



2014 EU-wide Stress Test

Bank Name	ES - Caja de Ahorros y Pensiones de Barcelona
LEI Code	7CUNS533WID6K7DGF187

2014 EU-wide Stress Test Summary Adverse Scenario

ES - Caja de Ahorros y Pensiones de Barcelona	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	740
Impairment losses on financial and non-financial assets in the banking book	5,445
Common Equity Tier 1 capital ⁽¹⁾	17,544
Total Risk Exposure ⁽¹⁾	170,679
Common Equity Tier 1 ratio, % ⁽¹⁾	10.3%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	2,751
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	7,186
3 yr cumulative losses from the stress in the trading book	400
Valuation losses due to sovereign shock after tax and prudential filters	-34
Common Equity Tier 1 capital ⁽¹⁾	16,474
Total Risk Exposure ⁽¹⁾	176,317
Common Equity Tier 1 ratio, % ⁽¹⁾	9.3%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	9,697
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾	1,923
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ⁽³⁾	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾	0

⁽¹⁾ According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

⁽²⁾ Conversions not considered for CET1 computation

⁽³⁾ Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period

2014 EU-wide Stress Test Summary Baseline Scenario

ES - Caja de Ahorros y Pensiones de Barcelona	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	740
Impairment losses on financial and non-financial assets in the banking book	5,445
Common Equity Tier 1 capital ⁽¹⁾	17,544
Total Risk Exposure ⁽¹⁾	170,679
Common Equity Tier 1 ratio, % ⁽¹⁾	10.3%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	3,550
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,523
3 yr cumulative losses from the stress in the trading book	327
Common Equity Tier 1 capital ⁽¹⁾	20,056
Total Risk Exposure ⁽¹⁾	173,474
Common Equity Tier 1 ratio, % ⁽¹⁾	11.6%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	13,878

⁽¹⁾ According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

(m EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	46.8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	54.9%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	19,038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	19,038	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Refers to the part of securitisation exposure that is deducted from capital and is not included in MVA

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.30%	127	22.53%	0.30%	216	28.58%	0.29%	305	31.50%			
0.12%	12	22.52%	0.14%	24	22.51%	0.15%	36	22.51%			
1.10%	11,710	44.80%	0.78%	11,964	43.30%	0.60%	12,153	42.23%			
0.64%	494	46.30%	0.52%	532	43.63%	0.44%	565	42.02%			
1.72%	5,436	40.74%	1.18%	5,513	39.77%	0.91%	5,574	39.07%			
0.62%	5,188	24.71%	0.40%	5,592	22.67%	0.30%	5,803	23.08%			
0.59%	4,203	21.97%	0.35%	4,511	20.93%	0.25%	4,723	20.28%			
1.18%	1,263	28.52%	0.80%	1,310	25.60%	0.63%	1,345	24.89%			
0.34%	2,940	20.55%	0.22%	3,201	19.59%	0.22%	3,378	19.01%			
0.37%	45	80.26%	0.33%	56	78.96%	0.32%	66	77.81%			
0.91%	941	58.06%	0.73%	1,026	55.41%	0.70%	1,104	53.80%			
1.19%	450	55.70%	0.97%	487	51.85%	0.87%	520	49.42%			
0.20%	0	-	0.00%	0	-	0.00%	0	-			
0.63%	17,057	36.48%	0.44%	17,728	34.72%	0.34%	18,386	33.60%			

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.97%	332	32.12%	0.97%	620	35.55%	0.97%	900	36.88%			
0.19%	18	22.51%	0.31%	43	22.51%	0.30%	66	22.51%			
1.72%	12,788	48.74%	1.56%	13,612	47.68%	1.20%	14,041	46.23%			
1.12%	579	50.94%	1.33%	678	46.54%	1.14%	760	44.39%			
2.65%	5,891	44.53%	2.19%	6,214	44.72%	1.65%	6,341	43.88%			
0.98%	5,827	27.64%	0.70%	6,880	26.89%	0.60%	7,294	26.35%			
0.95%	4,722	24.51%	0.72%	5,400	23.77%	0.53%	5,868	23.19%			
1.82%	1,358	28.84%	1.54%	1,474	28.57%	1.20%	1,542	27.90%			
0.88%	3,364	22.21%	0.65%	3,926	22.50%	0.49%	4,326	22.02%			
0.46%	51	94.31%	0.51%	67	92.59%	0.50%	83	92.51%			
1.35%	1,054	66.36%	1.37%	1,214	63.88%	1.14%	1,343	61.64%			
1.85%	506	62.38%	1.85%	578	57.70%	1.50%	634	54.94%			
1.10%	548	71.82%	1.13%	635	71.12%	0.96%	709	70.72%			
1.58%	244	90.00%	1.58%	484	90.00%	1.58%	719	90.00%			
1.17%	19,208	40.15%	1.02%	21,438	38.92%	0.84%	23,072	37.87%			

(m EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	53.6%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	46.6%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	54.2%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	17,603	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	17,603	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

* Refers to the part of securitisation exposure that is deducted from capital and is not included in MVA

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.30%	126	22.49%	0.30%	215	28.55%	0.29%	303	31.48%			
0.11%	10	22.52%	0.13%	20	22.51%	0.14%	30	22.51%			
1.12%	11,348	43.51%	0.79%	11,594	42.08%	0.61%	11,769	41.10%			
0.62%	473	46.38%	0.49%	507	43.84%	0.41%	535	42.31%			
1.72%	5,253	39.40%	1.18%	5,323	38.52%	0.90%	5,394	37.88%			
0.62%	5,095	24.42%	0.40%	5,501	23.42%	0.30%	5,802	22.86%			
0.59%	4,134	21.78%	0.35%	4,444	20.77%	0.25%	4,657	20.13%			
1.18%	1,222	25.71%	0.80%	1,269	24.87%	0.63%	1,305	24.21%			
0.37%	44	78.27%	0.33%	54	77.89%	0.32%	65	76.98%			
0.91%	917	55.54%	0.77%	1,002	54.18%	0.70%	1,081	52.75%			
1.19%	437	54.10%	0.97%	474	50.55%	0.87%	506	48.30%			
0.70%	480	59.89%	0.65%	529	59.06%	0.61%	574	58.60%			
0.00%	0	-	0.00%	0	-	0.00%	0	-			
0.64%	16,579	35.52%	0.44%	17,319	33.92%	0.35%	17,905	32.92%			

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.97%	331	32.10%	0.97%	618	35.54%	0.97%	899	36.87%			
0.18%	15	22.51%	0.29%	36	22.51%	0.28%	55	22.51%			
1.74%	12,374	47.34%	1.56%	13,181	46.44%	1.19%	13,600	45.10%			
1.06%	551	51.19%	1.24%	636	47.00%	1.04%	705	44.90%</			

2014 EU-wide Stress Test

P&L

(mln EUR)

	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	3,203	3,203	3,203	3,203	3,155	3,203	3,203
Net trading income		-163	-98	-65	-199	-120	-80
of which trading losses from stress scenarios		-164	-98	-65	-200	-120	-80
Other operating income	322	-248	-248	-248	-314	-314	-314
Operating profit before impairments	740	1,109	1,191	1,250	833	912	1,005
Impairment of financial assets (-)	-4,214	-1,185	-746	-592	-3,344	-2,246	-1,596
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-4,214	-1,185	-746	-592	-3,344	-2,246	-1,596
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	-1,231	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	-4,705	-76	445	658	-2,511	-1,333	-590
Other Income and expenses	4,119	1,526	1,696	1,962	1,261	1,402	1,584
Pre-Tax profit	-586	1,450	2,141	2,620	-1,250	69	994
Tax	1,488	193	37	-27	896	542	346
Net income	902	1,643	2,178	2,593	-354	611	1,340
Attributable to owners of the parent	745	1,222	1,576	1,871	-119	517	1,003
of which carried over to capital through retained earnings	395	872	1,226	1,521	-469	167	653
of which distributed as dividends	350	350	350	350	350	350	350

In the figures above, the original (official published) 2013 P&L figures may have been adjusted as part of the ECB Comprehensive Assessment join-up calculation.

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	154,753	155,577	156,125	156,592	156,033	157,093	158,135
Risk exposure amount Securitisation and re-securitisations	248	526	554	571	591	658	701
Risk exposure amount Other credit risk	154,505	155,051	155,572	156,021	155,442	156,436	157,434
Risk exposure amount for market risk	5,027	5,027	5,027	5,027	6,631	6,723	6,784
Risk exposure amount for operational risk	10,899	11,591	11,745	11,855	11,074	11,223	11,397
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
Total Risk exposure amount	170,679	172,194	172,897	173,474	173,738	175,039	176,317

2014 EU-wide Stress Test

Securitisation

(mln EUR)

		Baseline scenario			Adverse scenario			
		as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	419						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	419						
Risk exposure values	Banking Book	248	526	554	571	591	658	701
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	248	526	554	571	591	658	701
Impairments	Hold to Maturity portfolio	11	19	25	29	28	44	56
	Available for Sale portfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	11	19	25	29	28	44	56

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Africa	20	20	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		1	0	1	1	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		21	20	1	1	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Others	11	11	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		8	8	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		19	19	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).

*Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2014 EU-wide Stress Test
Capital

		Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION	
(mln EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016			
OWN FUNDS	A	OWN FUNDS	28,970	27,243	27,120	26,811	25,417	24,626	23,417	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,544	18,638	19,346	20,056	16,850	16,206	16,474	CA1 (1.1.1)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3	3	3	3	3	3	3	CA1 (1.1.1.1)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	353	1,225	2,451	3,972	-117	51	704	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	788	467	275	147	-284	-323	-552	CA1 (1.1.1.3)	Articles 4(100), 24(1) point (d) and 36 (1) point (f) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	503	503	503	503	-122	107	57	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	548	228	36	-93	102	-166	-345	-	-
	A.1.4	Other Reserves	15,756	15,756	15,756	15,756	15,756	15,756	15,756	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	6,073	6,098	6,114	6,117	6,650	6,693	6,533	CA1 (1.1.1.7)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	0	0	0	0	0	0	0	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	-503	-503	-302	-201	122	-64	-23	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-5,841	-5,741	-5,641	-5,540	-5,741	-5,641	-4,988	CA1 (1.1.1.10 + 1.1.1.11)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLS	-2,341	-2,341	-2,341	-2,341	-2,341	-2,341	-2,341	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-12	-12	-12	-12	-12	-12	-12	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.16)	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-253	-291	-291	-293	-289	-286	-287	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (iii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 379(3) of CRR
	A.1.15.1	Of which: from securitisation positions (-)	-84	-120	-120	-120	-120	-120	-120	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	-145	-124	-127	-115	-245	-294	-296	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-718	-736	-822	-918	-867	-988	-1,064	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
A.1.19	(-) Amount exceeding the 17.65% threshold	-136	-100	-48	0	-221	-229	-189	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	4,522	4,939	4,331	3,481	4,438	3,883	3,230	CA1 (1.1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.6)	Articles 483(1) to (3), and 484 to 487 of CRR	
A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	1,304	1,483	1,198	849	539	208	78	CA1 (1.1.1.8)	Articles 479 and 480 of CRR	
A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	3,218	3,455	3,133	2,633	3,900	3,675	3,152	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,253	1,328	1,485	1,571	1,283	1,424	1,599	CA1 (1.1.2)	Article 61 of CRR	
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,797	19,966	20,831	21,627	18,133	17,629	18,073	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,173	7,277	6,289	5,184	7,284	6,396	5,344	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	170,679	172,194	172,897	173,474	173,738	175,039	176,317	CA2 (1)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	6,229								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	1,017								Article 381 to 386 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-3,279								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								-
B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	10.28%	10.82%	11.19%	11.56%	9.70%	9.26%	9.34%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	11.01%	11.60%	12.05%	12.47%	10.44%	10.07%	10.25%	CA3 (3)	-
	C.3	Total Capital ratio	16.97%	15.82%	15.69%	15.46%	14.63%	13.73%	13.28%	CA3 (5)	-
Memorandum items	D	Common Equity Tier 1 Capital Threshold		13,776	13,832	13,878	9,556	9,627	9,697		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		1,923	1,923	1,923	1,923	1,923	1,923		
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				9.55%			7.51%			

(1) Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum item based on a fully implemented CRR/CRDIV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio

2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
2013	0	0			
2014	587	0	587	0	Net impact (70%) of € 839 Mn non-recurring expenses in 2013 from a restructuring plan following the merger with Banca Cívica Net impact (70%) of € 839 Mn non-recurring expenses in 2013 from a restructuring plan following the merger with Banca Cívica Net impact (70%) of € 839 Mn non-recurring expenses in 2013 from a restructuring plan following the merger with Banca Cívica Net impact (70%) of € 839 Mn non-recurring expenses in 2013 from a restructuring plan following the merger with Banca Cívica
2015	587	0	587	0	
2016	587	0	587	0	
Total	1,762	0	1,762	0	



2014 EU-wide Stress Test

Outcome of the Stress Test based on the Restructuring plan for banks whose plan was formally agreed with the European Commission after 31 December 2013

	Baseline scenario				Adverse scenario		
	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016
(mln EUR)							
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)							
TOTAL RISK EXPOSURE AMOUNT							
COMMON EQUITY TIER 1 RATIO							

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

Major Capital Measures Impacting Tier 1 and Tier 2 Eligible Capital from 1 January 2014 to 30 September 2014

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	1,923

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	0
Other material losses and provisions from 1 January to 30 September 2014 (-)	0