



2024 EU-wide Transparency Exercise

Bank Name	Banca Monte dei Paschi di Siena S.p.A.
LEI Code	J4CP7MHCXR8DAQMKIL78
Country Code	IT

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2024 EU-wide Transparency Exercise

Key Metrics

Banca Monte dei Paschi di Siena S.p.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,868	8,727	8,660	8,721	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,858	8,711	8,653	8,715	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,868	8,727	8,660	8,721	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	7,858	8,711	8,653	8,715	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	9,582	10,407	10,306	10,330	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,573	10,392	10,299	10,324	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	49,047	48,099	48,473	48,266	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	49,045	48,097	48,470	48,266	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.04%	18.14%	17.86%	18.07%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.02%	18.11%	17.85%	18.06%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.04%	18.14%	17.86%	18.07%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.02%	18.11%	17.85%	18.06%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.54%	21.64%	21.26%	21.40%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.52%	21.61%	21.25%	21.39%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	127,979	125,363	129,995	130,320	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.15%	6.96%	6.66%	6.69%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2024 EU-wide Transparency Exercise

Leverage ratio

Banca Monte dei Paschi di Siena S.p.A.

		(mln EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,868	8,727	8,660	8,721	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,858	8,711	8,653	8,715	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	127,979	125,363	129,995	130,320	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	127,969	125,347	129,988	130,314	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.15%	6.96%	6.66%	6.69%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.14%	6.95%	6.66%	6.69%	[A.2]/[B.2]	

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Banca Monte dei Paschi di Siena S.p.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	34,278	34,810	35,019	34,953	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	11,892	11,872	11,491	11,369	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	22,385	22,938	23,528	23,584	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	676	700	659	603	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	364	398	373	333	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	535	538	518	511	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,031	2,121	2,206	2,033	C 02.00 (r0520, c0010)
Of which the standardised approach	2,031	2,121	2,206	2,033	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	152	142	138	130	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	10,087	9,532	9,700	9,834	C 02.00 (r0590, c0010)
Of which basic indicator approach	90	141	141	141	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	9,997	9,391	9,559	9,693	C 02.00 (r0620, c0010)
Other risk exposure amounts	1,077	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	49,047	48,099	48,473	48,266	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	3,132	4,364	1,242	2,427
Of which debt securities income	257	341	96	198
Of which loans and advances income	2,420	3,347	934	1,825
Interest expenses	1,444	2,073	655	1,273
(Of which deposits expenses)	1,011	1,477	503	974
(Of which debt securities issued expenses)	272	387	117	241
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	22	27	5	17
Net Fee and commission income	990	1,326	365	730
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	1	10	-19	-17
Gains or (-) losses on financial assets and liabilities held for trading, net	47	62	40	72
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	7	7	-8	-6
Gains or (-) losses from hedge accounting, net	-2	-4	0	2
Exchange differences [gain or (-) loss], net	3	-9	4	6
Net other operating income /(expenses)	149	214	58	88
TOTAL OPERATING INCOME, NET	2,905	3,925	1,032	2,046
(Administrative expenses)	1,428	1,953	492	972
(Cash contributions to resolution funds and deposit guarantee schemes)	134	134	75	75
(Depreciation)	131	174	42	83
Modification gains or (-) losses, net	-3	-7	-2	-5
(Provisions or (-) reversal of provisions)	11	-452	-13	-11
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	13	15	-16	-24
(Other provisions)	-2	-468	3	14
Of which pending legal issues and tax litigation ¹	0	-422	0	0
Of which restructuring ¹	0	1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	300	431	112	218
(Financial assets at fair value through other comprehensive income)	-1	0	0	-1
(Financial assets at amortised cost)	301	431	112	218
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	36	60	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	59	88	15	23
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	922	1,707	336	727
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	928	2,052	333	1,181
Profit or (-) loss after tax from discontinued operations	0	0	0	-22
PROFIT OR (-) LOSS FOR THE YEAR	928	2,052	333	1,159
Of which attributable to owners of the parent	929	2,052	333	1,159

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Banca Monte dei Paschi di Siena S.p.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	14,012				14,819				16,811				17,525				IAS 1.54 (f)	
Financial assets held for trading	6,293	4,026	2,267	0	5,883	3,525	2,358	0	7,092	4,469	2,622	0	7,341	4,537	2,804	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	482	0	50	431	369	0	3	366	426	0	3	424	415	0	3	413	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	3,471	2,726	529	217	2,477	1,730	531	217	2,412	1,692	503	217	2,447	1,788	442	217	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	90,277				90,043				91,292				91,113				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,147	0	1,147	0	704	0	704	0	446	0	446	0	584	0	584	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-995				-961				-571				-680				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	8,515				8,801				8,878				10,165					
TOTAL ASSETS	123,203				122,624				126,787				128,711				IAS 1.8(a), 10.6	

¹ Portfolios, which are vGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	3,221	16	0	-2	0	0	2,237	15	0	-2	0	0	2,168	17	0	-2	0	0	2,209	10	0	-1	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Debt securities	10,239	0	0	-10	0	0	10,708	47	0	-8	-4	0	10,697	47	0	-8	-4	0	10,871	48	0	-7	-4	0	Annex V Part 1.31, 44(b)
	Loans and advances	67,852	11,014	3,344	-84	-391	-1,639	68,024	9,977	3,473	-106	-369	-1,703	69,363	9,836	3,624	-99	-374	-1,792	68,470	10,349	3,656	-102	-373	-1,798	Annex V Part 1.31, 44(b)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Banca Monte dei Paschi di Siena S.p.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	4,853	2,855	6,215	3,983	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	103	111	113	114	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	104,222	105,041	105,553	108,640	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	255	330	346	304	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-33	-16	-10	-6	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,502	1,050	1,012	931	IAS 37.10; IAS 1.54(l)
Tax liabilities	5	6	7	2	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,487	3,268	3,243	2,983	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	965	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	114,395	112,645	116,479	117,915	IAS 1.9(b); IG 6
TOTAL EQUITY	8,808	9,979	10,308	10,795	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	123,203	122,624	126,787	128,711	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Banca Monte dei Paschi di Siena S.p.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		1,494	1,362	1,397	1,354	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	9	3	12	27	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	3,605	1,820	5,153	2,906	Annex V.Part 1.31
Deposits	Central banks	13,106	13,148	11,629	12,010	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,636	2,848	2,659	2,608	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,492	2,693	2,105	2,100	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,791	1,351	1,304	1,113	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	1,610	1,164	912	1,064	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	10,127	9,961	12,629	13,097	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	2,024	2,086	2,323	2,450	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	21,066	21,911	22,314	23,967	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	19,716	20,068	20,146	21,735	ECB/2013/33 Annex 2.Part 2.9.1
	Households	45,333	45,523	45,421	45,436	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	41,413	41,065	40,512	40,206	Annex V.Part 1.42(f), 44(c)
Debt securities issued		10,056	10,217	9,519	10,346	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,806	1,865	1,803	1,833	Annex V.Part 1.37
Other financial liabilities		210	194	190	175	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		109,434	108,337	112,227	113,040	

2024 EU-wide Transparency Exercise
Market Risk
Banca Monte dei Paschi di Siena S.p.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023									
Traded Debt Instruments	1,224	1,441	0	0	0	0	0					0	0	0	0	0							
Of which: General risk	933	1,055	0	0	0	0	0					0	0	0	0	0							
Of which: Specific risk	270	346	0	0	0	0	0					0	0	0	0	0							
Equities	441	395	0	0	0	0	0					0	0	0	0	0							
Of which: General risk	111	92	0	0	0	0	0					0	0	0	0	0							
Of which: Specific risk	306	287	0	0	0	0	0					0	0	0	0	0							
Foreign exchange risk	2	4	0	0	0	0	0					0	0	0	0	0							
Commodities risk	83	64	0	0	0	0	0					0	0	0	0	0							
Total	1,748	1,907	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024									
Traded Debt Instruments	1,578	1,509	0	0	0	0	0					0	0	0	0	0							
Of which: General risk	1,167	1,095	0	0	0	0	0					0	0	0	0	0							
Of which: Specific risk	386	389	0	0	0	0	0					0	0	0	0	0							
Equities	441	365	0	0	0	0	0					0	0	0	0	0							
Of which: General risk	89	81	0	0	0	0	0					0	0	0	0	0							
Of which: Specific risk	338	276	0	0	0	0	0					0	0	0	0	0							
Foreign exchange risk	2	0	0	0	0	0	0					0	0	0	0	0							
Commodities risk	53	62	0	0	0	0	0					0	0	0	0	0							
Total	2,072	1,936	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banca Monte dei Paschi di Siena S.p.A.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(min EUR, %)									
Consolidated data	Central governments or central banks	26,569	41,027	2,284		26,635	40,590	2,204	
	Regional governments or local authorities	1,470	1,102	220		1,144	1,004	200	
	Public sector entities	907	464	408		839	548	382	
	Multilateral Development Banks	57	42	0		60	45	0	
	International Organisations	21	21	0		24	24	0	
	Institutions	31,345	4,637	897		46,355	5,801	957	
	Corporates	4,989	2,780	2,257		5,402	3,261	2,589	
	of which: SME	849	528	412		851	508	384	
	Retail	831	362	242		655	218	134	
	of which: SME	572	164	94		573	167	95	
	Secured by mortgages on immovable property	1,294	1,286	471		309	301	125	
	of which: SME	205	202	74		169	165	61	
	Exposures in default	276	65	74	162	226	49	54	141
	Items associated with particularly high risk	67	42	64		66	52	78	
	Covered bonds	607	607	73		611	610	73	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	280	280	333		283	283	338	
Equity	798	798	1,520		895	895	1,777		
Other exposures	4,961	4,956	3,517		4,956	4,952	3,450		
Standardised Total²	74,474	58,472	12,359	203	88,458	58,634	12,362	175	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banca Monte dei Paschi di Siena S.p.A.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(min EUR, %)									
Consolidated data	Central governments or central banks	28,837	42,738	2,135		30,508	43,926	2,030	
	Regional governments or local authorities	1,546	1,100	220		1,473	1,047	209	
	Public sector entities	920	509	402		925	560	400	
	Multilateral Development Banks	59	44	0		79	64	0	
	International Organisations	23	23	0		183	183	0	
	Institutions	51,779	5,689	915		37,075	4,841	762	
	Corporates	5,120	2,889	2,237		5,534	3,200	2,471	
	of which: SME	751	466	355		775	500	356	
	Retail	596	216	134		606	196	122	
	of which: SME	506	154	88		527	142	81	
	Secured by mortgages on immovable property	297	292	121		304	299	126	
	of which: SME	164	160	60		152	148	55	
	Exposures in default	246	54	61	143	264	62	69	147
	Items associated with particularly high risk	65	53	80		66	43	65	
	Covered bonds	614	613	74		614	614	74	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	266	266	314		267	267	308		
Equity	907	907	1,810		881	881	1,743		
Other exposures	4,788	4,784	3,418		4,926	4,922	3,439		
	Standardised Total²	96,064	60,180	11,920	178	83,706	61,106	11,819	173

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banca Monte dei Paschi di Siena S.p.A.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	41,408	1,752	21,801	13,706	581	1,008	41,000	1,686	21,087	13,748
	Corporates - Of Which: Specialised Lending	1,605	74	1,356	1,058	0	65	1,656	38	1,359	1,064
	Corporates - Of Which: SME	14,458	1,044	8,997	4,848	443	654	13,652	1,014	8,649	4,942
	Retail	51,702	2,280	37,114	8,884	710	1,267	52,257	2,319	37,847	9,396
	Retail - Secured on real estate property	32,423	1,193	29,576	6,200	465	651	33,059	1,197	30,137	6,490
	Retail - Secured on real estate property - Of Which: SME	3,841	436	3,713	1,523	207	310	3,768	418	3,626	1,541
	Retail - Secured on real estate property - Of Which: non-SME	28,582	757	25,863	4,677	258	341	29,291	779	26,511	4,949
	Retail - Qualifying Revolving	427	8	299	83	4	5	472	7	346	95
	Retail - Other Retail	18,852	1,079	7,239	2,601	240	610	18,726	1,115	7,364	2,811
	Retail - Other Retail - Of Which: SME	16,557	955	5,592	1,981	199	506	16,322	1,005	5,568	2,076
	Retail - Other Retail - Of Which: non-SME	2,295	124	1,648	620	41	105	2,404	110	1,796	735
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0						0	
IRB Total ²			22,590						23,143		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banca Monte dei Paschi di Siena S.p.A.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	41,431	1,765	22,067	14,473	598	937	41,424	1,809	21,985	14,490
	Corporates - Of Which: Specialised Lending	1,717	38	1,408	1,100	0	43	1,725	33	1,434	1,108
	Corporates - Of Which: SME	13,637	1,101	8,622	4,948	452	628	13,325	1,108	8,510	4,812
	Retail	52,039	2,321	37,734	9,278	731	1,318	51,818	2,430	37,665	9,241
	Retail - Secured on real estate property	33,099	1,234	30,091	6,391	482	705	33,095	1,290	29,987	6,329
	Retail - Secured on real estate property - Of Which: SME	3,686	415	3,539	1,508	205	305	3,637	429	3,483	1,480
	Retail - Secured on real estate property - Of Which: non-SME	29,413	819	26,552	4,883	277	399	29,458	862	26,504	4,849
	Retail - Qualifying Revolving	433	6	311	87	4	5	349	6	303	80
	Retail - Other Retail	18,507	1,080	7,331	2,800	245	609	18,374	1,133	7,375	2,832
	Retail - Other Retail - Of Which: SME	16,089	966	5,522	2,051	203	516	15,876	1,004	5,504	2,047
	Retail - Other Retail - Of Which: non-SME	2,418	114	1,810	749	42	93	2,498	130	1,871	785
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets			0						0		
IRB Total ²				23,751						23,731	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banca Monte dei Paschi di Siena S.p.A.

As of 31/12/2023

		Direct exposures														Risk weighted exposure amount		
(min EUR)		On balance sheet				Derivatives				Off balance sheet								
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M]	Finland																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	France																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Germany																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Croatia																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Greece																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Hungary																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Ireland																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Italy	774	763	519	0	40	204	0	0	0	0	0	457	0				
[3M - 1Y]		1,463	1,462	888	0	8	568	0	0	0	0	0	36	0				
[1Y - 2Y]		812	812	628	0	174	10	0	0	0	0	0	0	0				
[2Y - 3Y]		1,700	1,699	98	0	520	1,111	0	1	0	0	0	42	0				
[3Y - 5Y]		2,426	2,426	46	0	677	1,700	0	0	0	0	0	3	0				
[5Y - 10Y]		2,727	2,724	308	0	230	2,137	0	3	0	0	0	3	0				
[10Y - more]	4,042	4,039	527	0	0	3,511	3	13	0	0	0	41	0					
Total	13,241	13,221	3,024	0	1,048	8,220	3	17	0	0	0	579	0					

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banca Monte dei Paschi di Siena S.p.A.

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount	Carrying amount		Notional amount	Nominal
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	31	31	15	0	16	0	0	0	0	0	0	0	0	1	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		506	506	41	0	515	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		36	36	16	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		14	14	9	0	5	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		204	204	13	0	38	0	152	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		637	636	80	0	34	0	542	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1,488	1,487	164	0	113	0	1,210	0	0	0	0	0	1	0	0	34

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is held non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) 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

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

(4) 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

(5) Residual countries not reported separately in the Transparency exercise

Regions

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banca Monte dei Paschi di Siena S.p.A.

As of 30/06/2024

Direct exposures														Risk weighted exposure amount		
On balance sheet												Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Finland															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	France															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Germany															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Croatia															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Greece															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hungary															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Ireland															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy	1,569	1,623	23	0	0	0	141	0	0	0	0	0	67	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1,536	1,528	1,234	0	76	0	128	0	0	0	0	0	868	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1,808	1,808	1,150	0	124	0	535	0	1	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1,202	1,201	13	0	631	0	957	0	0	0	0	0	42	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		3,853	3,651	384	0	673	0	2,544	0	0	0	0	0	35	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		2,853	2,852	381	0	41	0	2,430	0	3	0	2	0	3	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		4,110	4,113	532	0	0	0	3,581	2	12	0	0	0	98	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		15,387	15,396	3,206	0	1,345	0	10,010	2	17	0	2	1,852	0	0	604

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banca Monte dei Paschi di Siena S.p.A.

As of 30/06/2024

Direct exposures														Risk weighted exposure amount	
On balance sheet												Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	11 116 36 20 129 634	10 116 16 20 129 634	10 116 36 15 25 624	0 0 0 0 0 0	0 116 36 5 104 134	0 0 0 0 0 32	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
		1,251	1,251	278	0	285	678	0	0	0	0	0	0	0	27

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) 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

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

(4) 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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Banca Monte dei Paschi di Siena S.p.A.

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ⁴⁾				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ⁴⁾				Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ⁵⁾				Of which Stage 3 ⁵⁾	Of which Stage 3 ⁵⁾	Of which Stage 3 ⁵⁾	Of which Stage 3 ⁵⁾			Of which: defaulted	Of which Stage 3 ⁵⁾				Of which Stage 3 ⁵⁾	Of which Stage 3 ⁵⁾	Of which Stage 3 ⁵⁾		
min EUR																						
Cash balances at central banks and other demand deposits	13,491	0	0	0	0	0	0	0	0	0	14,111	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	13,611	0	22	22	13	0	19	0	0	13,687	0	22	22	0	14	19	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	10,937	0	0	0	8	0	8	0	0	10,514	0	0	0	0	8	8	0	0	0	0		
Credit institutions	1,096	0	0	0	1	0	1	0	0	1,112	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	1,306	0	21	21	0	1	19	0	0	1,189	0	21	21	0	1	19	0	0	0	0		
Non-financial corporations	272	0	1	1	0	3	1	0	0	273	0	1	1	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	82,350	240	3,358	3,358	3,344	476	1,650	1,639	1,496	81,609	141	3,486	3,486	3,473	475	1,712	1,702	1,556	1,556			
Central banks	23	0	0	0	0	0	0	0	0	23	0	0	0	0	0	0	0	0	0	0		
General governments	1,671	1	14	16	14	4	10	10	0	1,717	1	14	18	16	1	9	9	0	0	0		
Credit institutions	2,271	11	0	0	0	1	0	0	0	2,283	11	1	1	1	0	0	0	0	0	0		
Other financial corporations	7,526	0	7	7	7	4	4	4	1	7,734	2	6	6	6	3	4	4	4	4	2		
Non-financial corporations	35,724	131	2,276	2,263	2,263	202	1,234	1,224	883	34,627	66	2,287	2,287	2,275	309	1,215	1,204	1,091	917			
of which: small and medium-sized enterprises	22,583	84	1,559	1,547	1,547	226	802	792	602	21,908	47	1,635	1,635	1,626	252	805	799	742	742			
of which: Loans collateralized by commercial immovable property	8,324	36	842	842	842	136	444	444	396	8,020	40	864	864	864	144	444	444	444	418			
Households	35,133	96	1,059	1,059	1,059	172	402	401	611	34,923	58	1,176	1,176	1,173	118	484	481	481	646			
of which: Loans collateralized by residential immovable property	30,497	71	702	702	702	130	195	195	507	30,316	43	809	809	805	122	274	274	274	531			
of which: Credit for consumption	752	2	17	17	17	11	11	11	1	810	1	17	17	17	10	10	10	10	2			
DEBT INSTRUMENTS other than HFT	109,362	240	3,381	3,381	3,344	489	1,668	1,639	1,496	108,807	141	3,508	3,508	3,474	489	1,731	1,702	1,556	1,556			
OFF-BALANCE SHEET EXPOSURES	34,276		556	556	642	31	120	112	11	39,499		566	566	627	34	121	112	11	11			

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Forborne exposures

Banca Monte dei Paschi di Siena S.p.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	21	1	0	0	0	0	19	1	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	21	1	0	0	0		19	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,458	1,113	529	459	1,664	610	2,400	1,204	552	484	1,594	654
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10	0	0	0	0	0	17	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	20	1	1	1	18	1	31	1	1	0	29	0
Non-financial corporations	1,652	689	375	326	1,052	333	1,521	711	362	313	956	350
of which: small and medium-sized enterprises	1,172	558	302	262	764		1,063	569	279	241	673	
Households	775	423	152	133	594	276	831	492	189	171	609	304
DEBT INSTRUMENTS other than HFT	2,479	1,114	529	459	1,664		2,418	1,204	552	484	1,594	
Loan commitments given	24	10	0	0	2	0	23	6	0	0	4	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise

Forborne exposures

Banca Monte dei Paschi di Siena S.p.A.

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	19	1	0	0	0	0	19	1	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	19	1	0	0	0		19	1	0	0	0		0
Loans and advances (including at amortised cost and fair value)	2,473	1,243	581	513	1,653	678	2,278	1,202	538	476	1,529	677	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17	0	0	0	0	0	19	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	30	1	2	0	28	0	29	0	1	0	27	0	0
Non-financial corporations	1,501	685	352	305	960	344	1,240	615	300	263	783	319	
of which: small and medium-sized enterprises	1,004	528	259	223	654		857	463	218	190	558		
Households	925	558	227	208	666	334	990	587	236	213	719	357	
DEBT INSTRUMENTS other than HFT	2,491	1,244	581	513	1,653		2,297	1,203	538	476	1,529		
Loan commitments given	25	6	0	0	5	0	26	8	0	0	4	0	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Banca Monte dei Paschi di Siena S.p.A.

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,256	64	64	1,254	44	0	1,216	77	77	1,214	48	0	1,202	78	78	1,200	51	0	1,172	89	89	1,170	55	0
B Mining and quarrying	78	7	7	78	3	0	73	7	7	73	3	0	70	6	6	70	2	0	70	6	6	70	2	0
C Manufacturing	50,796	236	236	50,649	341	0	50,265	509	509	50,166	316	0	50,728	502	502	50,546	318	2	50,633	561	561	50,644	292	2
D Electricity, gas, steam and air conditioning supply	876	91	91	876	66	0	800	85	85	800	92	0	822	79	79	822	46	0	755	64	64	755	44	0
E Water supply	459	19	19	459	15	0	455	18	18	455	16	0	455	19	19	455	16	0	455	19	19	455	17	0
F Construction	3,111	323	323	3,111	256	0	2,764	291	291	2,764	254	0	2,802	259	259	2,802	230	0	2,653	260	260	2,653	235	0
G Wholesale and retail trade	7,027	364	364	7,017	246	0	6,954	403	403	6,952	265	0	6,970	399	399	6,967	262	0	7,009	415	415	7,008	268	0
H Transport and storage	1,549	59	59	1,549	45	0	1,497	56	56	1,497	46	0	1,452	57	57	1,452	43	0	1,427	59	59	1,427	46	0
I Accommodation and food service activities	1,855	68	68	1,855	97	0	1,795	100	100	1,795	105	0	1,812	103	103	1,811	103	0	1,793	103	103	1,793	102	0
J Information and communication	627	44	44	627	31	0	601	45	45	601	33	0	1,257	47	47	1,257	34	0	1,319	45	45	1,319	32	0
K Financial and insurance activities	108	0	0	108	1	0	106	0	0	106	0	0	204	0	0	204	1	0	195	0	0	195	1	0
L Real estate activities	3,830	352	352	3,830	251	0	3,734	342	342	3,734	223	0	3,700	419	419	3,708	257	0	3,452	392	392	3,452	236	0
M Professional, scientific and technical activities	1,240	83	83	1,240	68	0	1,183	105	105	1,183	67	0	1,179	109	109	1,179	74	0	1,148	92	92	1,148	55	0
N Administrative and support service activities	1,017	65	65	1,010	33	7	992	61	61	992	36	0	936	63	63	936	35	0	918	60	60	918	34	0
O Public administration and defence, compulsory social security	7	0	0	7	0	0	7	0	0	7	0	0	8	0	0	8	0	0	2	0	0	2	0	0
P Education	40	2	2	40	1	0	47	2	2	47	1	0	45	2	2	45	1	0	41	2	2	41	1	0
Q Human health services and social work activities	552	38	38	552	18	0	528	42	42	528	23	0	534	70	70	534	27	0	488	45	45	488	21	0
R Arts, entertainment and recreation	240	23	23	240	17	0	216	19	19	213	10	3	222	18	18	219	9	3	215	19	19	212	9	3
S Other services	674	40	40	674	23	0	671	31	31	671	19	0	686	25	25	686	26	0	710	31	31	710	23	0
Loans and advances	35,724	2,276	2,276	35,607	1,517	9	34,627	2,287	2,287	34,514	1,517	0	35,192	2,372	2,372	35,006	1,531	5	34,762	2,346	2,346	34,579	1,611	5

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.