%***	***9.1%***	***6.3%***

Notes and definitions

(1) The stress test was carried out based on the EBA common methodology and key common assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures) as published in the EBA Methodological note. Therefore, the information relative to the baseline scenarios is provided only for comparison purposes. Neither the baseline scenario nor the adverse scenario should in any way be construed as a bank's forecast or directly compared to bank's other published information.

(2) All capital elements are presented according to the EBA definition used for the purposes of the EU-wide stress test.

(3) Regulatory transitional floors are applied where applicable in accordance with national legislation.
(4) If under the national legislation, the release of countercyclical provisions and/or other similar reserves is allowed, this figure for 2010 could be included either in rows "Impairments on financial assets in the banking book" or "Other income" for 2010, whereas under the EU-wide stress test methodology such release for 2011-2012 should be reported in Section D as other mitigating measures.

(5) Banks are required to provide explanations of what "other income" constitutes for.
Composition of "Other income":

(6) Deferred tax assets as referred to in paragraph 69 of BCBS publication dated December 2010 : "Basel 3 – a global regulatory framework for more resilient banks and banking systems".

(7) Stock of provisions includes collective and specific provisions, as well as, countercyclical provisions, in the jurisdictions, where required by the national legislation.

(8) For definition of commercial real estate please refer to footnote (6) in the worksheet "4- EADs".
(9) Coverage ratio = stock of provisions on defaulted assets / stock of defaulted assets expressed in EAD.
(10) Loss rate = total impairment flow for a year / total EAD (including defaulted and non-defaulted assets).

(11) All elements are be reported net of tax effects.

Results of the 2011 EBA EU-wide stress test: Composition of capital as of 31 December 2010

Name of the bank: CAIXA D'ESTALVIS DE CATALUNYA, TARRAGONA I MANRESA

Situation at December 2010	December 2010		References to COREP reporting
	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	**1,900**	3.9%	COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	2,039	4.2%	COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-198	-0.4%	Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets [(1)]	59	0.1%	Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	**-46**	-0.1%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-38	-0.1%	Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
Of which: (-) securitisation exposures not included in RWA	0	0.0%	COREP line 1.3.7 included in line 1.3.T1*
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	-8	0.0%	As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	**1,854**	3.8%	
Of which: ordinary shares subscribed by government			Paid up ordinary shares subscribed by government
D) Other Existing government support measures (+)	**1,250**	2.6%	
E) Core Tier 1 including existing government support measures (C+D)	**3,104**	6.4%	Common equity + Existing government support measures included in T1 other than ordinary shares
Difference from benchmark capital threshold (CT1 5%)	**674**	1.4%	Core tier 1 including government support measures - (RWA*5%)
F) Hybrid instruments not subscribed by government	**510**	1.0%	Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)	**3,614**	7.4%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
Tier 2 Capital (Total additional own funds for general solvency purposes)	**1,585**	3.3%	COREP CA 1.5
Tier 3 Capital (Total additional own funds specific to cover market risks)	**0**	0.0%	COREP CA 1.6
Total Capital (Total own funds for solvency purposes)	**5,199**	10.7%	COREP CA 1
Memorandum items			
Amount of holdings, participations and subordinated claims in credit, financial and insurance institutions not deducted for the computation of core tier 1 but deducted for the computation of total own funds	-61	-0.1%	Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC not deducted for the computation of original own funds
Amount of securitisation exposures not included in RWA and not deducted for the computation of core tier 1 but deducted for the computation of total own funds	0	0.0%	Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for the computation of original own funds
Deferred tax assets [(2)]	496	1.0%	As referred to in paragraph 69 of BCBS publication dated December 2010 : "Basel 3 – a global regulatory framework for more resilient banks and banking systems"
Minority interests (excluding hybrid instruments) [(2)]	1	0.0%	Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC
Valuation differences eligible as original own funds (-/+) [(3)]	-	0.0%	COREP line 1.1.2.6

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

(2) According to the Basel 3 framework specific rules apply for the treatment of these items under the Basel 3 framework, no full deduction is required for the computation of common equity.

(3) This item represents the impact in original own funds of valuation differences arising from the application of fair value measurement to certain financial instruments (AFS/FVO) and property assets after the application of prudential filters.

Results of the 2011 EBA EU-wide stress test: Overview of mitigating measures (1-2)

Name of the bank: CAIXA D'ESTALVIS DE CATALUNYA, TARRAGONA I MANRESA

Use of countercyclical provisions, divestments and other management actions

Please fill in the table using a separate row for each measure	**Narrative description**	**Date of completion** (actual or planned for future issuances)	**CT1/P&L impact** (in million EUR)	**RWA impact** (in million EUR)	**CT1 ratio impact** (as of 31 December 2012) %
A) Use of provisions and/or other reserves (including release of countercyclical provisions). [3]	To cover impairments on defaulted assets in the stress exercise, collective provisions that were raised to cover potential new defaults are used.	2012	525	0	1.1%
B) Divestments and other management actions taken by 30 April 2011					
1) Divestments on equities classified as Avalilable for Sale	Sell of Repsol, Abertis and Criteria CaixaCorp	January 2011	124	-738	0.3%
2) Divestments on Securitization securities	Sell of a RMBS and CMBS portfolio with a total RWA of 75,35 million euros at 31/12/10	April 2011	27	-211	0.1%
C) Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules					
1)					
2)					

Future capital raisings and other back stop measures

Please fill in the table using a separate row for each measure	**Date of issuance** (actual or planned for future issuances)	**Amount** (in million EUR)	**Maturity** (dated/ undated) [4]	**Loss absorbency in going concern** (Yes/No)	**Flexibility of payments (capacity to** (Yes/No)	**Permanence (Undated and without incentive to** (Yes/No)	**Conversion clause (where appropriate)** **Nature of conversion** (mandatory/ discretionary)	**Date of conversion** (at any time/from a specific date: dd/mm/yy)	**Triggers** (description of the triggers)	**Conversion in common equity** (Yes/No)
E) Future planned government subscriptions of capital instruments (including hybrids)										
1) Denomination of the instrument										
2)										
F) Other (existing and future) instruments recognised as back stop measures by national supervisory authorities (including hybrids)										
1) Denomination of the instrument										
2)										

Notes and definitions

(1) The order of the measures follows the order of mitigating measures reported in the Section D of the worksheet "1 - Aggregate information".
(2) All elements are be reported net of tax effects

(3) If under the national legislation, the release of countercyclical provisions and/or other similar reserves is allowed, this figure for 2010 could be included either in rows "Impairments on financial assets in the banking book" or "Other income" for 2010, whereas under the EU-wide stress test methodology such release for 2011-2012 should be reported in Section D of the worksheet "1- Aggregate information" as other mitigating measures and explained in this worksheet.
(4) If dated please insert the maturity date (dd/mm/yy) otherwise specify undated

Results of the 2011 EBA EU-wide stress test: Credit risk exposures (EAD - exposure at default), as of 31 December 2010, mln EUR, [(1-6)]

Name of the bank: CAIXA D'ESTALVIS DE CATALUNYA, TARRAGONA I MANRESA

All values in million EUR, or %

	Non-defaulted exposures										
	Institutions	Corporate (excluding commercial real estate)	Retail (excluding commercial real estate)	of which Residential mortgages	*Loan to Value (LTV) ratio (%)*, [(7)]	of which Revolving	of which SME	of which other	Commercial Real Estate	*Loan to Value (LTV) ratio (%)* [(7)]	Defaulted exposures (excluding sovereign)
Austria			0								
Belgium			0								
Bulgaria			0								
Cyprus			0								
Czech Republic			0								
Denmark			0								
Estonia			0								
Finland			0								
France			0								
Germany			0								
Greece			0								
Hungary			0								
Iceland			0								
Ireland			0								
Italy			0								
Latvia			0								
Liechtenstein			0								
Lithuania			0								
Luxembourg			0								
Malta			0								
Netherlands			0								
Norway			0								
Poland			0								
Portugal			0								
Romania			0								
Slovakia			0								
Slovenia			0								
Spain	8,053	17,092	29,560	26,601	*66*	409	440	2,109	3,863	*60*	3,510
Sweden			0								
United Kingdom			0								
United States			0								
Japan			0								
Other non EEA non Emerging countries			0								
Asia			0								
Middle and South America			0								
Eastern Europe non EEA			0								
Others	166	169	0								21
Total	8,219	17,261	29,560	26,601		409	440	2,109	3,863		3,532

Notes and definitions

(1) EAD - Exposure at Default or exposure value in the meaning of the CRD for all balance sheet and off-balance sheet exposures.

(2) The EAD reported here are based on the methodologies and portfolio breakdowns used in the 2011 EU-wide stress test, and hence may differ from the EAD reported by banks in their Pillar 3 disclosures, which can vary base regulation. For example, this would affect breakdown of EAD for real estate exposures and SME exposures.

(3) Breakdown by country and macro area (e.g. Asia) when EAD >=5%. In any case coverage 100% of total EAD with exception for sovereigns, which are not incorporated in this table should be ensured (if exact mapping of sor geographies is not possible, they should be allocated to the group "others").

(4) The allocation of countries and exposures to macro areas and emerging/non-emerging is according to the IMF WEO country groupings. See: http://www.imf.org/external/pubs/ft/weo/2010/01/weodata/groups.htm

(5) EADs reported in this table also include exposures fully or partially guaranteed by governments, as such exposures are not reported in worksheet "5 - Sovereign exposures".

(6) Residential real estate property which is or will be occupied or let by the owner, or the beneficial owner in the case of personal investment companies, and commercial real estate property, that is, offices and other commerci are recognised as eligible collateral in the meaning of the CRD, with the following criteria, which need to be met:
(a) the value of the property does not materially depend upon the credit quality of the obligor. This requirement does not preclude situations where purely macro economic factors affect both the value of the property and the per borrower; and
(b) the risk of the borrower does not materially depend upon the performance of the underlying property or project, but rather on the underlying capacity of the borrower to repay the debt from other sources. As such, repayment materially depend on any cash flow generated by the underlying property serving as collateral.

(7) Loan to value ratio - ratio of EAD to the market value of real estate used as collateral for such exposures. Given the different methodologies applied to assessing the value, the bank is required to explain the computation of (a) whether collateral values is marked-to-market or any other valuation method is used, (b) whether the amount has been adjusted for principal repayments, and (c) how guarantees other than the underlying property are treate

Definition of Loan to Value ratio used:

All exposures considered have a physical collateral (real estate), appraised by a certified property valuer. The valuation method includes is by inspection of the collateral físics. The ratio is calculated as the divi outstanding risk (adjusted by amortizations made by the customer) between the abovementioned appraisal and is weighted by risk exposure at the aggregate level.

Results of the 2011 EBA EU-wide stress test: Exposures to EEA sovereigns (central and local governments), as of 31 December 2010, mln EUR [1,2]

Name of the bank: CAIXA D'ESTALVIS DE CATALUNYA, TARRAGONA I MANRESA

All values in million EUR

Residual Maturity	EEA 30	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
3M	Austria	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Belgium	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Bulgaria	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Cyprus	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Czech Republic	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Denmark	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Estonia	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M		0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		

Residual Maturity	EEA 30	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
3Y	Finland	0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	France	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		11	0	11	0	0	11		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		11	0	11	0	0	11	0	0
3M	Germany	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Greece	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Hungary	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Iceland	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Ireland	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Italy	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Latvia	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		

Residual Maturity	EEA 30	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
5Y	Latvia	0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Liechtenstein	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Lithuania	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Luxembourg	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Malta	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Netherlands	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Norway	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Poland	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Portugal	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		

Residual Maturity	EEA 30	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Romania	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Slovakia	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Slovenia	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Spain	169	0	169	0	0	169		
1Y		152	0	152	149	0	4		
2Y		614	0	614	612	0	2		
3Y		123	0	123	123	0	0		
5Y		320	0	320	318	0	2		
10Y		885	0	885	884	0	0		
15Y		576	0	576	575	0	2		
		2,840	0	2,840	2,661	0	179	0	0
3M	Sweden	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	United Kingdom	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
	TOTAL EEA 30	**2,850**	**0**	**2,850**	**2,661**	**0**	**190**	**0**	**0**
3M	United States	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M		0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		

Residual Maturity	EEA 30	**GROSS DIRECT LONG EXPOSURES** (accounting value gross of specific provisions)		**NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)**				**DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES**	**INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK**
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
3Y	Japan	0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Other non EEA non Emerging countries	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Asia	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Middle and South America	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Eastern Europe non EEA	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
3M	Others	0	0	0	0	0	0		
1Y		0	0	0	0	0	0		
2Y		0	0	0	0	0	0		
3Y		0	0	0	0	0	0		
5Y		0	0	0	0	0	0		
10Y		0	0	0	0	0	0		
15Y		0	0	0	0	0	0		
		0	0	0	0	0	0	0	0
	TOTAL	**2,850**	**0**	**2,850**	**2,661**	**0**	**190**	**0**	**0**

Notes and definitions

(1) The allocation of countries and exposures to macro areas and emerging/non-emerging is according to the IMF WEO country groupings. See: http://www.imf.org/external/pubs/ft/weo/2010/01/weodata/groups.htm

(2) The exposures reported in this worksheet cover only exposures to central and local governments, and do not include exposures to other counterparts with full or partial government guarantees. Such exposures are reported in the worksheet "4 - EADs".