

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

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.



Key Metrics

(min 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



Leverage ratio

	(min 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)	
A.2	Tier 1 capital - fully phased-in definition	7,858	8,711	8,653	8,715	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	



Ebal Bursierg Bursierg 2024 EU-wide Transparency Exercise Capital Banca Monte del Paschi di Siena S.p.A.

	A	(min EUR, %) OWN FUNDS	As of 30/09/2023 9,582	As of 31/12/2023	As of 31/03/2024 10,306	As of 30/06/2024 10,330	COREP CODE C 01.00 (40010,c0010)	REGULATION Assistant 411101 and 72 of CER
							C 01.00 (x0020,c0010)	Acticios SO of CERS
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) Capital instruments eligible as CET3 Capital (including share premium and net own capital)	7,868	8,727	8,660	8,721	C 01.00 (00000,c0010)	Articles 59 of CHRI Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A1.1	instruments)	7,453	7,453	7,453	7,453		
	A1.2	Retained earnings	1,192	2,314	2,312	2,814	C 01.00 (r0130,c0010)	Articles 25(1) point (c), 25(2) and 35 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	-22	21	19	-5	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CPR
	A1.4	Other Reserves	-126	-126	-126	3	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Atticle B4 of CFFR
	A.1.7	Adjustments to CET1 due to prudential filters	-57	-46	-41	-32	C 01.00 (r0250,c0010)	Articles 22 to 25 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-115	-131	-119	-115	C 01.00 (r0300,c0010) + C 01.00 (r0360,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAc that rely on future profitability and do not arise from temporary differences net of associated DTLs	-198	-659	-730	-1,282	C 01.00 (r0370,c0010)	Articles 26(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 36(1) point (() of CRR Article 36(1) point (k) point (k) (i) and 80 to 91 of CRR; Articles 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-8	-8	-7	-7	C 01.00 r0450,c0010] + C 01.00 (r0450,c0010) + C 01.00 r0470,c0010] + C 01.00 (r0471,c0010)+ C 01.00 r0472,c0010]	Atticles 4(36), 30(1) point (k) (j) and 50 to 50 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), point (b), point (b), and 258 of CRR, Articles 30(1) point (k) (ii), and 259 of CRR, Articles 30(1) point k) (iv) and 153(4) of CRR, Articles 30(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-8	-8	-7	-7	C 01.00 (r0460,c0010)	Articles 36(1) point (4) (ii), 243(1) point (b), 244(1) point (b) and 236 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entitles where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 35(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18		-173	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CFR
	A.1.18A		-8	-8	-9	-10	C 01.00 (49513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (40514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		-81	-100	-101	-105	C 01.00 (r0524,c0010)	Article 3 CSR
	A1.20	CETs capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A1.21	Transitional adjustments	9	15	7	6	CAI (1.1.1.5 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (*0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	9	15	7	6	C 01.00 (r0520,c0010)	Atlician 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 51 of CFR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from 12 items over 12 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,868	8,727	8,660	8,721	C 01.00 (40015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,714	1,680	1,646	1,609	C 01.00 (49750,c0010)	Article 71 of CFFR
	A4.1	Tier 2 Capital instruments	1,645	1,608	1,570	1,533	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
		·					C 01.00 (r0910,c0010) = C 01.00 (r0920,c0010) + C 01.00 (r0920,c0010) = C 01.00 (r0940,c0010) +	
	A.4.2		69	73	76	76	C 01.00 (r0550,c0010) + C 01.00 (r0555,c0010) + C 01.00 (r0570,c0010) + C 01.00 (r0574,c0010) + C 01.00 (r0570,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	49,047	48,099	48,473	48,266	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	2	2	3	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.04%	18.14%	17.86%	18.07%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.04%	18.14%	17.86%	18.07%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.54%	21.64%	21.26%	21.40%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,858	8,711	8,653	8,715	[A1-A113-A121+MN[A2+A113-A22- A24+MN[A4+A22-A43,0],0]]	-
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.02%	18.11%	17.85%	18.06%	[D:Thin-e-r]	-
Fully loaded ⁴	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	9	15	7	6	C 05.01 (r0440,c0010)	
	F	Adjustments to ATI due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	2	2	3	0	C 05.01 (r0440.c0040)	
		ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view			-	-		



Overview of Risk exposure amounts

		RWAs			1
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
(unit core, w ₀) Credit risk (excluding CCR and Securitisations) ¹	34,278	34,810	35,019	34,953	C02.00 (0040, c0010) -(C07.00 (0090, c0220, s001) + C07.00 (0110, c0220, s001) + C07.00 (0130, c0220, s001) + C08.01 (0040, c0200, s001) + C08.01 (0040, c0200, s001) + C08.01 (0040, c0200, s002) - C08.01 (0050, c0200, s
Of which the standardised approach	11,892	11,872	11,491	11,369	C 02.00 (r0060, c0016)-[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	C07.00 (n0980, c0220, s001) + C07.00 (0110, c0220, s001) + C07.00 (n0130, c0220, s001) + C08.01 (n040, c0280, s001) + C08.01 (n050, c0280, s001) + C08.01 (n050, c0280, s001) + C08.01 (n050, c0280, s002) + C08.01 (n050,
Credit valuation adjustment - CVA	364	398	373	333	C 02.00 (r0840, 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, c0601)*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 (r0880, 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	C02.00 (r0610, c0010)
Of which advanced measurement approach	9,997	9,391	9,559	9,693	C02.00 (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.



P&I

(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 subsidaries, 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 subsidaries, 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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	:			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch				Fair value hierarchy			,	Fair value hierarch	у		,	air value hierarch	у	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	14,012				14,819				16,811				17,525				IAS 1.54 (i)
Financial assets held for trading	6,293	4,026	2,267	0	5,883	3,525	2,358	0	7,092	4,489	2,602	0	7,141	4,537	2,604	0	IFRS 7.8(a)(ii);IFRS 9.AppendixA
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)(i); 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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	90,277				90,043				91,292				91,113				IFRS 7.8(1); 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				-561				-571				-680				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ^t	8,515				8,891				8,878				10,165				
TOTAL ASSETS	123,203				122,624				126,787				128,711				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20:	23					As of 31/1	2/2023					As of 31/0	03/2024					As of 30/1	16/2024			
		Gross carry	ring amount ⁽²⁾		Aci	umulated impairmer	t ^(B)	Gr	oss carrying amour		Accu	imulated impairme	nt ⁽²⁾	Gro	ss carrying amount		Acc	umulated impairme	ent ⁽²⁾	Gros	s carrying amount		Accı	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ³		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		in cradit rick since	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	increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	increase in credit	incompany in provide	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	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)
comprehensive income		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 1.32, 44(a)
Financial assets at		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)
amortised cost	Loans and advances	67,802	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 1.32, 44(a)

 $^{^{\}rm (I)}$ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

^[8] 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



Breakdown of liabilities

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

(mln EUR)

(mar 2011)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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 [‡]	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(I)
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



Breakdown of liabilities

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

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
SHOL POSITIONS	Debt securities	3,605	1,820	5,153	2,906	Annex V.Part 1.31
	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)
Danasita	of which: Current accounts / overnight deposits	1,610	1,164	912	1,064	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	nated 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	



Market Risk

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

	SA					I	М									IM						
			VaR (Memorano	VaR (Memorandum item) STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP			VaR (Memorandum item) STRESSED VaR (Memorandum item)					ALL PRICE RIS	KS CAPITAL CH/	ARGE FOR CTP					
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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 (SVARAYS)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	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	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/1:	2/2023					
Fraded Debt Instruments	1,224	1,441	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	933 270	1,065 346	0	0	0	0							0	0	0	0						
Of Which: Specific risk Equities	441	346	0	0	0	0								0	0	0						
Of which: General risk	111	92	0	0	0	0							ľ	0	0	0						
Of which: Specific risk	306	287	ō	0	ō	ō							0	ō	0	0						
Foreign exchange risk	2	4	0	0	0	0							0	0	0	0						
Commodities risk	81	64	0	0	0	0							0	0	0	0						
Total	1,749	1,907	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 30/0	6/2024					
Fraded Debt Instruments	1,578	1,509	0	0	0	0							0	0	0	0						
Of which: General risk	1,167	1,095	0	0	0	0							0	0	0	0						
Of which: Specific risk	386	389	0	0	0	0							0	0	0	0						
Equities	441	365		0	0	0								0	0	0						
Of which: General risk	89	81	0	0	0	0							0	0	0	0						
Of which: Specific risk	336	276	0	0	0	0							0	0	0	0						
Foreign exchange risk	2	0	0	0	0	0							0	0	0	0						
Commodities risk	53	62	0	0	0	0							0	0	0	0						

Market risk template does not include CIU positions under the particular approach for position risk in CiUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

					Standardise	ed Approach							
			As of 30/09/2023 As of 31/12/2023										
	(min EUR, %)	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				
	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					
Consolidated data	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 Total ²	74,474	58,472	12,359	203	88,458	58,634	12,362	1				

⁽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 adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 31	/03/2024			As of 30	/06/2024	
	(min EUR, %)	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
	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	
0	of which: SME	506	154	88		527	142	81	
Consolidated data	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 Total ²	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 adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - IRB Approach

							IRB Ap	oroach					
				As of 30	/09/2023					As of 31	/12/2023		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	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
	Corporates	41,408	1,752	21,801	13,706	581	1,008	41,000	1,686	21,087	13,748	578	935
	Corporates - Of Which: Specialised Lending	1,605	74	1,356	1,058	0	65	1,656	38	1,359	1,064	0	41
	Corporates - Of Which: SME	14,458	1,044	8,997	4,848	443	654	13,652	1,014	8,649	4,942	425	616
	Retail	51,702	2,280	37,114	8,884	710	1,267	52,257	2,319	37,847	9,396	728	1,249
	Retail - Secured on real estate property	32,423	1,193	29,576	6,200	465	651	33,059	1,197	30,137	6,490	477	655
Canaalidatad data	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	209	295
Consolidated data	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	268	360
	Retail - Qualifying Revolving	427	8	299	83	4	5	472	7	346	95	4	5
	Retail - Other Retail	18,852	1,079	7,239	2,601	240	610	18,726	1,115	7,364	2,811	246	589
	Retail - Other Retail - Of Which: SME	16,557	955	5,592	1,981	199	506	16,322	1,005	5,568	2,076	204	504
	Retail - Other Retail - Of Which: non-SME	2,295	124	1,648	620	41	105	2,404	110	1,796	735	42	85
	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.



Credit Risk - IRB Approach

							IRB App	oroach					
				As of 31	/03/2024					As of 30.	/06/2024		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	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
	Corporates	41,431	1,765	22,067	14,473	598	937	41,424	1,809	21,985	14,490	609	935
	Corporates - Of Which: Specialised Lending	1,717	38	1,408	1,100	0	43	1,725	33	1,434	1,108	0	44
	Corporates - Of Which: SME	13,637	1,101	8,622	4,948	452	628	13,325	1,108	8,510	4,812	456	621
	Retail	52,039	2,321	37,734	9,278	731	1,318	51,818	2,430	37,665	9,241	782	1,367
	Retail - Secured on real estate property	33,099	1,234	30,091	6,391	482	705	33,095	1,290	29,987	6,329	512	739
0	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	209	312
Consolidated data	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	303	427
	Retail - Qualifying Revolving	433	6	311	87	4	5	349	6	303	80	4	6
	Retail - Other Retail	18,507	1,080	7,331	2,800	245	609	18,374	1,133	7,375	2,832	266	623
	Retail - Other Retail - Of Which: SME	16,089	966	5,522	2,051	203	516	15,876	1,004	5,504	2,047	212	523
	Retail - Other Retail - Of Which: non-SME	2,418	114	1,810	749	42	93	2,498	130	1,871	785	53	100
	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.



General governments exposures by country of the counterparty

						Вап	ca Monte dei Paschi di Sien	Id 5.p.A.						
				As of : Direct exposur On balance sheet										
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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)	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	amount
[0 - 3M[Austria													
10 - 3M1 [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium													
[0 - 3M[Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Сургиз													
[0 - 3M [Czech Republic													
10tal 0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Denmark													
[0 - 3M] [3M - 1Y [1Y - 2Y] [1Y - 2Y] [2Y - 3Y [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						Ban	ca Monte dei Paschi di Sien	ia S.p.A.						
				As of 31/12/2023 Direct exposures						_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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)	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	amount
[0-3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France													
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	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	Hungary													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M[3M-1Y 11Y-2Y 2Y-3Y [3Y-5Y [5Y-10Y Total	Italy	77. 1.46 81: 1.70 2.44 2.42 4.44 13.44	812 1,698 5 2,422 7 2,724 4,039	515 888 625 62 64 44 356 523		40 8 174 520 6777 230 0 1,648	3.511	0	0 0 0 1 0 3 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	457 25 0 42 1 3 41 570		576



General governments exposures by country of the counterparty

						Ban	ca Monte dei Paschi di Sien	a S.p.A.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	of short positions)		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	Nominat	Provisions	
[0-3M] [3M-1V] [1Y-2V] [2Y-3V] [3Y-5V] [5Y-10V] [10Y-more	Latvia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Uthuania													
10 - 3Mf 13M - 1Yf [1Y - 2Yf [2Y - 3Yf] [3Y - 5Yf [5Y - 10Yf] [10Y - more	Luxembourg													
[0.3M] [3M-1V] [117-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0 · 3M[Poland													
[0-3M] [3M-1Y] [11-2Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [11-2Y] [11-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Romania													



General governments exposures by country of the counterparty

						Ban	ca Monte dei Paschi di Sien	a S.p.A.						
			_		_		As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	ssets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total goos carrying arround of non-verticative financial assets	of short positions)		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 [Stovakia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain													
[0.3M] [3M-1Y] [11-2Y] [12Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [11-2Y] [12-2Y] [2Y-3Y] [33-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Llechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

						Ban	ca Monte dei Paschi di Sien	a S.p.A.						
						_	As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	Provisions	
[0 - 3M[Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
Total [0 - 3M[13M - 1Y] 13Y - 2Y[[2Y - 3Y] [3Y - 5Y[[5Y - 10Y] [10Y - more Total	Other advanced economies non EE/	4												



General governments exposures by country of the counterparty

						Ban	ca Monte dei Paschi di Sier	na S.p.A.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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)	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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[3M - 1Y [1	Middle East													
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean													
Total Tota	Africa													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	33 556 18 14 11 10 200 555		15 41 16 9 10 13 600		0 16 0 0 0 5 0 38 0 38 54	0 515 0 0 0 1525 542 1,210	000000000000000000000000000000000000000	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	000000000000000000000000000000000000000	1 0 0 0 0 0	0 0 0 0 0	34

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 counterparts (other than sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittos), Vilgo Islands (Bittos),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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 nGAAP



General governments exposures by country of the counterparty

						Ban	ca Monte dei Paschi di Sien	ia S.p.A.						
				As o Direct expos On balance sheet										
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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)	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	amount
[0 - 3M[Austria													
10 - 3Mf 3M - 1Y	Belgium													
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[3M - 1Y [1	Cyprus													
10 at 10 a	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
10 aM	Estonia													



General governments exposures by country of the counterparty

						Ban	ca Monte dei Paschi di Sien	ia S.p.A.						
							As of 30/06/2024			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
			****		Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
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)	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													
[0 - 3M[France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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	Greece													
[0 - 3M[Hungary													
1053 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Ireland													
[0-3M[13M-1Y 1Y-2Y 2Y-3Y 3Y-5Y [5Y-10Y 10Y-more	Italy	166 1.53 1.800 1.300 3.600 2.855 4.111	4,113	23 1,324 1,150 13 384 381 532		0 0 76 0 76 124 0 631 0 673 0 411	2,430 3.581	2	0 0 1 0 0 3	0 0 0 0	0 0 0 0 0 2	67 868 0 42 15 3 58		
Total	I	15,38	7 15,366	3,806		0 1,545	10,016	2	17	0	2	1,053	0	605



General governments exposures by country of the counterparty

						Ban	ca Monte dei Paschi di Sien	a S.p.A.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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)	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[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Uthuania													
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] 13Y - 5Y] [5Y - 10Y] [10Y - more Total	Malita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal													
0 - 3M 13M - 1Y	Romania													



General governments exposures by country of the counterparty

						bdll	As of 30/06/2024	a 5.p.A.						
						Dire	ct exposures							
						Dile	ctexposures					0///		-
	(mln EUR)		T	On balance sh	ieet				Derivat	ives		Off balan	ce sneet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit of toss	comprehensive income								
[0-3M] [3M-1Y] [1Y-2Y]	1													
[2Y - 3Y [[3Y - 5Y [Stovakia													
[5Y - 10Y [[10Y - more														
Total [0-3M[[3M-1Y[
[1Y-2Y] [2Y-3Y]	Slovenia													
[3Y - 5Y] [5Y - 10Y]	Stovenia													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [Spain													
[5Y - 10Y [[10Y - more Total	=													
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y [Sweden													
[3Y - 5Y] [5Y - 10Y]														
[10Y - more Total [0 - 3M [[3M - 1Y [1													
[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [United Kingdom													
[10Y - more Total														
[0 - 3M[[3M - 1Y[
[1Y - 2Y [2Y - 3Y [3Y - 5Y]	loeland													
[5Y - 10Y [
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein													
f10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [Norway													
[5Y - 10Y [[10Y - more Total]													
Total														



General governments exposures by country of the counterparty

						Ban	ca Monte dei Paschi di Sien	a S.p.A.						
			_				As of 30/06/2024	_	_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	neet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	Provisions	
[0-3M[13M-1Y 13Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
10 - 3M	Hong Kong													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] f10Y - more Total	Switzerland													
Total [0 - 3M [Other advanced economies non EEA													
totat														



General governments exposures by country of the counterparty

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

						Ban	ca Monte dei Paschi di Sien	ia S.p.A.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	ice sheet	
						ssets by accounting portfolio		Derivatives with pos			n negative fair value	Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting porttouo		Derivatives with posi	rtive fair value	Denvatives witi	i negative fair value			Risk weighted exposure
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)	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	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
10 - 3Mf 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean													
[0 - 3M [Africa													
10 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	11 116 12 2 2 126 329 634 1.2858		38 59		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	523	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 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 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 counterparts (other than sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittos), Vilgo Islands (Bittos),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures Banca Monte del Paschi di Siena S.p.A.

	As of 30/09/2023											As of 31/12/2023						
		Gros	s carrying amount/ Nominal a	mount		Accumulated impair credit risk and provi	ment, accumulated negative ch	anges in fair value due to			Gree	ss carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative chang	ges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but pass due > 30 days and <= 90 days		Of which non-performing ¹		On performing exposures ³	On non-performin	ng exposures ¹	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		due - 55 days and 1-56 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ⁸			oue roo days and 1-30 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ^b	
Cash balances at central banks and other demand deposits	13,401	0				0	0 0			14,11			0		0	0		
Debt securities (including at amortised cost and fair value)	13,611	0	22	2 22		0 1	3 19			13,08	,	22	22		14	19		
Central banks	0	0		0		0	0						0		0	0		0 0
General governments	10,937	0		0		0	8 0			10,51	4 (0		8	0		0 0
Credit institutions	1,096	0		0		0	1 0			1,111	2		0		0	0		0 0
Other financial corporations	1,306	0	21	21		0	1 19			1,18	9 0	21	21		1	19		0 0
Non-financial corporations	272	0	1	1		0	3 0			27	3 (1	1		5	0		0 0
Loans and advances(including at amortised cost and fair value)	82,350	240	3,358	3,358	3,34	4 47	6 1,650	1,63	1,496	81,60	141	3,486	3,486	3,473	475	1,712	1,70	3 1,559
Central banks	25	0		0		0	0		0	21	5 (0		0	0	,	0 0
General governments	1,671	3	16	16	1	6	4 10	1	0	1,71	9	5 16	16	16	1	9		9 0
Credit institutions	2,271	13		0		0	1 0		0	2,58	11	1 1	. 1	1	. 0	0	,	0 0
Other financial corporations	7,526	0	7	7		7	7 4		1	7,73	4 3	2 €	6	6	5	4		4 2
Non-financial corporations	35,724	131	2,276	2,276	2,26	3 25	2 1,234	1,22	883	34,62	7 66	2,287	2,287	2,275	309	1,215	1,20	6 917
of which: small and medium-sized enterprises	22,585	84	1,559	1,559	1,54	7 22	6 802	790	680	21,90	47	1,638	1,635	1,626	252	805	79	9 742
of which: Loans collateralised by commercial immovable property	8,324	36	842	842	84	2 13	6 444	44	396	8,021	40	864	864	864	144	444	44	4 419
Households	35,133	93	1,059	1,059	1,05	8 17	2 402	40	611	34,92	3 58	1,176	1,176	1,175	158	484	48	3 640
of which: Loans collateralised by residential immovable property	30,497	71	702	702	70.	2 13	0 195	19	5 507	30,31	45	806	805	805	122	274	274	4 531
of which: Credit for consumption	752	2	17	17	1	7 1	1 11	1	1	810	1	1 17	17	17	10	10	10	0 2
DEBT INSTRUMENTS other than HFT	109,362	240	3,381	3,381	3,34	4 48	9 1,668	1,63	1,496	108,80	7 141	3,506	3,508	3,474	489	1,731	1,700	1,559
OFF-BALANCE SHEET EXPOSURES	34,575		550	550	54	2 3	3 120	111	13	39,40		565	565	557	34	121	111	.3 11

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

Institutions apport has the cumulative amount of expected evidal tosses since initial recognition for trained introduces expect to impairment and appoint evidence in the expectation of the expected evidal tosses since initial recognition for framed in impairment, the accumulation despected evidal tosses since initial recognition for framed in impairment, the accumulation despected evidal tosses since initial recognition for framed in impairment, the accumulation despected evident tosses since initial recognition for framed in impairment, the accumulation despected evidal tosses since initial recognition for framed in impairment, the accumulation despected evident to interest subject to interest indicated to the condition for framed in interest subject to interest indicated evidance in the evidance of th

[&]quot;For the not-be address the follows, Excentional registeries and a constituted register in usual or specific or designed in the follows a sign connection based on a conditivable connection, as explained in Privacy, Part I papaging 51 20 and 11 of Regulation (FU 2021-61-15 on Specific or privacy parting Privacy partin

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 perior



Performing and non-performing exposures Banca Monte dei Paschi di Siena S.p.A.

	As of 31/03/2024 Gross currying amount! Hominial amount													As of 30/06/2024				
		Gross	Gross Carryang amount / Nomina amount cred			Accumulated impair credit risk and provis	ment, accumulated negative ch	anges in fair value due to	Collaterals and financial		Gros	s carrying amount/ Nominal am	ount		Accumulated impairs credit risk and provisi	nent, accumulated negative cha	nges in fair value due to	Collaterals and financial
		Of which performing but past due >30 days and <=90 days				On performing exposures ²	On non-perform	ming exposures ²	guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ²	guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	16,223	0	0		0				0	16,91	0	0	0		0 0	0	0	0
Debt securities (including at amortised cost and fair value)	13,008		22	22	0	1	19			13,21	9 0	22	22		0 12	19	0	
Central banks		0	0	0	0				0		0	0	0		0 0	0	0	0
General governments	10,504	0	0	0	0				0	10,83	0	0	0		0 7		0	0
Credit institutions	1,103	0	0	0	0				0	1,02	0	0	0		0 0	0	0	0
Other financial corporations	1,133	0	21	. 21	0	:	19		0	1,08	0	21	21		0 1	. 19	0	0
Non-financial corporations	267		1	. 1	0		5 0		0	26	0	1	1		0 4		0	0
Loans and advances (including at amortised cost and fair value)	83,031	178	3,636	3,636	3,624	47	1,800	1,79:	1,616	82,67	103	3,668	3,668	3,65	6 474	1,806	1,798	1,656
Central banks	25	. 0	0		0				0	30	0	0	0		0 0	0	0	0
General governments	1,679	2	17	17	17		1 10	11	0	1,71	2 2	22	22	2	2 1	. 12	12	0
Credit institutions	2,314	0	1	. 1	1				0	2,67	0	14	14	1	4 0	6	6	0
Other financial corporations	8,893	3	7	7	7		4		2	8,638	0	6	6		6 5	4	4	2
Non-financial corporations	35,192	85	2,372	2,372	2,361	29	3 1,243	1,23	967	34,75	50	2,346	2,346	2,33	5 286	1,231	1,224	975
of which: small and medium-sized enterprises	21,479	66	1,615	1,615	1,606	23	768	76	746	20,814	36	1,605	1,605	1,59	6 232	757	750	752
of which: Loans collateralised by commercial immovable property	7,835	55	922	922	922	13	469	461	452	7,73	33	882	882	88	2 135	455	455	426
Households	34,925	87	1,239	1,239	1,238	17	543	54:	648	34,86	51	1,279	1,279	1,27	8 182	552	552	680
of which: Loans collateralised by residential immovable property	30,424	59	845	845	844	13	315	31	5 529	30,20	40	894	894	89	3 145	334	334	559
of which: Credit for consumption	883	2	17	17	17	1	10	11	1	96	2	18	18	1	8 12	11	11	1
DEST INSTRUMENTS other than HFT	112,261	. 178	3,658	3,658	3,625	48	1,819	1,79	1,616	112,80	103	3,690	3,690	3,65	6 487	1,825	1,798	1,656
OFF-BALANCE SHEET EXPOSURES	41,841		524	524	516	3	3 105	91	9	33,25	3	568	568	55	9 33	96	88	11

(Fig. Fig. bearing and control and an angular angul



Forborne exposures

			As of 30/0	09/2023					As of 31/:	12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financia on exposures with fo	al guarantees received rbearance 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
(mln 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

^{OP}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 F18.00 / F19.00), 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) 2021/45-1. TS on Supervisory reporting. However, for the off-balance sheet instruments, sheet as a reasonable of the 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.

On 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 (excluding loans and advances (asclading loans and advances loads) and advances of the criteria sheet for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

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

İ			As of 31/	3/2024					As of 30/	06/2024		
	Gross carrying exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia	al guarantees received rbearance measures	Gross carrying exposures wit measures			r exposures with	Collateral and financia	
		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)	19	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	19	1	0	0	0		19	1	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
General governments	17	0	0	0	0	0	19	0	0	0	0	0
Credit institutions	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
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 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 F18.00 / F19.00), 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) 2022/45-1. Tist on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated hanges in fair value due to credit risk and provisions of its 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 (excluding toans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



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

ī			As of:	30/09/2023				non- and performing subj		1/12/2023					As of 3	1/03/2024					As of 3	0/06/2024		1
	Gross carryi	ingamount				Accumulated	Gross carry	ying amount				Accumulated	Gross carry	ingamount				Accumulated	Gross carry	ingamount				Accumulated
(min EUR)		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹			of which:	Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fair value due to credit risk on non-performing exposures ¹
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	10,796	535	535	10,649	341	2	10,262	509	509	10,156	315	3	10,728	522	522	10,549	318	2	10,813	561	561	10,644	329	2
D Electricity, gas, steam and air conditioning supply	876	91	91	876	56	0	820	85	85	820	52	0	822	79	79	822	48	0	753	64	64	753	44	0
E Water supply	850	19	19	850	16	0	825	18	18	825	16	0	855	19	19	855	16	0	829	19	19	829	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	7,099	415	415	7,098	268	0
H Transport and storage	1,540	59	59	1,540	45	0	1,497	58	58	1,497	46	0	1,152	57	57	1,152	45	0	1,137	59	59	1,137	48	0
I Accommodation and food service activities	1,855	168	168	1,855	97	0	1,785	190	190	1,785	105	0	1,812	193	193	1,811	103	0	1,753	181	181	1,753	102	0
J Information and communication	627	44	44	627	31	0	901	45	45	901	33	0	1,257	47	47	1,257	34	0	1,319	46	46	1,319	32	0
K Financial and insurance activities	108	0	0	108	1	0	195	0	0	195	0	0	204	0	0	204	1	0	199	0	0	199	1	0
L Real estate activities	3,830	352	352	3,830	221	0	3,734	342	342	3,734	223	0	3,709	419	419	3,708	257	0	3,432	397	397	3,432	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	952	61	61	952	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	32	32	686	20	0	710	31	31	710	23	0
Loans and advances	35.724	2 276	2.276	35.557	1.517	9	34 627	2 287	2 287	34 514	1.517	6	35 192	2 372	2 372	35,006	1 531	5	34.752	2.346	2.346	34 575	1.511	5

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part I paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.