

Bank Name	Banca Monte dei Paschi di Siena SpA
LEI Code	J4CP7MHCXR8DAQMKIL78
Country Code	IT

2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	9,900	11,643	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,608	8,287	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	12,297	8,565	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	-5,543	1,421	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
Accumulated other comprehensive income	-319	-335	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	-239	-358	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-1	43	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-512	-479	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR \ensuremath{CCR}
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-330	-292	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	-9	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-3,795	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (v) and 153(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	-91	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	-305	-339	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-597	-522	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	5,951	683	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	1,071	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	4,880	683	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	557	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	538	607	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-538	-49	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,608	8,844	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,293	2,799	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	3,176	2,664	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	116	135	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	76,220	75,386	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	8.67%	10.99%	CA3 {1}	
Tier 1 Capital ratio	8.67%	11.73%	CA3 {3}	
Total Capital ratio	12.99%	15.44%	CA3 {5}	



Risk exposure amounts

Banca Monte dei Paschi di Siena SpA

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	62,520	61,197
Risk exposure amount for securitisation and re-securitisations in the banking book	164	45
Risk exposure amount for contributions to the default fund of a CCP	8	9
Risk exposure amount Other credit risk	62,349	61,143
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,576	4,446
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	58	38
Risk exposure amount for Credit Valuation Adjustment	1,232	876
Risk exposure amount for operational risk	8,853	8,767
Other risk exposure amounts	38	100
Total Risk Exposure Amount	76,220	75,386

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



Banca Monte dei Paschi di Siena SpA

(min EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	5,220	2,196
Of which debt securities income	775	302
Of which loans and advances income	4,356	1,864
Interest expenses	3,101	1,046
(Of which deposits expenses)	1,066	354
(Of which debt securities issued expenses)	1,702	603
(Expenses on share capital repayable on demand)	0	0
Dividend income	37	14
Net Fee and commission income	1,698	927
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	182	133
Gains or (-) losses on financial assets and liabilities held for trading, net	53	62
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-5	11
Gains or (-) losses from hedge accounting, net	-16	18
Exchange differences [gain or (-) loss], net	28	18
Net other operating income /(expenses)	323	188
TOTAL OPERATING INCOME, NET	4,418	2,522
(Administrative expenses)	3,209	1,388
(Depreciation)	223	114
(Provisions or (-) reversal of provisions)	317	44
(Commitments and guarantees given)	137	-7
(Other provisions)	180	51
Of which pending legal issues and tax litigation ¹	100	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	7,882	987
(Loans and receivables)	7,822	984
(Held to maturity investments, AFS assets and financial assets measured at cost)	61	3
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	752	-5
(of which Goodwill)	662	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	225	182
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-7,741	175
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-5,405	193
Profit or (-) loss after tax from discontinued operations	62	1
PROFIT OR (-) LOSS FOR THE YEAR	-5,343	194
Of which attributable to owners of the parent ⁽¹⁾ Information available only as of end of the year	-5,343	194

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



2015 EU-wide Transparency Exercise Market Risk Banca Monte dei Paschi di Siena SpA

	5	SA					IM										IM					
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014						As of 30/06/2015									
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	lemorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS		
(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 (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		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-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	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	2,165	2,399	0	0	0	0							0	0	0	0						
Of which: General risk	1,150	1,791	0	0	0	0							0	0	0	0						
Of which: Specific risk	779	481	0	0	0	0							0	0	0	0						
Equities	943 483	1,142	0	0	0	0							0	0	0	0						
Of which: General risk	483	256	0	0	0	0							0	0	0	0						
Of which: Specific risk		350	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	372	775	0	0	0	0							0	0	0	0						
Total	3,576	4,446	ő	ŏ	ő	Ő	0	0	0	0	0	0	ő	Ő	ő	Ő	0	0	0	0	0	0

Credit Risk - Standardised Approach

	Banca Monte dei Paschi di Siena SpA		Standardised Approach										
			s of 31/12/2	014			As of 30/06/:	2015					
		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				
	Central governments or central banks	34.362	35.007	6.259		28.736	28.719	3.817					
	Regional governments or local authorities	2,239	2,136	427		3,285	2,229	446					
	Public sector entities	741	490	379		1,188	482	376					
	Multilateral Development Banks	64	34	0		96	43	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	62,748	15,991	4,002		61,927	17,472	4,214					
	Corporates	12,436	8,121	7,915		12,065	6,978	6,444					
	of which: SME	1,021	836	785		465	340	296					
	Retail	3,899	3,372	2,490		3,577	2,474	1,820					
	of which: SME	533	218	125		500	199	114					
Consolidated data	Secured by mortgages on immovable property	1,714	1,698	680		2,135	2,061	825					
	of which: SME	325	324	138		345	300	126					
	Exposures in default	5,322	2,350	2,776	2,549	3,293	1,585	1,986	1,413				
	Items associated with particularly high risk	51	51	77		59	59	89					
	Covered bonds	986	986	200		1,014	1,014	186					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	1,064	871	871		662	610	610					
	Equity	1,745	1,745	2,897		1,755	1,754	2,652					
	Securitisation	54	54	164		4	4	45					
	Other exposures	7.156	7.134	4.236		6.965	6.938	4.397					
	Standardised Total	134,583	80,040	33,372	2,792	126,760	72,423	27,907	1,703				

Standardised Approach As of 31/12/2014 As of 30/06/2015 Value ijustments provisions Exposure Value¹ Value stments Exposure Value¹ tisk exposi amount Original Exp osure¹ sk expos amount osure¹ nro 34,423 2,136 460 0 28,309 2,229 420 0 6,253 427 369 0 902 4,955 584 2,322 30 490 56 2,550 77 72 0 871 2,895 28,328 3,285 1,125 23 0 35,005 5,998 231 3,190 228 1,588 90 2,970 59 340 0 651 1,752 3,812 446 359 0 1,652 3,326 105 1,670 21 638 43 1,825 89 51 0 0 600 2,650 33,779 2,239 711 30 0 33,454 7,630 771 3,505 274 1,217 122 4,919 51 347 0 3,571 5,084 587 3,108 52 1,202 1,202 2,175 51 347 0 871 1,743 0 6,479 3,413 108 2,235 36 1,568 89 1,451 59 340 0 0 ITALY 1,244 0 1,064 1,743 6,984 ,184 2,595 1,509 Original exposure, unlike Exp (2) Total value adjustments and

nt any effect due to

					Standardise	ed Approach			
		A	s of 31/12/2	014			As of 30/06/2015		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹			Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
1	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0		0	
	Institutions	16,397	8,444	1,836			6,638	1,441	
	Corporates	284	37	36		596	402	61	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	5	5	2		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	2	2	4	7	2	2	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	11	11	2		9	9	2	
	Standardised Total ²				5				5
	re value, is reported before taking into account any effect due to credit conversion factors or credit ri visions per country of counterparty does not include Securistisation exposures	sk mitigation techniques (e.g. substitu	tion effects).						

					Standardise	ed Approach			
			As of 31/12/2	014			As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	36	36	0		22	22	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,531	1,032	313		2,324	963	258	
	Corporates	678	617	571		619	583	512	
	of which: SME	250	250	201		234	232	191	
	Retail	388	261	166		382	236	148	
	of which: SME	258	166	95		271	163	93	
FRANCE	Secured by mortgages on immovable property	289	288	115		363	310	123	
	of which: SME	204	203	82		255	211	84	
	Exposures in default	113	54	67	59	114	51	67	60
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eauity	0	0	0		0	0	0	
	Securitisation	123	123	41		230	220	70	
	Other exposures	123	123	41		230	230	70	
	Standardised Total ² posure value, is reported before taking into account any effect due to credit conversion factors or cre				61				62

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. subs (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
		4	As of 31/12/2	014		J.	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	64	64	0		69	69	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	2	2	0		2	2	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,130	1,360	381		3,491	1,950	459	
	Corporates	265	252	248		319	248	245	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
UNITED CTATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	2	0	0	1	2	1	1	1
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	, i i i i i i i i i i i i i i i i i i i	0	0		0	0	0	
	Collective investments undertakings (CIU)	l ő	0	0		0	0	0	
	Equity	Ň	0	0		0	0	0	
	Securitisation	ů	l v			0			
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	-	-	-	2		_	-	8

Standardieded Total[®]
(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) Total value adjustments and provisions per country of counterparty does not include Securitstaation exposure

					Standardis	ed Approach			
		А	s of 31/12/2	014		4	ls of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart 5	of which: SME	0	0	0	-	0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	U		0		U	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	U	0	0		U	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0	0	U		0	0	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	, i i i i i i i i i i i i i i i i i i i			0	, i i i i i i i i i i i i i i i i i i i			0

 Standardised Total²
 (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit com
 (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposure factors or credit risk mitigation techniques (e.g. subs

			as of 31/12/2	014		4	As of 30/06/3	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 6	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eauity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

					Standardise	ed Approach			
		A	s of 30/06/2	2015					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property of which: SME	0	U	0		U	0	0	
counterpart /	or which: SME Exposures in default	0	0	0	0	U	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	ő	
	Claims on institutions and corporates with a ST credit assessment	ő	0	0		0	0	0	
	Collective investments undertakings (CIU)	ů č	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation		-	-		· · · · · · · · · · · · · · · · · · ·	-	-	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardized Total^{*} (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) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014		Ļ	ls of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	ů.	0		0	0	0	
Country of	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		U	0	0	
counterpart o	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	ů č	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ő	0	0		0	ő	0	
	Collective investments undertakings (CIU)	ŏ	0	ŏ		ő	ő	0	
	Equity	o	0	ō		0	0	ō	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total (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) Total value adjustments and provisions per country of counterparty does not include Securidisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0	0		0	0	0	
Country of	or which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	ő		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ů č	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ŏ	0	ő		0	ő	0	
	Securitisation		-	-			-	-	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardiged Total² (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. subs (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31/12/2	014		ļ	ls of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation Other exposures		0	0		0	0	0	
		0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total²
(1) Digital 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) Total value adjustments and providens per country of convergency does not include Securitisation exposures



EBA Mercer 2015 EU-wide Transparency Exercise

	Banca Monte dei Paschi di Siena SpA						IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure1	Exposure Value ¹	Risk expos	sure amount	Value adjustme and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	68,500	24,985	0 50.359	0 18.348	0	0 11.263	0 70.945	0 26.794	0 53,560	0 21.921	0	0 12.158
	Corporates - Of Which: Specialised Lending	68.500	24.985	50.359	18.348	0	11.263	/0.945	26.794	53.560	21.921	0	12.158
	Corporates - Of Which: SPEcialised centiling Corporates - Of Which: SME	35.807	18.650	32.276	9.397	0	8.357	38.313	20.125	34.881	11.666	0	9.216
	Retail	80.821	19,001	67.374	10,792	0	9,163	79,119	19.615	66,748	11,361	0	9,866
	Retail - Secured on real estate property	40.891	5.034	40,593	5.686	0	1.174	39,361	5.093	39.070	5,786	0	1.218
	Retail - Secured on real estate property - Of Which: SME	10.737	3.178	10,486	3.015	ō	824	10.101	3,129	9.874	3.081	0	847
Consolidated data	Retail - Secured on real estate property - Of Which: non-	30,154	1,856	30,107	2,671	0	350	29,260	1,964	29,196	2,705	0	371
	Retail - Qualifying Revolving	17	0	9	1	0	0	22	1	8	1	0	0
	Retail - Other Retail	39,913	13,967	26,772	5,105	0	7,989	39,736	14,521	27,670	5,574	0	8,649
	Retail - Other Retail - Of Which: SME	33,775	10,872	21,970	4,722	0	6,371	33,383	11,188	22,637	5,169	0	6,840
	Retail - Other Retail - Of Which: non-SME	6,138	3,095	4,802	383	0	1,618	6,353	3,334	5,034	405	0	1,808
	Equity	0	0	0	0	0		0	0	0	0	0	
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
	IRB Total				29,140						33,282	1	

							IRB Ap	proach					
				As of 31,	/12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment
	(min 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	68.500	24.985	50.358	18.348	0	11.263	70.859	26.773	53.474	21.866	0	12.151
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Or Which: SME Retail	35.807	18.650	32.276	9.397	0	8.357	38.313	20.125	34.880	11.666	0	9.216
	Retail - Secured on real estate property	80.712 40.817	18.988 5.030	67.279 40.519	10.778 5.678	0	9.156 1.173	79.028 39.286	19.598 5.086	66.659 38.996	11.352 5.778	0	9.859 1.216
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	40,817	5,030	40,519	3,014	0	1,173	39,286 10.100	3,129	38,996	3.081	0	1,216
ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	30,081	1.852	30.034	2,663	0	349	29,186	1,957	29,123	2,697	0	370
TIALT	Retail - Qualifying Revolving	17	1,052	30,034	2,003	0	349	29,100	1,957	29,125	2,097	0	3/0
	Retail - Other Retail	39.879	13.958	26.751	5.100	0	7,983	39,720	14.511	27.655	5.572	0	8.642
	Retail - Other Retail - Of Which: SME	33,755	10.872	21.961	4.717	0	6.371	33.383	11.187	22.636	5.168	0	6.840
	Retail - Other Retail - Of Which: non-SME	6.124	3.086	4,790	382	0	1.612	6.337	3.324	5.019	404	0	1.803
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation						-		-				
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment
	(min 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	0	0	0	0	0	0	0	0	1	1	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	1	1	0	0
	Retail	20	4	19	2	0	1	20	5	19	2	0	2
	Retail - Secured on real estate property	16	2	16	2	0	0	16	3	16	2	0	0
	Retail - Secured on real estate property - Of Which: SME	16	0	15	0	0	0	15	0	15	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	16	1	15	2	0	0	15	3	15	2	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	4	2	4	0	0	0	4	2	4	0	0	1
	Retail - Other Retail - Of Which: SME	4	2	0	0	0	1	0	2	0	0	0	1
	Equity	4	2	4	0	0	0	-	0	4	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
	(min 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	0	0	0	0	0	0	23	7	23	11	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	23	0	11	5	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	3	0	3	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21	0	8	5	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	20	0	7	5	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												1

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min 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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	12	0	12	1	0	0	12	0	12	1	0	0
	Retail - Secured on real estate property	12	0	12	1	0	0	11	0	11	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	12	0	12	1	0	0	11	0	11	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
ginal exposure, unlike Exposure value, is rep	IRB Total												1

							IRB Ap	proach					
				As of 31,	/12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)	Of which: Of which	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: hon-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	U	0	0	0	0	0	U	0	0
	Other non credit-obligation assets												1
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min 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 Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
, .	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retall - Other Retall - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets	0		0	0		0	0	Ů	0	0	0	0
	IRB Total												

IRB Total
(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).

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min 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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												<u> </u>
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	/06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	ure amount	Value adjustments
	(min 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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	U	0	0	0	0	U	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	/12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min 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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	U	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min 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	U	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	U	0	0	0	0	0	0	0	0	0	0	0
	Retail	U	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	U	0	0	U	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	U	0	0	U	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SHL	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	ő	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	ő	0	0	0	0	0	ő
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	l		Ŭ	Ŭ	, in the second s			, in the second s	0		L Č
	Other non credit-obligation assets												
	IRB Total												

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

Sovereign Exposure

	(mln EUR)							As of 3	31/12/2014						
		GROSS DIF	RECT LONG				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	0 0 0	0	-14 0 0 0 -13	0	0	-14 0 0 0 0 -13	0	0	0	0	12 83 26 121	0 1 0	-16 -87 -6 -109	0 -1 0 -1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	0 25 5 72 7 0	0	0 0 15 5 63 7 0	25 5 63 7 0	0	0 -11 0 0 0	0	0			12 102 14 25	1 0 1 1 2	-102 -14 -25	-1 0 -1
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria	110		90	100		-10			0	0	-5 3	0 0	-141 5 -3	-2 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [5Y - 10Y] [10Y - more Total	Cyprus	0	0	0	0	0	0	0	0	0	0	-1	0	1	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic	0	0	0	0	0	0	0	0	0	0	0 -4 12	0 0 0	0 4 -12	0 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	8 12 49 6 5	0 0 0	-8 -46 -6 -5	0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia	0	0	0	0	0	0	0	0	0	0	71	0	-56	0
Total [0-3M] [3M]-1Y[[1Y-2Y[[2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0	0	0	0	0	0	0	0	0	0	0 37 25 6 5	0 0 0	-25 -6 -5	0 0 0
Total [0-3M] [3M] - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	France	0 0 4 0 0 0 4	0	0 0 4 -14 0 0 -10	0	0	0 0 4 -14 0 0 0 -10	0	0	0	0	72 162 128 260 132 -70 612	0 0 1 0 1	-35 -36 -220 -343 -82 82 82 -600	0 -1 -1 0 -1 -1



Sovereign Exposure

	(min EUR)							As of 3	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	th negative fair lue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	9 21 0 1 0 9 3 43	17	0 13 -32 -15 -12 -25 0 -71	0	0	0 -4 -32 -15 -12 -25 0 -88	0	0	0	0	33 -77 51 62 46 115	0 1 0 0	-21 77 -51 -62 -46 -102	0 0 0 0 -1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Croatia	10 10	0	10	10	0	-00-	0	0	0	0	-5 -1 -5	0	-102 5 1 5	0
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece														
Total [0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	0	0	0	0	0	0	0	0	0	0	-8 -1	0	0 8 1	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	0	0	0	0	0	0	0	0	0	0	-9 12 25 6 5	0 0 0	9 -25 -6 -5	0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 5,233 1,634 1,885 6,590 4,194 8,024 8,024 7,726 35,285	0 5,155 52 90 95 286 525 1.562 7,764	0 5,321 1,885 1,816 6,498 3,190 6,004 7,371 32,085	0 1 6 1,432 6,437 2,431 5,558 5,948 21,814	0	0 77 1,622 294 -35 489 9 50 2,507	0 13 0 27 6 4 62 113	0 0 2 1 0 15 18	0 0 1 4 2 0 9	0 0 0 0 0 0 0	47 8 74 6 -1,246 -2.518	0 0 0 48 238	-35 262 60 -6 343 641 2.768	0 0 0 -11 -306
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia					0				16	0	-3,676 -4 4	286 0 0	4,068 4 -4	-358 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Lithuania	0 11	0	0 11	11	0	0	0	0	0	0	-4 -1	0	0 4 1	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0	0	11	0	0	0	0	0	0	0	-4	0	4	0



Sovereign Exposure

	(min EUR)							As of :	31/12/2014						
			RECT LONG	NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta	0	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	Netherlands	0	0	00	0	0	0	0	0	0	0	29 29 6 5 68	0 0 0	0 -41 -6 -5 -52	0 0 0 0
10tal [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	11		11	11							-6 3	0 0	- 32 -3	0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	11 15	0	11 15 -3	11 15	0	-3	0	0	0	0	-2 41 223 8 -123	0 1 0 6	2 -63 -191 -6 123	0 -1 0 -5
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	15 11	0	13 11	15 11	0	-3 0	0	0	0	0	-5 -1	6 0 0	-137 5 1	-6 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	11	0	11	11	0	0	0	0	0	0	-5	0	5	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	0 63 48 1 0	0	0 48 48 1 0	0 63 48	0	0 -15 0 1 0	0	0	0	0	0 58 165 6 21 46	0 1 0 0	0 -33 -165 -15 -21 -48	0 -1 0 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Sweden	111	0	97	110	0	-14	0	0	0	0	294 12 46 6 5	2 0 0	-282 -46 -6 -5	-2 0 0
Total		0	0	0	0	0	0	0	0	0	0	68	0	-56	0



Sovereign Exposure

	(min EUR)							As of :	31/12/2014			_			
		GROSS DIR EXPOSURES (a		NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	; (3) (on and off	balance sheet)
		gross of p (1	rovisions)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 0 0 0 0	0	0 0 0 0 0	0	0	0 0 0 0 0	0	0	0	0	12 98 6 82 25 224	0 1 0 2 1 4	-16 -82 -47 -41 -25 -211	0 -1 -1 -1 -1 -1 -1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0	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	Liechtenstein	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	Norway											12 25 6 5	0	0 -25 -6 -5	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia	0	0	0	0	0	0	0	0	0	0	47	0	-35	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong	0 27	0	27	0 27	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	27	0	27	27	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	U.S.	0 0 0 0 11 11	0	0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0	0	0	0	0	0 184 184	0	-252 -252	0



Sovereign Exposure

Banca Monte dei Paschi di Siena SpA

	(min EUR)							As of 3	31/12/2014						
		GROSS DI	RECT LONG accounting value)SITIONS (gross e ereign debt to oth			DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5V [[5Y - 10Y [[10Y - more	China											21	0	-16 -9	0
Total [0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0	0	0	0	0	0	0	0	0	0	21	0	-25	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	0	0	0		0	0	0	0	0	0		0	0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other Central and eastern Europe countries non EEA	0 11 0 0	0	0 11 0 0	11	0	0	0	0	0	0	-14 14	0 0	0 14 -14	0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [J0Y - more	Middle East	11	0	11	11	0	0	0	0	0	0	-5 -1	0	0 5 1	0 0
Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean	0 1 0 0 0	0	0 1 0 0 0	0	0	0 1 0 0 0	0	0	0	0	-6 29	0	-29	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa	2	0	2	0	0	1	0	0	0	0	29	0	-29	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Others	0	0	0	0	0	0	0	0	0	0	-41 -36	0 1 0	0 41 36	0 -1 0
[10Y - more Total		4	4	4	0	0	0	0	0	0	0	-76	1	76	-1

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (cher than sovereign) on sovereign redit rek (i.e. COC, Financial assets) holded in finite accounting portfolio (on-off balance sheet). Insepactive of the denomination and or accounting classification of the positions the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source structure or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source of the denomination and or accounting particular parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or particular partis





	(min EUR)							As of	30/06/2015						
			RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long) her counterpaties	net of cash short only where there	DIRE	T SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria	0 0 0		-12 0 0 0 0		0	-12 0 0 0 0					45	0	-45	0
Total [0.3M] [3M] - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Belgium	0 25 5 6 23 3 0 61	0	-12 25 -8 6 23 3 0 48	0 25 5 6 23 2 0 61	0	-12 -13 0 0 -13	0	0	0	0	45 39 9 22 70	0 0 1	-45 -39 -9 -22 -70	0 0 -1 -1
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [J0Y - more	Bulgaria											4	0	-4	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Cyprus	0	0	0	0	0	0	0	0	0	0	4	0	-4	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Czech Republic	0	0	0	0	0	0	0	0	0	0	0 13	0	0 -13	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark	0	0	0	0	0	0	0	0	0	0	13	0	-13	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-3Y] [5Y-10Y] [10Y-more Total	France	0 0 4 0 4 0 8	0	0 0 -9 0 4 0 -5	4	0	0 0 -9 0 0 0 -9	0	0	0	0	0 22 156 299 36 -67 -13 433	0 0 1 0 0 0	0 -22 -156 -335 -13 67 27 -433	0 0 -1 0 0 0 -2



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (i	RECT LONG accounting value		DSITIONS (gross e rereign debt to oth	er counterpaties		DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit (y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturi	ty Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	4 0 0 19 24 38 86	0	4 -23 -14 -2 -24 -47 -34 -71	0	0	4 -23 -14 -2 -24 -47 -34 -71	0	0	0	0	116 4 112 45 277	0 0 0	-224 -27 -89 -45 -385	0 0 0 -1
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	-385	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece	0		0			0								
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y [[10Y - more	Hungary	0	0	0 0 0	0	0	0 0	0	0	0	0	0	0	0	0
Total [0 - 3M [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 485 2,726 1,589 5,349 3,213 7,991 7,540 28,892	0 451 43 285 127 286 503 1.717 3,414	0 485 2,669 1,466 5,312 2.311 6,094 7,417	0 1,049 1,000 4,871 2.265 4.214 5.725 19,126	0	0 33 1,577 181 314 -240 1.376 -26 3,214	0 23 8 4 61 97	0 1 1 0 13	0 1 4 2 9	0 0 0 0	0 475 22 -164 -207 -1.789	0 0 4 7 142	0 -415 269 240 399 2.892	0 0 -1 -15 -194
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latvia			25,753		0			15	16	0	-1,662 4	153 0	3,385 -4	-211
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y [[10Y - more	Lithuania	10	0	10	10	0	0	0	0	0	0	4	0	-4	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	0 1 0	0	10 0 1 0	10	0	0 1 0	0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more Total	_	0 1	0	1 0 1	0	0	0	0	0	0	0	0	0	0	



	(min EUR)							As of	30/06/2015						
		EXPOSURES (RECT LONG accounting value provisions)		DSITIONS (gross e rereign debt to oth			DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			1)			1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta	0	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	Netherlands	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	Poland	11 0 0 0		11 0 0 0	11		0 0 0					4	0	-4	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Portugal	11 16 1	0	10 16 1	11 16	0	0 1	0	0	0	0	4 3 -139	0 0 5	- 4 139	-5
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Romania	16 0 1	0	16 0 1	16	0	1 0 1		0	0		-136	5	139	-5
Total [0-3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia	1	0	1	0	0	1	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia	1	0	1	0	0	Í	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain	0 48 1 0	0	0 48 1 0	0 48	0	0 1 1 0	0	0	0	0	0 16 80 22 -22 -22	0 0 0 0	0 -13 -90 -22 -30 28	0 0 0 0
Total [0.3M] [3M] - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden	49	0	49	48	0	2	0	0	0	0	0	0	-129	-1



	(min EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES ()	RECT LONG accounting value	NET DIRECT PO positions of sove	ereign debt to oth	er counterpaties	net of cash short only where there	DIRE	T SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	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	39 89 22 151	0 2 1 3	-39 -89 -22 -151	0 -1 -1 -2
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	-151	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein														
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M]-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Canada	0	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	Hong Kong	0 29	0	0 29	0 29	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	29	0	29	29	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [J0Y-more	U.S.	0 0 0	0	0 0 0	0	0	0 0 0	0	0	0	0	0 287 29	0 74	0 -386 -14	0 -71
Total	1	ŏ	0	ŏ	0	0	ő	0	0	0	0	316	74	-401	-71



	(min EUR)							As of 3	30/06/2015						
	(min cold)	EXPOSURES (RECT LONG accounting value	NET DIRECT PC positions of sov	ereign debt to oth	ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			provisions) (1)			ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0	0	0	0	0	0	0	0	0	0	23	0	-27 0 -27	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	0	0		0			0			0				
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA			0		0	0		0	0		0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y - more	Other Central and eastern Europe countries non EEA	0 10 1 0	0	0 10 1 0	0 10	0	0 1 0	0	0	0	0	0 9 9	0	-9 -9	0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East	11	0	11	10	0	1	0	0	0	0	18	0	-18	0
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more	Latin America and the Caribbean	0 0 0 7	0	0 0 0 0 7 7	0	0	0 0 0 0 7	0		0	0	27	0	-27	0
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa		0	7	0	0	7	0	0	0	0	27	0	-27	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Others	0	0	0	0	0	0	0	0	0	0	-13	1	13	-1
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	_	0 5 5	5	0 4 4	0	0	0 -1 -1	0	0	0	0	-13	1	13	-1

 Notes and definitions

 (1) The exposures recorded over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

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

 (3) The exposures reported include the positions towerds counterparts (chief than sovereign) on sovereign credit risk (LCDS, financial quarantees) fooded in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting desclification of the positions the exposures to basis (chief than sovereign) with full or partial government guarantees by certification and local governments.



Information on performing and non-performing exposures

Banca Monte dei Paschi di Siena SpA

	As of 31/12/2014					As of 30/06/2015								
		Gross carrying	ross carrying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and		Gross carrying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			
		Of which performing but past due >30	Of which nor	n-performing ¹	On performing	On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ²	exposures*			days and <=90 days		Of which: defaulted	exposures	exposures"	
Debt securities (including at amortised cost and fair value)	24,622	0	56	56	3	23	0	21,595	0	56	56	3	27	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	22,307	0	0	0	0	0	0	19,492	0	0	0	1	0	0
Credit institutions	1,256	0	51	51	1	22	0	1,311	0	50	50	1	22	0
Other financial corporations	753	0	0	0	1	0	0	641	0	1	1	2	1	0
Non-financial corporations	306	0	5	5	0	1	0	151	0	5	5	0	4	0
Loans and advances(including at amortised cost and fair value)	148,433	1,248	45,356	45,356	909	22,214	18,963	147,161	2,379	46,271	46,271	800	22,572	18,318
Central banks	2,213	0	0	0	0	0	0	2,191	0	0	0	0	0	0
General governments	3,383	0	50	50	95	25	0	3,542	24	360	360	6	39	0
Credit institutions	4,400	10	34	34	6	32	0	5,034	0	26	26	7	24	0
Other financial corporations	11,078	0	528	528	9	246	235	11,978	33	1,163	1,163	14	580	370
Non-financial corporations	78,492	893	34,991	34,991	643	17,234	14,851	77,547	1,266	35,416	35,416	590	17,699	13,938
Households	48,867	345	9,754	9,754	156	4,676	3,877	46,869	1,055	9,306	9,306	183	4,230	4,009
DEBT INSTRUMENTS other than HFT	173,055	1,248	45,412	45,412	911	22,236	18,963	168,756	2,379	46,327	46,327	803	22,598	18,318
OFF-BALANCE SHEET EXPOSURES	45,534		2,172	2,172	38	177	403	56,323		3,062	3,062	39	171	421

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Forborne Exposures

Banca Monte dei Paschi di Siena SpA

	As of 31/12/2014					As of 30/06/2015					
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	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	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures	Of which on non- performing exposures with forbearance measures		guarantees received on exposures with ; forbearance measures	
(min EUR, %) Debt securities (including at amortised cost and fair value)	48	0	0	0	0	3	3	0	0	0	
Central banks	-0	0	0	0	0	9	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	2	0	0	0	0	2	2	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	46	0	0	0	0	1	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	9,828	8,130	1,983	1,961	5,656	11,197	7,916	2,091	2,014	7,867	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	1	1	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	126	101	17	17	89	428	362	155	154	236	
Non-financial corporations	8,572	7,418	1,867	1,852	4,610	8,432	6,483	1,741	1,680	5,544	
Households	1,130	610	98	92	957	2,335	1,070	195	179	2,087	
DEBT INSTRUMENTS other than HFT	9,876	8,130	1,983	1,961	5,656	11,200	7,919	2,091	2,013	7,867	
Loan commitments given	195	184	0	0	73	305	272	0	0	108	

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

Leverage ratio

EBA EUROPEAN BANKING AUTHORITY

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	6,608	8,844	LRCom {20}	
в	B Total leverage ratio exposures		191,960	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
с	Leverage ratio	3.34%	4.61%	A/B	



Information on collaterals: Mortgage loans

Banca Monte dei Paschi di Siena SpA

	As of 31/12	2/2014	As of 30/06/2015				
	Mortgage I [Loans collateralized by ir		Mortgage loans [Loans collateralized by immovable property]				
(min EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹			
Loans and advances	59,658	58,910	57,867	57,171			
of which: Other financial corporations	1,098	1,095	1,100	1,090			
of which: Non-financial corporations	23,649	22,918	22,637	21,976			
of which: Households	34,897	34,883	34,108	34,085			

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.