

2016 EU-wide Stress Test

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



2016 EU-wide Stress Test: Summary

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		8,463.63	3,933.10
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		23.74	-206.10
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-3,809.42	-7,684.89
Cumulative 3y: Profit or (-) loss for the year		1,496.65	-5,239.17
Coverage ratio - Default stock	48.03%	47.01%	50.42%
Common Equity Tier 1 capital	8,503.14	8,531.37	-1,604.41
Total Risk exposure amount	70,828.48	70,839.15	72,013.84
Common Equity Tier 1 ratio, %	12.0%	12.0%	-2.2%
Fully loaded Common Equity Tier 1 ratio, %	12.1%	12.2%	-2.4%
Tier 1 capital	9,101.45	9,001.15	-1,134.63
Total leverage ratio exposures	174,280.36	174,280.36	174,280.36
Leverage ratio, %	5.2%	5.2%	-0.7%
Fully loaded leverage ratio, %	4.9%	5.0%	-0.9%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



		31/12/2015													
			Exposure	values			Risk expo	sure amounts			Stock o	of provisions			
		A-IRB		Fil	IRB	A-l	RB	F-IRI	3	A-	IRB	F-I	RB	Coverage Ratio -	
		Non-defaulted	Defaulted	Default Stock ¹											
	(min EUR, %)														
	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	25.688	25.199	1.511	1.088	20.666	0	1.506	0	293	11.796	22	344		
	Corporates - Of Which: Specialised Lending	0	0	1,511	1,088	0	0	1,506	0	0	0	22	344		
	Corporates - Of Which: SME	14.280	19.919	0	0	10.698	0	0	0	187	9.168	0	0	46.2%	
	Retail	45.387	18.324	0	0	11.259	0	0	0	261	9.296	0	0	50.8%	
	Retail - Secured on real estate property	33,382	4,841	0	0	6,160	0	0	0	93	1,086	0	0	22.4%	
Banca Monte dei Paschi di Siena	Retail - Secured on real estate property - Of Which: SME	6.259	2.835	0	0	2.895	0	0	0	54	724	0	0	25.5%	
C n A	Retail - Secured on real estate property - Of Which: non-SME	27,123	2,006	0	0	3,265	0	0	0	39	361	0	0	18.0%	
S.p.A.	Retail - Qualifying Revolving	7	0	0	0	1	0	0	0	0	0	0	0	31.8%	
	Retail - Other Retail	11,998	13,482	0	0	5,097	0	0	0	168	8,211	0	0	60.9%	
	Retail - Other Retail - Of Which: SME	10.480	10.079	0	0	4.658	0	0	0	158	6.416	0	0	63.7%	
	Retail - Other Retail - Of Which: non-SME	1,517	3,403	0	0	439	0	0	0	11	1,795	0	0	52.7%	
	Equity	0	0	0	0	0	0	0	0	0	0	0			
	Securitisation														
	Other non-credit obligation assets		0	0	0	0		0	0	0	0	0			
	IRB TOTAL	71,075	43,522	1,511	1,088	31,925	0	1,506	0	554	21,093	22	344	48.2%	

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IR	В	F-I	RB	A-1	IRB	F-IRI	3	A-1	IRB	FE.	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	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	25,688	25,199	1,485	1,072	20,666	0	1,483	0	293	11,796	22	342	
	Corporates - Of Which: Specialised Lending	0	0	1,485	1,072	0	0	1,483	0	0	0	22	342	
	Corporates - Of Which: SME	14.280	19.919	0	0	10.698	0	0	0	187	9.168	0	0	46.2%
	Retail	45,318	18,304	0	0	11,250	0	0	0	261	9,289	0	0	50.8%
	Retail - Secured on real estate property	33.315	4.833	0	0	6.152	0	0	0	93	1.084	0	0	22.4%
	Retail - Secured on real estate property - Of Which: SME	6,259	2,835	0	0	2,895	0	0	0	54	724	0	0	25.5%
Italy	Retail - Secured on real estate property - Of Which: non-SME	27,056	1,998	0	0	3,256	0	0	0	38	360	0	0	18.0%
/	Retail - Qualifying Revolving	7	0	0	0	1	0	0	0	0	0	0	0	31.8%
	Retail - Other Retail	11,996	13,471	0	0	5,097	0	0	0	168	8,205	0	0	60.9%
	Retail - Other Retail - Of Which: SMF	10.480	10.079	0	0	4.658	0	0	0	158	6.416	0	0	63.7%
	Retail - Other Retail - Of Which: non-SME	1,515	3,392	0	0	438	0	0	0	11	1,789	0	0	52.7%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation													
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0	0	

	31/12/2015													
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions			
	A-II	88	F-I	RB	A-1	RB	F-IF	₹B	A-I	IRB	FE.	IRB .	Coverage Ratio -	
(min EUR. %)	Non-defaulted	Defaulted	Default Stock ¹											
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	0	
Corporates - Of Which: SME	0	0	0	U	0	0	0	0	0	0	0		0	
Retail Retail - Secured on real estate property	0		0	u			0	0		0		,	0	
Retail - Secured on real estate property - Of Which: SME	o o	0	0	0	i i	0	0	0	0	0	ő		0	
Retail - Secured on real estate property - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	i	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	9	0	
Equity Securitisation	0		0	0	0		0	0	- 0	0	0		D .	
Securitisation Other non-credit obligation assets	0		0		0	0	0	0	0	0	0		0	
Utner non-creait obligation assets IRB TOTAL	0		ů		, o		ů	0	ů	0	0	- 7	0	

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-II	88	F-I	IRB	A-	IRB	F-IF	₹B	A-	IRB	F-1	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(
Institutions	0	0	0	0	0	0	0	0	0	0	0	(
Corporates	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	(
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(
Retail	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	(-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(-
Retail - Secured on real estate property - Of Which: non-SME	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	(-
Retail - Other Retail	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	(
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity Securitisation	0		0	0	0	- 0	0	0	0		- 0		
Other non-credit obligation assets IRB TOTAL	0	- 0	0	- 0	0	- 0	0	0	0	- 0	0		
1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note).	0			0							0) -



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

							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-I	A-IRB		RB	A-1	IRB	F-IRI		A-I	IRB	F-I	RB	Coverage Ratio
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0		0	0	0	0	0	0	0	0	0	()
Institutions	0		0	0	0	0	0	0	0	0	0	()
Corporates	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	()
Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	(9
Retail	0		0	0	0	0	0	0	0	0	0	(9
Retail - Secured on real estate property	0		0	0	0	0	0	0	0	0	0	(9
Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	(9
Retail - Secured on real estate property - Of Which: non-SME	0	9	0	0	0	0	0	0	0	0	0	(2
Retail - Qualifying Revolving Retail - Other Retail	0		0	0	0	0	0	0	0	0	0		2
Retail - Other Retail - Of Which: SME			0	u		0		0	0		0	,	
Retail - Other Retail - Of Which: non-SME				0				0	0		0	,	i l
Equity			0		,	0	0	0	0		0	,	i l
Securitisation	,	·	, and a		ı °		Ů		Ů		ı °	,	1
Other non-credit obligation assets			0		0	0		0	0		0		,
IRB TOTAL			o o		o o	0	o o	0	ő		ő		

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Exposur					sure amounts				of provisions		
	A-IF	B .	F-I	RB	A-I	IRB	F-IF	:8	Α-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
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	-
Retail - Secured on real estate property - Of Which: non-SME	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			-
Securitisation													
Other non-credit obligation assets	0	0	0		0	0	0	0	0	0	0	0	-
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

							31/12/2015						
		Exposur	e values				sure amounts				of provisions		
	A-II	88	F-I	IRB	A-	IRB	F-16	88	A-l	IRB	F6	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0	1
Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real extate reports - Of Which: SME Retail - Secured on real extate property - Of Which: non-SME Retail - Secured on real extate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real existe property - Of Which: Inch-SMC Retail - Outlifving Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
Recall - Other Recall Retail - Other Retail - Of Which: SMF Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	l ő	0	0	i a	
Eouity Securitisation	0	ő	0	0	0	ő	ő	ő	ő	0	ő	Ö	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-

TRE TOTAL

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-I	RB	F-	IRB	A-	IRB	F-IR	88	A-	IRB	F-I	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central banks and central operations: Institutions Institutions Consonate: (0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	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	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	-
Faulty	0	ō	ō	ō	ō	ō	ō	ō	ō	0	0	ō	-
Securitisation													
Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0		-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0		-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



•							31/12/2015						
		Exposure	values			Risk expo	sure amounts			Stock	of provisions		
	A-IR		F-1	RB	A-1		F-IR	В	A-1			IRB	Coverage Ratio -
	Non-defaulted	Defaulted	Default Stock ¹										
(min EUR, %)													
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	I
Cornorates - 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	1
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	1
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	1
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	1
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	1
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	1
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	1
Equity	0	0	0	0	0	0			0	0			
Securitisation													
Other non-credit obligation assets	0	- 0	0	- 0	0	- 0	0	- 0	0	0	0	- 0	
IRB TOTAL	0		0	0	0		0	0	0		0	0	

							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-II	88	F	RB	A-II	RB	F-IR	:8	A-I	RB	2	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Feminal havies and remaind amountments Institutions Consocials Con	000000000000000000000000000000000000000	000000000000000000000000000000000000000	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	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)													

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-IR	В	F-)	RB	A-1	IRB	F-IR	:B	A-IRB		F-IRB		Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
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	-
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0	-
Corporates - Or Which: SME Corporates - Of Which: SME	0		0	0	0				0	0	, a		
Corporates - Or Which: SME Retail	0		0	0	0				0	0	, a		
Retail - Secured on real estate property	0	0	0	0	0	0	o o	0	0	0	ő	i i	1
Retail - Secured on real estate property - Of Which: SME	0	i i	0	0	0	0	i i	0	0	n n	ō	i i	
Retail - Secured on real estate property - Of Which: non-SME	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	
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-SMF	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity	0		0	0	0				0	0	0		
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL										0			



		Baseline Scenario								
			31/12/20	16		31/12/20	17		31/12/20:	18
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	1.1%	13,166	46.6%	0.9%	13,837	47.1%	0.8%	14,387	47.4%
	Corporates - Of Which: Specialised Lending	1.0%	417	34.0%	0.9%	468	36.4%	0.9%	512	38.2%
	Corporates - Of Which: SME	1.1%	9,735	46.2%	1.0%	10,118	46.5%	0.9%	10,423	46.7%
	Retail	0.8%	10,027	48.9%	0.7%	10,421	47.6%	0.6%	10,754	46.5%
	Retail - Secured on real estate property	0.3%	1,337	21.5%	0.3%	1,470	20.9%	0.3%	1,595	20.5%
Banca Monte dei Paschi di Siena	Retail - Secured on real estate property - Of Which: SME	0.9%	875	24.8%	0.7%	951	24.5%	0.6%	1,016	24.3%
C - A	Retail - Secured on real estate property - Of Which: non-SME	0.2%	461	17.0%	0.2%	519	16.4%	0.2%	579	15.9%
S.p.A.	Retail - Qualifying Revolving	2.5%	0	31.1%	1.9%	0	31.4%	1.6%	1	31.9%
	Retail - Other Retail	2.0%	8,690	60.2%	1.7%	8,951	59.6%	1.6%	9,158	59.0%
	Retail - Other Retail - Of Which: SME	2.1%	6,823	62.4%	1.8%	7,058	61.7%	1.6%	7,241	61.0%
	Retail - Other Retail - Of Which: non-SME	1.7%	1,867	53.3%	1.4%	1,893	53.0%	1.3%	1,917	52.7%
	Equity		0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets		0	-	-	0	-	-	0	
	IRB TOTAL fault stock (as defined in paragraphs 59 and 61 of the Methodological note)	0.9%	23,193	47.6%	0.8%	24,258	47.3%	0.7%	25,142	47.0%

Adverse Scenario												
	31/12/20:	16		31/12/20	17	31/12/2018						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹				
	0 0	-	-	0	,	-	0					
1.8%	13,736	48.0%	1.9%	15.086	49.7%	1.9%	16.297	51.09				
1.3%	457	37.2%	1.3%	527	40.5%	1.4%	586	42.59				
2.2%	10.218	47.8%	2.6%	11.193	49.7%	2.6%	12.072	51.29				
1.2%	10,401	49.6%	1.2%	11,363	49.3%	1.1%	12,187	48.99				
0.5%	1,454	23.0%	0.5%	1.751	23.8%	0.5%	2.035	24.29				
1.3%	928	26.0%	1.2%	1.065	26.5%	1.1%	1.187	27.09				
0.3%	526	19.1%	0.3%	686	20.5%	0.3%	848	21.19				
3.2%	0	34.2%	3.0%	1	35.7%	2.6%	1	37.0%				
3.4%	8,947	60.4%	3.5%	9,611	60.8%	3.2%	10,152	60.9%				
3.5%	6,995	61.9%	3.7%	7,519	61.6%	3.4%	7,928	61.1%				
2.2%	1,951	55.5%	2.2%	2,092	58.0%	2.2%	2,224	60.29				
-	0			0			0					
	0			0			0					
1.4%	24,137	48.7%	1.5%	26,449	49.6%	1.4%	28,484	50.1%				

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0			0			0	
	Institutions	-	0	-	-	0	-	-	0	
	Corporates	1.1%	13,163	46.6%	0.9%	13,834	47.1%	0.8%	14,383	47.4
	Corporates - Of Which: Specialised Lending	1.0%	414	34.3%	0.9%	464	36.6%	0.9%	507	38.4
	Corporates - Of Which: SME	1.1%	9.735	46.2%	1.0%	10.118	46.5%	0.9%	10.423	46.7
	Retail	0.8%	10,019	49.0%	0.7%	10,412	47.6%	0.6%	10,746	46.5
	Retail - Secured on real estate property	0.3%	1.335	21.5%	0.3%	1.468	20.9%	0.3%	1.593	20.5
	Retail - Secured on real estate property - Of Which: SME	0.9%	875	24.8%	0.7%	951	24.5%	0.6%	1,016	24.3
Italy	Retail - Secured on real estate property - Of Which: non-SME	0.2%	460	17.0%	0.2%	517	16.4%	0.2%	577	15.9
/	Retail - Qualifying Revolving	2.5%	0	31.1%	1.9%	0	31.4%	1.6%	1	31.9
	Retail - Other Retail	2.0%	8,684	60.2%	1.7%	8,944	59.6%	1.6%	9,152	59.0
	Retail - Other Retail - Of Which: SMF	2.1%	6.823	62.4%	1.8%	7.057	61.7%	1.6%	7.241	61.0
	Retail - Other Retail - Of Which: non-SME	1.7%	1,860	53.3%	1.4%	1,887	53.0%	1.3%	1,911	52.7
	Equity	-	0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets	-	0	-	-	0		-	0	
	IRB TOTAL	0.9%	23,181	47.6%	0.8%	24,246	47.4%	0.7%	25,128	47.0

	Adverse Scenario													
	31/12/20	16		31/12/20	17	31/12/2018								
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹						
,	0	-	-	0	-	-	0							
1.8%	13.733	48.0%	1.9%	15.082	49.8%	1.9%	16.292	51.0						
1.8%	454	37.5%	1.3%	15,082	49.8%	1.4%	16,292	42.7						
2.2%	10.218	47.8%	2.6%	11.193	49.7%	2.6%	12.072	51.2						
1.2%	10,392	49.6%	1.2%	11,354	49.4%	1.1%	12,177	48.9						
0.5%	1.452	23.0%	0.5%	1.749	23.8%	0.5%	2.031	24.2						
1.3%	928	26.0%	1.2%	1,065	26.5%	1.1%	1,186	27.0						
0.3%	524	19.1%	0.3%	684	20.5%	0.3%	845	21.1						
3.2%	0	34.2%	3.0%	1	35.7%	2.6%	1	37.0						
3.4%	8,940	60.4%	3.5%	9,604	60.8%	3.2%	10.145	60.9						
3.5%	6,995	61.9%	3,7%	7,519	61.6%	3,4%	7,927	61.1						
2.2%	1.945	55.5%	2.2%	2.086	58.0%	2.2%	2.217	60.2						
2.2.70	1,513	33.370	2.2.70	0.000	30.070	2.2.70	0	00.2						
-	0		-	0	-	-	0							
1.4%	24,125	48,7%	1.5%	26,435	49.6%	1.4%	28,468	50.1						

					Baseline Sce	enario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions	-	0		-	0	-	-	0	
Corporates	-	0		-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0		-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0		-	0	-	-	0	
Retail - Secured on real estate property	-	0		-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0		-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0		-	0	-	-	0	
Retail - Qualifying Revolving	-	0		-	0	-	-	0	
Retail - Other Retail	-	0		-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0		-	0		-	0	
Retail - Other Retail - Of Which: non-SME	-	0		-	0	-	-	0	
Equity	-	0		-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0		-	0		-	0	
IRB TOTAL		0		-	0		-	0	
INDIVIAL									

	Adverse Scenario												
	31/12/20	16		31/12/20	17		31/12/20	18					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹					
-	0	-		0			0						
-	0	-	-	0		-	0						
1	0		-	0			0	-					
1	0			0	-		0						
-	0	-	-	0	-	-	0	-					
	0	-	-	0	:	-	0	-					
-	0	-	-	0		-	0						
	0	-	-	0	-	-	0						

					Baseline Sce	nario			
		31/12/20			31/12/20			31/12/20	
(min EUR, %)	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0		-	0		-	0	-
Retail	-	0		-	0		-	0	-
Retail - Secured on real estate property		0	_	_	0	_		0	
Retail - Secured on real estate property - Of Which: SME		0	_		0		l.	0	
Retail - Secured on real estate property - Of Which: non-SME		0	_		0		l.	0	
Retail - Qualifying Revolving		0			0				
Retail - Other Retail		0		Ī	0		-		ľ
				l			ľ		Ī.
Retail - Other Retail - Of Which: SME	-	0	-	-	0		-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0		-	0	-
Equity		0	-	-	0		-	0	-
Securitisation									
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	-	0	-	-	0		-	0	-
Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

	Adverse Scenario												
	31/12/20			31/12/20			31/12/20						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio					
	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	_					
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	0	_	_	0	_	-	0	_					
	0	_	_	0	_	-	0	_					
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	0			0			0						



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

(min DLR, %) rate Provisions Default Stock rate Provisions Default		<u> </u>											
(min ELR, %) (m					Į.	Baseline Sce	nario						
(min DLR, %) rate Provisions Default Stock rate Provisions Default			31/12/20	16		31/12/20:	17		31/12/201	18			
Central banks and central governments Institutions Corporates Companies of White: Secretaries Companies of Companies of White: Secretaries Companies of Companies Companies of Companies Companies of Companies Companies of Companies C			ent Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio			
Institutions		(min EUR, %) rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹			
Corporates - Of Which: Severalised Lendina O		rnments	- 0			0			0				
Commandes - Of Which's Secusional Lendina C C C C C C C C C C C C C C C C C C C			- 0	-	-	0	-	-	0				
Corporates - Of Which: SME Retail - Secured on real estate property 0 Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: ron-SME Retail - Qualifying Revolving 0 Retail - Qualifying Revolving 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Corporates		- 0	-	-	0	-	-	0				
Retail Secured on real estate property Retail - Secured on real estate property - O White: SEE 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			- 0	-	-	0	-	-	0				
Retail - Secured on real estate property ORALI - Secured on real estate property - OF Whick; SME ORALI - Secured on real estate property - OF Whick; SME ORALI - Secured on real estate property - OF Whick; row-SME ORALI - Qualifying Revolving ORALI - Qualifying Revolving	Corporates - Of Which:	SME	- 0	-	-	0	-	-	0				
Retail - Secured on real estate property - Of Which: SME 0 - 0 - 0 Retail - Secured on real estate property - Of Which: non-SME 0 - 0 Retail - Qualifying Revolving 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0			- 0	-	-	0	-	-	0				
Rebail - Secured on real estable property - Of Which: non-SME - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Retail - Secured on r	eal estate property	- 0	-	-	0	-	-	0				
Retail - Qualifying Revolving - 0 0			- 0	-	-	0	-	-	0				
	Retail - Sec	ured on real estate property - Of Which: non-SME	- 0	-	-	0	-	-	0				
	Retail - Qualifying Re	evolving	- 0	-	-	0	-	-	0				
Retail - Other Retail - 0 - 0 - 0	Retail - Other Retail		- 0	-	-	0	-	-	0				
Retail - Other Retail - Of Which: SME - 0 0	Retail - Oth	er Retail - Of Which: SME	- 0	-	-	0	-	-	0				
Retail - Other Retail - Of Which: non-SME - 0 0	Retail - Oth	er Retail - Of Which: non-SME	- 0	-	-	0	-	-	0				
Equity - 0 0	Equity		- 0	-	-	0	-	-	0				
Securitisation Security Securi	Securitisation												
Other non-credit obligation assets	Other non-credit obligation ass	ets	- 0			0			0				
IRB TOTAL - 0 0	IRB TOTAL		- 0		-	0			0				

	Adverse Scenario											
	31/12/20	16		31/12/20	17		31/12/20:	18				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹				
-	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	-				
	U			0			0					
				0			0					
-	0			0			0					

					Baseline Sce	nario			
		31/12/20	16		31/12/20:	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	1
Corporates	-	0	-	-	0	-	-	0	1
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	1
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	1
Retail	-	0	-	-	0	-	-	0	1
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	1
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	1
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	1
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	1
Retail - Other Retail	-	0	-	-	0		-	0	1
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	1
Retail - Other Retail - Of Which; non-SME	-	0	-	-	0		-	0	1
Equity	-	0	-	-	0	-	-	0	1
Securitisation									
Other non-credit obligation assets	-	0		-	0		-	0	
IRB TOTAL	-	0	-	-	0		-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/2017			31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	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	

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Cer	ntral banks and central governments		0			0			0	
Inc	stitutions	-	0	-	-	0	-	-	0	
Cor	morates	-	0	-	-	0	-	-	0	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Ret		-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SMF	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
	uitv	-	0	-	-	0	-			
	curitisation									
	her non-credit obligation assets		0	-	-	- 0			0	
	B TOTAL	-	0	-	-	0			0	
Computed as: Stock of provisions for defaulted stock / default	It stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	nario				
	31/12/20	16		31/12/20	17	31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			Coverage Ratio - Default Stock ¹	
	0	-		0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
		-	-	U	-	-	U		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	U	-	-	U		
-	0	-	-	0	-	-	0		
-	0	-	-	U	-	-	U		
-	0	-	-	U	-	-	U		
-	0	-	-	0	-	-	0		
	U	-		0	-		0		
	0			0			0		
	0			0			0		

					Baseline Sce	enario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		0	-	-	0	-		0	
Institutions	-	0	-	-	0	-	-	0	
Corporates		0	-	-	0	-	-	0	
Comprates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail		0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: pop-SMF	-	0	-	-	0	-	-	0	
Retail - Oualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Fauity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets	-	0	-		0	-		0	
IRB TOTAL		0	-		0		-	0	

				Adverse Sce	nario			
	31/12/20	16	31/12/2017 31/12/2018					18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Coverage Ratio - Default Stock ¹	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
1	0			0			0	
-	ő	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1	0			0			0	
		-			-			
-	0		-	0		-	0	
-	0		•	0		•	0	

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note



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

					Baseline Sce				
		31/12/20	016		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
Central banks and central governments		0	-	-	0		-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Comprates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Coroorates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-		-	-	0	-	-	0	
Retail - Secured on real estate property	-		-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-		-	-	0	-	1 -	0	
Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	-		-	-	0	-	1 -	0	
ketai - Ousinvina kevovina Retaii - Other Retaii			1	1	0		1	,	
Retail - Other Retail - Of Which: SME		1 6	1	1	0		1	ľ	l
Retail - Other Retail - Of Which Shie	1	1 6	1	1	0	1	1 .	l ő	l
Retail - Outer Retail - Or William Independ		1 6			ı ö	1 .		l ő	l
Securitisation		, and a			ŭ			Ĭ	
Other non-credit obligation assets				-	0		-	0	
IRB TOTAL				-	ō		-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-	-	0	-
1	0	-		0			0	
1	0			0			0	
-	ō	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1	0			0			0	
-	ō	-	-	ō	-	-	ō	-
-	0	-	-	0	-	-	0	-
1	0	-	-	0	-	-	0	-
1 :	0			0			0	
	Ŭ							
-	0			0			0	
	0			0			0	

					Baseline Sce	nario				
		31/12/20	16		31/12/20	17		31/12/2018		
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio	
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
Central banks and central governments		0			0			0		
Institutions	-	0	-	-	0	-	-	0		
Corporates	-	0	-	-	0	-	-	0		
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0		
Corporates - Of Which: SME	-	0	-	-	0	-	-	0		
Retail	-	0	-	-	0	-	-	0		
Retail - Secured on real estate property	-	0	-	-	0	-	-	0		
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0		
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0		
Retail - Qualifying Revolving	-		-	-	0	-	-			
Retail - Other Retail	-	0	-	-	0	-	-	0		
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0		
Retail - Other Retail - Of Which: non-SME Equity	-	0		-	0		-	0		
Securitisation	-	U			U			U		
Other non-credit obligation assets		0			0					
Other non-credit obligation assets IRB TOTAL		0	-	_	0	-	_			

				Adverse Scen	nario			
	31/12/20	/12/2016 31/12/2017 31/12/2018					18	
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Coverage Ratio - Default Stock ¹	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
-	ő	-	-	ő	-	-	ő	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
- :	0		1	0		1	0	
-	ő		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
	0			0			0	
	0			0			0	

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17	31/12/2018		
	Impai			Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio
(min EUR, %)	ra	rate P	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
Central banks and central governments		-	0		-	0	-	-	0	
Institutions		-	0	-	-	0	-	-	0	
Comprates		-	0		-	0	-	-	0	
Corporates - Of Which: Specialised Lending		-	0		-	0	-	-	0	
Corporates - Of Which: SME		-	0		-	0	-	-	0	
Retail		-	0		-	0		-	0	
Retail - Secured on real estate property		-	0		-	0		-	ō	
Retail - Secured on real estate property - Of	Which: CME		0			0	_		0	
Retail - Secured on real estate property - Of		_	0			0			0	
Retail - Qualifying Revolving	WHELL HOP-SME	3	0		1	0		1	0	
Retail - Other Retail						0				
Retail - Other Retail - Of Which: SME		- 1			-	0	-	-		
Retail - Other Retail - Of Which: non-SME		- 1			-		-	-		
		- 1		-	-		-	-		
Equity		-	- 0			- 0			- 0	
Securitisation										
Other non-credit obligation assets		-			-	0	-		0	
IRB TOTAL		-	0		-	0		-	0	

	Adverse Scenario														
	31/12/20	16		31/12/20		31/12/2018									
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹							
	0		-	0			0								
-	0	-	-	0	-	-	0								
-	0	-	-	0	-	-	0								
-	0	-	-	0	-	-	0								
-	0	-	-	0	-	-	0								
-	0	-	-	0	-	-	0								
-	0	-	-	U		-	U								
-	0	-	-	U		-	U								
-	0	-	-	0		-	0								
-	0	-	-	0		1	0								
	0	1		0	- 1	1	0								
	0	_	-	0		_	n n								
_	0	_	_	0			0								
	Ü			Ü			Ü								
-	0			0		-	0								
	0	-		0		-	0								

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note).



					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	26,617	0	3,623	0	1	0	0.0%
	Regional governments or local authorities	2,140	11	427	7	3	4	44.9%
	Public sector entities	580	0	396	0	1	0	0.0%
	Multilateral Development Banks	42	0	0	0	0	0	0.0%
	International Organisations Institutions	40.703	57	0 2,567	0 31	0	32	0.0% 57.3%
	Corporates	10,783 6,527	1,706		1.151	46	736	57.3% 46.5%
	of which: SME	3,943	1,706		399		419	57.8%
	Retail	1,953	577	1,416	247	32	356	61.7%
Banca Monte dei Paschi di	of which: SMF	41	98		47	1	61	61.8%
Ciona C n A	Secured by mortgages on immovable property	1,273	666		568	4	203	30.4%
Siena S.p.A.	of which: SME	516	665		567	3	202	30.4%
	Items associated with particularly high risk	123	0	184	0	ō	0	0.0%
	Covered bonds	816	0	160	ō	ō	ō	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	592	0	591	0	1	0	0.0%
	Equity	1,630	0	2,720	0	1	0	0.0%
	Securitisation							
	Other exposures	6,197	0	3,759	0	23		0.0%
	Standardised Total	59,273	3,017	22,314	2,004	104	1,332	46.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values Risk exposure amounts			Stock of p	rovisions	Coverage Ratio -	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	25,722	0	3,408	0	1	0	0.0%
	Regional governments or local authorities	2,140	11	427	7	3	4	44.9%
	Public sector entities	542	0	385	0	1	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	4,385	57	1,062	31	2	32	57.2%
	Corporates	3,200	1,449	3,046	1,045	32	568	42.8%
	of which: SME	2,816	807	2,692	395	24	383	55.9%
	Retail	1,727	577	1,273	247	20	356	61.7%
Italy	of which: SME	40	98	23	42	1	61	61.8%
Italy	Secured by mortgages on immovable property	730	654	306	558	3	200	30.6%
	of which: SME	513	653	228	557	3	200	30.6%
	Items associated with particularly high risk	123	0	184	0	0	0	0.0%
	Covered bonds	816	0	160	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	592	0	591	0	1	0	0.0%
	Equity	1.630	Ó	2,720	Ó	1	0	0.0%
	Securitisation							
	Other exposures	4,598	0	2,248	0	23	0	0.0%
	Standardised Total	46,205	2,747		1,888	88	1,160	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	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	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures		0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



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

				31/12/2015			
	Exposure	values	Risk exposure amounts		Stock of provisions		Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
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%
of which: SME	0	0	0	(0	(0.0%
Secured by mortgages on immovable property	0	0	0	(0	(0.0%
of which: SME	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%
Standardised Total	0	0	0	- (0		0.0%

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	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	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

_							
				31/12/2015			
	Exposure	values	Risk exposu	ıre amounts	Stock of	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
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%
of which: SME	0	0	0	(0		0.0%
Secured by mortgages on immovable property	0	0	0	(0		0.0%
of which: SME	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%
Standardised Total	0	0	0		0		0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



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

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	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	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted Defaulted Non-defa		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	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	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	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	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



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

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0		0	0	0.0%
Regional governments or local authorities	0	0	0		0	0	0.0%
Public sector entities	0	0	0		0	0	0.0%
Multilateral Development Banks	0	0	0		0	0	0.0%
International Organisations	0	0	0		0	0	0.0%
Institutions	0	0	0		0	0	0.0%
Corporates	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Retail	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Secured by mortgages on immovable property	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Items associated with particularly high risk	0	0	0		0	0	0.0%
Covered bonds	0	0	0		0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0.0%
Collective investments undertakings (CIU)	0	0	0		0	0	0.0%
Equity	0	0	0		0		0.0%
Securitisation							
Other exposures	0	0	0		0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	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	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



					Baseline Sce	nario			
		31/12/20	16	31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.6%	28	40.0%	0.4%	44	40.0%	0.3%	58	40.0%
Regional governments or local authorities	0.2%	11	42.6%	0.1%	15	41.8%	0.1%	17	41.5%
Public sector entities	0.3%	2	40.0%	0.3%	4	40.5%	0.4%	7	40.9%
	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	-	0	-	-	0	-	-	0	-
Institutions									41.0%
Corporates									50.2%
									57.7%
									57.6%
									62.7%
									30.6%
	0.4%	216	31.3%	0.5%	225	31.7%	0.4%	232	31.9%
		0		-	0			0	-
	0.0%	1	45.0%	0.0%	1	45.0%	0.0%	2	45.0%
		0			0			0	
		2			4				27.5%
	0.0%	2	24.6%	0.0%		24.6%	0.0%		24.6%
									29.9% 47.1%
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Central governments or central banks Regional governments or local authorities 0.6% Regional governments or local authorities 0.2% Public sector entities 0.3% Unification of the sector entities 0.3% Unification of the sector entities 0.5% Unification of the sector entities 0.6% Unification of the sector entities 0.8% Unification of the sector entities 0.8% Unification of the sector entities 0.8% Red which: SME 1.2% Secured by mortgages on immovable property of which: SME 1.2% Unification of the sector entities 0.4% Unification of the sector entities 0.4% Covered bonds 0.4% Covered bonds 0.4% Covered bonds 0.4% Covered bonds 0.1% Collective investments undertakings (CIU) 0.3% Securitisation 0.0% Collective investments undertakings (CIU) 0.5% Securitisation 0.0% Other exposures	Impairment Stock of rate Provisions Central governments or central banks 0.6% 28 Regional governments or local authorities 0.2% 28 28 29 28 28 29 29 29	Central governments or central banks	Impairment Impairation Impairment Impairation Impairation Impairation Impairation Impairation Impairation Impairation Impairat	Impairment Stock of rate Provisions Stock of rate Provisions Provisions Stock of rate Provisions Stock of rate Provisions Stock of rate Provisions Stock of rate Stock of rate Provisions Stock of rate Provisions Stock of rate Stock o	Impairment Stock of Coverage Ratio Impairment Stock of rate Provisions Default Stock rate Provisions Default Stock rate Provisions Default Stock Default Stock Default Stock Provisions Default Stock Defa	Impairment Stock of rate Trace Stock of rate Provisions Default Stock Provisions Default Stock Default Stock Provisions Default Stock Provisions Default Stock Default Stock Provisions Default Stock Default Stock Provisions Default Stock Default Stock Provisions Default Stock D	Impairment Stock of rate Provisions Stock of rate Provisions Provisions Stock of rate P

	31/12/20	16		31/12/20:	17		31/12/20:	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	rate Provisions Default Stock ¹		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹	
0.7%	34	40.0%	0.5%	55	40.0%	0.5%	76	40.0
0.6%	21	41.6%	0.4%	29	40.9%	0.4%	37	40.7
0.4%	3	40.0%	0.4%	5	40.7%	0.6%	8	41.2
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0
-	0	-	-	0	-	-	0	
0.4%	58	51.4%	0.5%	86	46.9%	0.6%	122	44.4
1.0%	1,064	56.6%	1.2%	1,271	59.9%	1.3%	1,486	62.7
1.3%	595	64.3%	1.3%	659	61.2%	1.3%	717	58.6
1.9%	461	64.6%	2.9%	529	60.9%	3.1%	591	58.0
3.1%	66	63.5%	2.5%	68	63.8%	2.3%	69	63.5
0.5%	234	32.6%	0.7%	262	34.0%	0.8%	289	34.8
0.6%	228	32.9%	0.7%	252	35.1%	0.8%	271	36.7
-	0	-	-	0		-	0	
0.1%	1	47.3%	0.1%	1	47.3%	0.1%	2	47.3
-	0	-	-	0	-	-	0	
0.4%	2	28.8%	0.5%	5	29.8%	0.6%	8	30.5
0.0%	2	25.8%	0.0%	2	25.8%	0.0%	2	25.8
0.0%	23	29.6%	0.0%	23	31.1%	0.0%	24	33.1
0.7%	1,901	52.5%	0.8%	2,269	53.6%	0.9%	2,645	54.3

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	Default Stock ¹
	Central governments or central banks	0.6%	28		0.4%	44	40.4%	0.3%	58	40.3%
	Regional governments or local authorities	0.2%	11	42.6%		15	41.8%	0.1%	17	41.5%
	Public sector entities	0.3%	2	40.0%	0.3%	4	40.5%	0.4%	7	40.9%
	Multilateral Development Banks	-	0	-	-	0		-	0	
	International Organisations		0	-	-	0	-	-	0	
	Institutions	0.6%	49	50.7%		63	47.1%	0.6%	80	45.1%
	Corporates	1.1%	759	49.6%		824	49.9%	0.9%	881	50.0%
	of which: SME	1.1%	535	63.0%		573	59.8%		608	57.6%
	Retail	1.4%	444	64.3%		486	61.5%	1.9%	519	58.7%
Italy	of which: SME	2.4%	65	63.5%		67	63.3%	1.4%	67	62.8%
Italy	Secured by mortgages on immovable property	0.4%	215	31.3%		225	31.6%		233	31.7%
	of which: SME	0.4%	213	31.4%	0.5%	222	31.9%	0.4%	229	32.1%
	Items associated with particularly high risk	-	0	-	-	0		-	0	
	Covered bonds	0.0%	1	45.0%	0.0%	1	45.0%	0.0%	2	45.0%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0		-	0	
	Collective investments undertakings (CIU)	0.3%	2	26.4%		4	27.1%	0.4%	6	27.5%
	Equity	0.0%	2	24.6%	0.0%	2	24.6%	0.0%	2	24.6%
	Securitisation									
	Other exposures	0.0%	23	26.3%		23	28.0%		24	29.9%
	Standardised Total	0.7%	1,535	48.4%	0.6%	1,690	48.1%	0.6%	1,828	47.5%

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20	18						
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -						
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹						
0.7%	33	40.0%	0.5%	55	40.4%	0.5%	76	40.3%						
0.6%	21	41.6%	0.4%	29	40.9%	0.4%	37	40.7%						
0.4%	3	40.0%	0.4%	5	40.7%	0.6%	8	41.2%						
-	0		-	0		-	0	-						
-	0	-	-	0	-	-	0	-						
0.8%	51	52.5%	0.9%	72	49.5%	1.1%	99	47.9%						
1.4%	864	56.1%	1.4%	975	57.5%	1.4%	1,208	65.7%						
1.5%	550	63.7%	1.4%	611	60.9%	1.4%	665	58.6%						
1.9%	457	65.1%	2.9%	518	61.8%	3.1%	574	59.0%						
3.1%	66	63.5%	2.5%	68	63.8%	2.3%	69	63.6%						
0.5%	227	33.0%	0.7%	252	34.9%	0.8%	273	36.2%						
0.6%	225	33.1%	0.7%	248	35.3%	0.8%	267	36.8%						
-	0		-	0		-	0	-						
0.1%	1	47.3%	0.1%	1	47.3%	0.1%	2	47.3%						
-	0		-	0		-	0							
0.4%	2	28.8%	0.5%	5	29.8%	0.6%	8	30.5%						
0.0%	2	25.8%	0.0%	2	25.8%	0.0%	2	25.8%						
0.0%	23	29.6%	0.0%	23	31.1%	0.0%	24	33.1%						
0.9%	1,685	52.2%	0.9%	1,937	52.5%	0.9%	2,309	55.7%						

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0			0			0	
Regional governments or local authorities	-	0	-		0		-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks		0			0	-	-	0	-
International Organisations		0			0	-	-	0	
Institutions		0			0		-	0	
Corporates		ō			ō	-	-	ō	
of which: SME		0			0		-	0	
Retail		ō			0		-	0	
of which: SME		0			0			0	
Secured by mortgages on immovable property		o o			0			ň	
of which: SME		n n			0			ň	
Items associated with particularly high risk		o o			0			ň	
Covered bonds		0	_	_	0	_	_	,	_
Claims on institutions and corporates with a ST credit assessment		, o			0			ı o	
Collective investments undertakings (CIU)		n n			0			ň	
Equity		o o			0			ň	
Securitisation			_		· ·			U	-
Other exposures		0			0			0	
Other exposures Standardised Total		0		-	0	-		0	
Statutartised rotal									

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	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	



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

•									
					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
Central governments or central banks	-	0	-	-	0		-	0	
Regional governments or local authorities	-	0	-	-	0		-	0	
Public sector entities	-	0	-	-	0		-	0	
Multilateral Development Banks	-	0	-	-	0		-	0	
International Organisations	-	0	-	-	0		-	0	
Institutions	-	0	-	-	0		-	0	
Corporates	-	0	-	-	0		-	0	
of which: SME	-	0	-	-	0		-	0	
Retail	-	0	-	-	0		-	0	1
of which: SME	-	0	-	-	0		-	0	
Secured by mortgages on immovable property	-	0	-	-	0		-	0	1
of which: SME	-	0	-	-	0		-	0	
Items associated with particularly high risk	-	0	-	-	0		-	0	
Covered bonds	-	0	-	-	0		-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0		-	0	
Collective investments undertakings (CIU)	-	0	-	-	0		-	0	
Equity	-	0		-	0		-	0	1
Securitisation Securitisation									
Other exposures	-	0	-	-	0		-	0	
Standardised Total	-	0	-	-	0		-	0	

	Adverse Scenario												
	31/12/20:			31/12/20			31/12/20						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹					
-	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						

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0			0			0	
Regional governments or local authorities	-	0	-		0	-	-	0	
Public sector entities	-	0	-		0	-		0	
Multilateral Development Banks	-	0	-		0	-	-	0	
International Organisations	-	0	-		0	-	-	0	
Institutions	-	0	-		0	-		0	
Corporates	-	0	-		0	-		0	
of which: SME	-	0	-		0	-	-	0	
Retail	-	0	-		0	-	-	0	
of which: SME	-	0	-		0	-	-	0	
Secured by mortgages on immovable property	-	0	-		o	-	-	0	
of which: SME	-	0	-		0	-	-	0	
Items associated with particularly high risk		o	-		0		-	0	
Covered bonds		o	-		0		-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-		0	-	-	0	
Collective investments undertakings (CIU)	-	0	-		0	-	-	0	
Equity	-	0	-		0	-	-	0	
Securitisation									
Other exposures		0			0			0	
Standardised Total	-	0			0	-	-	0	

	Adverse Scenario													
	31/12/20	16		31/12/20	17	31/12/2018								
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹						
	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							

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities		0	-	-	0	-	-	0	-
Multilateral Development Banks		0	-	-	0	-	-	0	-
International Organisations		0	-	-	0	-	-	0	-
Institutions		0	-	-	0	-	-	0	-
Corporates		0	-	-	0	-	-	0	
of which: SME		0	-	-	0	-	-	0	
Retail		0	-	-	0	-	-	0	
of which: SME		0	-	-	0	-	-	0	-
Secured by mortgages on immovable property		0	-	-	0	-	-	0	
of which: SME		0	-	-	0	-	-	0	
Items associated with particularly high risk		0	-	-	o	-	-	0	
Covered bonds		0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment		l o	-	-	0	-	-	i o	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity		0	-	-	0	-	-	0	-
Securitisation									
Other exposures		0			0		-	0	
Standardised Total	-	0	-		0			0	

	Adverse Scenario												
	31/12/20:	16		31/12/20	17		31/12/20:	18					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			Coverage Ratio - Default Stock ¹					
-	0		-	0			0						
-	0		-	0		-	0						
-	0		-	0		-	0						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-1	0		-	0			0						
-	0		-	0			0						
-	0	-	-	0	-	-	0						
-	0		-	0			0						
-1	0	-	-	0		-	0						
_	0	-	-	0			0						
_	0	-	-	0			0						
	0	-	-	0			0						
_	0	-	-	0			0						
-	0		-	0			0						
-	0		-	0			0						
-	0		-	0			0						
	0		-	0			0						
-	0	-	-	0	-	-	0						

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



					Baseline Sce	enario			
		31/12/20	116		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0		-	0	-	-	()
Regional governments or local authorities		0		-	0	-	-	()
Public sector entities		0		-	0	-	-	()
Multilateral Development Banks		0		-	0	-	-	()
International Organisations		0		-	0	-	-	(1
Institutions		0		-	0		-	()
Corporates		0		-	0	-	-	()
of which: SME		0		-	0	-	-	()
Retail		0		-	0		-	()
of which: SME		0		-	0)
Secured by mortgages on immovable property		0		-	0		-)
of which: SME		0		-	0)
Items associated with particularly high risk		0		-	0		-)
Covered bonds		0		-	0		-)
Claims on institutions and corporates with a ST credit assessment		0		-	0)
Collective investments undertakings (CIU)		0		-	0		-	()
Equity		0		-	0		-	()
Securitisation									
Other exposures		0		-	0				
Standardised Total		0	-	-	0	-	-		

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20:	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	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	

Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0	-	-	0	-	-	0	-
Regional governments or local authorities		0	-	-	0	-	-	0	-
Public sector entities		0	-	-	0	-	-	0	-
Multilateral Development Banks		0			0	-	-	0	-
International Organisations		0			0	-	-	0	-
Institutions		0	-	-	0	-	-	0	-
Corporates		0	-		0	-	-	0	
of which: SME		o	-	-	Ó	-	-	0	-
Retail		0	-		0	-	-	0	
of which: SME		0	-	-	0	-	-	0	-
Secured by mortgages on immovable property		0	-	-	0	-	-	0	-
of which: SME		0	-	-	0	-	-	0	-
Items associated with particularly high risk		0	-		0	-	-	0	
Covered bonds		0			0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)		0			0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation									
Other exposures		0			0			0	
Standardised Total		0			0	-		0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	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	
	l ő			0			0	
-	l ŏ	-		ŏ			ŏ	-
-	0		-	0			0	
-	0	-	-	0		-	0	-
-	0		-	0			0	
	0			0			0	

Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)	

					Baseline Sce	enario			
		31/12/20	016		31/12/20	17		31/12/20	18
	Impairment			Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0	-	-	0	-	-	0	-
Regional governments or local authorities		0	-	-	0	-	-	0	-
Public sector entities		0	-	-	0	-	-	0	
Multilateral Development Banks		0	-	-	0	-	-	0	-
International Organisations		0	-	-	0	-	-	0	-
Institutions		0	-	-	0	-	-	0	-
Corporates		0	-	-	0	-	-	0	-
of which: SME		0	-	-	0		-	0	-
Retail		0	-	-	0		-	0	-
of which: SME		0	-	-	0	-	-	0	-
Secured by mortgages on immovable property		0	-	-	0		-	0	-
of which: SME		0	-	-	0		-	0	-
Items associated with particularly high risk		0	-	-	0		-	0	
Covered bonds		0	-	-	0	-	-	0	
Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
Equity		0	-	-	0	-	-	0	
Securitisation									
Other exposures		0	-	-	0		-	0	
Standardised Total	-	0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	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	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20)18
		Impairment rate	Stock of	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Rati
Central	governments or central banks	-	0	- Derdale Stock	-	0	Deldale Stock	-	0) Delaule Stoc
	governments or local authorities	-	0		-	0		-	0)
Public s	ector entities	-	0		-	0		-	0)
Multilat	eral Development Banks	-	0		-	0		-	0)
Internal	ional Organisations	-	0		-	0		-	0)
Instituti	ons	-	0		-	0		-	0)
Corpora	tes	-	0		-	0		-	0)
of wh	ch: SME	-	0		-	0		-	0)
Retail		-	0		-	0		-	0)
of wh	ch: SME	-	0		-	0		-	0)
Secured	by mortgages on immovable property	-	0		-	0		-	0)
of wh	ch: SME	-	0		-	0	-	-	0)
Items as	ssociated with particularly high risk	-	0		-	0	-	-	0)
Covered	bonds	-	0		-	0		-	0)
	n institutions and corporates with a ST credit assessment	-	0		-	0	-	-	0)
Collectiv	re investments undertakings (CIU)	-	0	-	-	0	-	-	0)
Equity		-	0	-	-	0	-	-	0)
Securitie	sation									
Other ex	posures		0			0		-	0)
Standar	dised Total	-	0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20:	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	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	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0		-	0	
Corporates	-	0	-	-	0		-	0	
of which: SME	-	0	-	-	0		-	0	
Retail	-	0	-	-	0		-	0	
of which: SME	-	0	-	-	0	-	-	0	
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
of which: SME	-	0		-	0		-	0	
Items associated with particularly high risk		0			0		-	0	
Covered bonds	-	ō		-	l ő		-	ō	
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	o		-	0	
Collective investments undertakings (CIU)		0	-	-	0		-	0	
Equity	-	0	-	-	o		-	0	
Securitisation									
Other exposures		0			0				

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
-	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	

omputed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



2016 EU-wide Stress Test: Securitisations

		21/12/2015	Baseline Scenario 31/12/2015				Adverse Scenario				
	xposure values IRB Total STA exposure amounts IRB Total Total STA IRB Total Total IRB		31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018			
F		71									
Exposure values		- 8 78									
		89	95	97	100	107	136	171			
Risk exposure amounts		2 91	97	100	2 102	109	139	3 173			
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0			



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	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 23 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Belgium	25 0 5 6 25 0 4 65	25 -8 5 6 25 0 4 56	25 0 5 6 25 0 4 64	0 0 0 0 0 0	0 -8 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 17 0 0 23 0 0	0 8 0 0 1 0 0	0 9 0 0 23 0 0	0 0 0 0 -1 0 0
[0 - 3M [Bulgaria	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	5 0 0 0 0 0 0	0 0 0 0 0 0	5 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Cyprus	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 - 3M [Czech Republic	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 13 0	0 0 0 0 0	0 0 0 13 0 1 3	0 0 0
TO - 3M	Denmark	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 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Estonia	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



	(mln EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value	EXPOSURES			DIRECT	r sovereign exposu	IRES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Finland	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	France	0 4 0 0 0 4 0 8	0 4 -8 0 0 4 0	0 0 0 0 4 0	0 0 0 0 0 0	0 4 -8 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	23 197 138 0 69 14 0	0 0 0 0 0 0 0	46 230 92 0 59 13 0	0 0 0 0 0 0 0
[0 - 3M [Germany	0 0 1 0 0 9 13 24	0 -8 -1 -4 -17 -8 9	0 0 0 0 0	0 0 0 0 0	0 -8 -1 -4 -17 -8 9 -28	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	21 51 69 0 46 0 0	0 0 0 0 0 0 0	175 28 69 0 46 0	0 0 0 0 0 0
[0 - 3M [Croatia	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 - 3M [Greece	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 - 3M [Hungary	0 0 0 0 1 0	0 0 0 0 1 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
Tot [0-3M[3M-1Y[13M-1Y[11Y-2V[12Y-3Y[13Y-5Y[15Y-10Y[10Y-more Tot	Ireland	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



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Italy	560 2.467 3,656 4,199 3,814 7,565 3,899 26,159	560 2.459 3,600 4,182 3,201 5,630 3,746 23,378	0 6 3,011 3,377 2,376 5,654 1,887 16,310	0 0 0 0 0	331 2.400 453 592 328 -307 18 3,816	0 0 0 0 0	229 53 137 213 497 283 1,841 3,252	0 0 25 6 1 2 60 94	0 0 1 1 0 0 13	315 0 3 2 0 0 8 328	-8 0 0 0 0 0	69 50 0 0 0 0 260 379	0 1 0 0 0 0 0 14 15	745 0 188 0 274 2,604 0 3,812	-25 0 0 0 -4 -25 0
[0 - 3M [Latvia	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	5 0 0 0 0 0	0 0 0 0 0 0	5 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Lithuania	0 0 0 10 0 0	0 0 0 10 0 0 0	0 0 10 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 - 3M [Luxembourg	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 0	0 0 0 0 0
[0 - 3M [Malta	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 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Netherlands	0 0 0 0 0 0	0 -8 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 -8 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 8 0 0 0	0 8 0 0 0 0	0 0 0 0 0	0 0 0 0 0
10t 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot	Poland	0 0 0 11 0 0 1 0	-8 0 0 11 0 0 1 0	0 0 11 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 1	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	5 0 0 0 0 0	0 0 0 0 0 0	5 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)			(accounting value (gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Portugal	0 0 0 0 2 0 2	0 0 0 0 2 0 0	0 0 0 0 2 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 3 0 0 142 0 0	0 0 0 0 3 0 0	0 0 0 0 142 0 0	0 0 0 -3 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	0 1 0 0 0 0 0	0 1 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 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 - 3M [Slovakia	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 - 3M [Slovenia	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
「0-3M「 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Spain	0 0 0 0 53 1 0 54	0 0 0 0 53 1 0	0 0 0 0 53 0 53	0 0 0 0 0	0 0 0 0 1 1 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 46 5 0	0 0 0 0 0 0	0 10 0 0 54 0	0 0 0 0 -1 0 - 1
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Sweden	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 0 0 0 0	0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	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 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 92 0 23 0	0 0 1 0 1 0	0 46 46 0 23 0	0 0 -1 0 -1 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	Γ SOVEREIGN EXPOSU	IRES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Iceland	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 - 3M [Liechtenstein	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 - 3M [Norway	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 - 3M [Australia	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 - 3M [Canada	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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	18 12 0 0 0 0 0	18 12 0 0 0 0 0	18 12 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
Tot [0 - 3M [[3M - 1Y [Japan	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



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)			(accounting value of () 1)			Derivatives with p	positive fair value	Derivatives with I	negative fair value	Derivatives with	oositive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [u.s.	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	572 0 0 0 0 0 0 0	0 0 0 0 0 0	571 0 0 0 0 0 0 0 0 571	0 0 0 0 0 0
[0 - 3M [China	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 24 0 0 0 0 0 0	0 0 0 0 0 0	9 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 - 3M [Other advanced economies non EEA	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	32 5 0 0 0 0 0	0 0 0 0 0 0	32 5 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 Tot	Other Central and eastern Europe countries non EEA	11 0 0 0 0 0 0	11 0 0 0 0 0 0	11 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	9 9 0 0 0 0	0 0 0 0 0	9 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Middle East	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 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
To - 3M	Latin America and the Caribbean	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 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 32 0 0 0 0 0	0 0 0 0 0	0 32 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



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

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off i	balance sheet)
		(accounting value gross of provisions) (1)				gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Africa	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	14 0 0 0 0 0 0	0 0 0 0 0	14 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Others	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
	otal	26,384	23,527	16,495	0	3,780	0	3,252	95	15	328	-8	2,110	39	5,630	-63

Notes, definitions and regions:

Notes, definitions and regions:

(1) The exonsivers reported cover only exocurses to central, regional and local oovernments on immediate borrower basis, and do not include exonsures to other counternants with full or partial oovernment ouarantees. Exonsures to central banks should not be included here.

(2) For positions in HFT this should include cross exonsures from a facility of the should receive the counternanties only where there is a maturity matching.

(3) The exonsures reported include the positions towards counternants (or their than sovereign) on sovereign credit risk (i.e. COS) booked in all the accounting portfolio (gno-off balance sheet). Irrespective of the denomination and or accounting dassification of the positions.

Other advanced non EEA. Israel, Korea, New Zeeland. Sam Marino. Sinoanore Taiwan and Russia

Other CEE non EEA. Albania, Bosonia and Hezerosymina. Asconus, PTR Maccionia. Morteneon. Serbia, and Turkey.

Middle East: Yemen. United Arab Emirates Sovian Suida Arabia Qutar. Oman Mauritaria. Libva Lebanon. Kuwait Jordan, Iran Dilbouti and Bahrain.

Lath America: Venezuela Univour. Virindical and To-haoo, Suriname St. Vincent and the Grenadines St. Lucia St. Kitts and Nevis Peru. Paraousey. Panama. Nicaraoua. Mexico. Jamaica. Honduras. Halti, Giuvana. Guatemala. Grenada. El Salvador. Ecuador. Dominica. Costa Rica. Colombia. Chile. Brazil. Bolivia and Belize.

Africa: South Africa: Tunisia. Morocco. Evort and Aloeria.



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario		Adverse scenario				
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018		
Risk exposure amount for credit risk	57,844	57,850	57,853	57,855	57,862	57,892	57,927		
Risk exposure amount for securitisations and re-securitisations	91	97	100	102	109	139	173		
Risk exposure amount other credit risk	57,753	57,753	57,753	57,753	57,753	57,753	57,753		
Risk exposure amount for market risk	4,198	4,198	4,198	4,198	4,208	4,220	4,232		
Risk exposure amount for operational risk	8,786	8,786	8,786	8,786	9,931	9,380	9,855		
Other risk exposure amounts	0	0	0	0	0	0	0		
Total risk exposure amount	70,828	70,835	70,837	70,839	72,001	71,492	72,014		



2016 EU-wide Stress Test - P&L

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	2,872	2,720	2,872	2,872	1,479	1,275	1,179
Interest income	4,746	4,641	4,634	4,663	4,265	4,212	4,111
(Interest expense)	-1,874	-1,921	-1,751	-1,679	-2,785	-2,937	-2,931
Dividend income	19	19	19	19	17	17	17
Net fee and commission income	1,810	1,810	1,810	1,810	1,692	1,692	1,692
Gains or (-) losses on financial assets and liabilities held for trading, net	66	8	8	8	-218	6	6
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	91				0		
Other operating income not listed above, net	611	371	371	371	374	371	371
Total operating income, net	5,468	4,927	5,079	5,079	3,344	3,360	3,264
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-2,668	-1,495	-1,255	-1,059	-2,592	-2,681	-2,412
Other income and expenses not listed above, net	-3,031	-3,115	-3,098	-3,101	-3,301	-3,291	-3,274
Profit or (-) loss before tax from continuing operations	-231	318	726	919	-2,548	-2,612	-2,421
(Tax expenses or (-) income related to profit or loss from continuing operations)	10	-59	-171	-235	787	806	749
Profit or (-) loss after tax from discontinued operations	1	0	0	0	0	0	0
Profit or (-) loss for the year (2)	-220	258	554	684	-1,761	-1,805	-1,672
Attributable to owners of the parent	-220	258	554	684	-1,761	-1,805	-1,672
Amount of dividends paid	0	78	166	205	0	0	0
Attributable to owners of the parent net of estimated dividends	-220	181	388	479	-1,761	-1,805	-1,672

⁽¹⁾ Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

⁽²⁾ Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €138mln; 2017 Baseline €138mln; 2018 Adverse €138mln; 2017 Adverse €138mln; 2018 Adverse €138mln



2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	11,298	10,971	11,070	11,155	8,042	4,689	739
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,503	8,412	8,537	8,531	5,898	2,432	-1,604
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	8,810	8,810	8,810	8,810	8,810	8,810	8,810
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	995	1,176	1,564	2,043	-766	-2,572	-4,244
	A.1.3	Accumulated other comprehensive income	-33	-33	-33	-33	-1,146	-1,146	-1,146
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	81	81	81	81	-931	-931	-931
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	108	108	108	108	7	7	7
	A.1.4	Other Reserves	-358	-358	-358	-358	-358	-358	-358
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-35	-35	-35	-35	-35	-35	-35
	A.1.8	(-) Intangible assets (including Goodwill)	-450	-450	-450	-450	-450	-450	-450
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-267	-217	-78	0	-989	-1,768	-2,503
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-13	-459	-825	-1,249	-41	-68	-122
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	-193	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	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	0	-19	-53
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	-9	-357	-683
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	-126	-447	-760
	A.1.18	(-) Amount exceding the 17.65% threshold	-60	-62	-14	0	-317	-156	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-215	-215	-215	-215	-215	-215	-215
	A.1.21	Transitional adjustments	127	254	171	18	1,731	1,211	154
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-51	-32	-16	0	372	186	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-98	-65	-33	0	-13	-7	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	276	351	220	18	1,372	1,032	154
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	160	87	16	0	395	354	0
	A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	18	14	2	0	89	159	136
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	598	476	448	470	0	111	470
	A.2.1	Additional Tier 1 Capital instruments	210	210	210	210	210	210	210
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	193	0	0
	A.2.4	Additional Tier 1 transitional adjustments	388	266	238	260	-403	-99	260
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,101	8,888	8,985	9,001	5,898	2,543	-1,135
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,196	2,083		2,154	2,145	2,147	1,874
	A.4.1	Tier 2 Capital instruments	2,218	2,218	2,218	2,218	2,218	2,218	2,218
	A.4.2	Other Tier 2 Capital components and deductions	-49	-64	-64	-64	-64	-38	-344
	A.4.3	Tier 2 transtional adjustments	28	-71	-70	0	-10	-32	0
TOTAL RISK EXPOSURE AMOUNT	В 0.1	TOTAL RISK EXPOSURE AMOUNT	70,828	70,835	70,837	70,839	72,001	71,492	72,014
	B.1	Of which: Transitional adjustments included	1,439	1,354	1,298	1,267	1,351	827	0
CAPITAL RATIOS (%)	C.1	Common Equity Tier 1 Capital ratio	12.01%	11.88%	12.05%	12.04%	8.19%	3.40%	-2.23%
Transitional period	C.2	Tier 1 Capital ratio	12.85%	12.55%	12.68%	12.71%	8.19%	3.56%	-1.58%
	C.3	Total Capital ratio Common Equity Tier 1 Capital ratio (1)	15.95%	15.49%	15.63%	15.75%	11.17%	6.56%	1.03%
CAPITAL RATIOS (%)	D.1 D.2	Common Equity Tier 1 Capital ratio (1) Tier 1 Capital ratio (2)	12.07%	12.04%	12.03%	12.24%	6.17%	1.73%	-2.44%
Fully loaded	D.2 D.3	Tier 1 Capital ratio (2) Total Capital ratio (3)	15.50%	15.14%	15.43%	15.63%	9.52%	5.11%	-2.15%
	D.3	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period	15.50%	15.14%	15.43%	15.03%	9.52%	5.11%	0.45%
	F	(cumulative conversions) (4) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into					0	0	
	F.1	Common Equity Tier 1 or are written down upon a trigger event (5) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	
Memorandum items	F.1 G.1	Or which: engine instruments whose trigger is above LE i.i. capital ratio in the adverse scenario (5) Total leverage ratio exposures (transitional)	174,280	174,280	174,280	174,280	174,280	174.280	174,280
	G.2	Total leverage ratio exposures (transitional) Total leverage ratio exposures (fully loaded)	174,280	174,280	174,280	174,280	174,280	174,280	174,280
	G.3	Leverage ratio (transitional)	5.22%	5.10%	5.16%	5.16%	3.38%	1.46%	-0.65%
	G.4	Leverage ratio (dialisticular) Leverage ratio (fully loaded)	4.93%	4.81%	4.92%	5.01%	2.62%	0.82%	-0.89%
(1) Fully loaded CET1 capital rati		.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]	4.55%	4.01%	4.9270	3.01%	2.02.70	0.02-70	-0.03%



2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

	31/12/2015									
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial			
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing			
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures			
Debt securities (including at amortised cost and fair value)	18,747	0	59	59	3	51	0			
Central banks	· ·									
General governments	16,898				1					
Credit institutions	1,117		53	53	1	47				
Other financial corporations	672		0	0	1	0				
Non-financial corporations	61		6	6		3				
Loans and advances(including at amortised cost and fair value)	141,125	1,886	46,884	46,884	760	22,680	18,193			
Central banks	3,048									
General governments	3,048	13	5	5	4	2	0			
Credit institutions	4,312	0	22	22	7	21				
Other financial corporations	8,774	91	1,033	1,033	9	505	279			
Non-financial corporations	76,487	941	36,193	36,193	612	17,822	13,788			
Households	45,455	840	840 9,630 9,630			4,330	4,126			
DEBT INSTRUMENTS other than HFT	159,872	1,886	46,943	46,943	763	22,730	18,193			
OFF-BALANCE SHEET EXPOSURES	56,285		2,988	2,988	32	159	419			

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 Insitutions report here collective allowances for incurrred 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 Insitutions 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)



2016 EU-wide Stress Test

Information on forborne exposures¹ Banca Monte dei Paschi di Siena S.p.A.

	31/12/2015								
	Gross carrying am with forbearance	ount of exposures measures	Accumulated impairr changes in fair value and provisions for ex forbearance measure	due to credit risk posures with	Collateral and financial guarantees received on				
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures				
Debt securities (including at amortised cost and fair value)	3	3	1	1	0				
Central banks									
General governments									
Credit institutions	2	2	0	0					
Other financial corporations									
Non-financial corporations	1	1	1	1					
Loans and advances (including at amortised cost and fair value)	13,487	9,630	2,580	2,453	7,471				
Central banks									
General governments	1	1	0	0					
Credit institutions									
Other financial corporations	349	209	59	59	195				
Non-financial corporations	10,680	8,181	2,283	2,177	5,298				
Households	2,457	1,239	237	217	1,978				
DEBT INSTRUMENTS other than HFT	13,490	9,634	2,581	2,454	7,471				
Loan commitments given	424	389	0	0	148				

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