2022 EU-wide Transparency Exercise

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

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

2022 EU-wide Transparency Exercise

Key Metrics

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

(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,949	5,992	5,552	5,576	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,181	5,235	5,160	5,183	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,949	5,992	5,552	5,576	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	5,181	5,235	5,160	5,183	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	7,686	7,705	7,336	7,371	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,926	6,948	6,944	6,978	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	48,206	47,787	47,963	47,780	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	48,117	47,704	47,910	47,725	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.34%	12.54%	11.57%	11.67%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10.77%	10.97%	10.77%	10.86%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.34%	12.54%	11.57%	11.67%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10.77%	10.97%	10.77%	10.86%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.94%	16.12%	15.29%	15.43%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.39%	14.57%	14.49%	14.62%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	129,024	126,834	127,019	141,162	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.61%	4.72%	4.37%	3.95%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,949	5,992	5,552	5,576	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,224	5,266	5,150	5,138	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	129,024	126,834	127,019	141,162	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	128,275	126,091	126,624	140,750	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.61%	4.72%	4.37%	3.95%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.07%	4.18%	4.07%	3.65%	[A.2]/[B.2]	

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Capital

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

		(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
OWN FUNDS Transitional period	**A**	**OWN FUNDS**	**7,686**	**7,705**	**7,336**	**7,371**	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**5,949**	**5,992**	**5,552**	**5,576**	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	9,191	9,195	9,195	9,195	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-3,313	-3,211	-3,212	-3,212	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	296	300	125	-62	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-109	-112	-112	-112	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-55	-49	-68	-87	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-129	-120	-120	-121	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-168	-178	-181	-188	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-20	-17	-17	-14	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-20	-17	-17	-14	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	-338	-381	-288	-82	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	-72	-76	-106	-116	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-60	-86	-68	-62	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	725	726	401	438	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	725	726	401	438	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**0**	**0**	**0**	**0**	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**5,949**	**5,992**	**5,552**	**5,576**	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**1,737**	**1,713**	**1,784**	**1,795**	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,750	1,750	1,750	1,750	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	-6	-37	34	45	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	-7	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	B	**TOTAL RISK EXPOSURE AMOUNT**	48,206	47,787	47,963	47,780	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	73	71	57	72	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%) Transitional period	**C.1**	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**12.34%**	**12.54%**	**11.57%**	**11.67%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**12.34%**	**12.54%**	**11.57%**	**11.67%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**15.94%**	**16.12%**	**15.29%**	**15.43%**	**CA3 {5}**	-
CET1 Capital Fully loaded	D	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**5,224**	**5,266**	**5,150**	**5,138**	**[A.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)]**	-
CET1 RATIO (%) Fully loaded[1]	E	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**10.85%**	**11.04%**	**10.75%**	**10.77%**	**[D.1]/[B-B.1]**	-
Memo items	F	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	767	757	391	393	C 05.01 (r0440,c0010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	-7	0	0	0	C 05.01 (r0440,c0030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	89	83	53	56	C 05.01 (r0440,c0040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

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

(mln EUR, %)	RWAs				
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations)[1]	30,988	30,734	31,296	31,668	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	12,134	11,777	11,802	12,016	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	18,854	18,957	19,493	19,651	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA)[2]	1,355	1,067	997	943	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	891	557	627	518	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	873	747	784	718	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,778	2,724	2,669	2,647	C 02.00 (r0520, c0010)
Of which the standardised approach	2,778	2,724	2,669	2,647	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	329	324	276	238	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	11,323	10,949	10,968	11,031	C 02.00 (r0590, c0010)
Of which basic indicator approach	84	81	81	81	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	11,238	10,869	10,887	10,949	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	1,008	622	258	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	48,206	47,787	47,963	47,780	

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

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

2022 EU-wide Transparency Exercise

P&L

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

(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,418	1,897	472	955
Of which debt securities income	156	208	53	103
Of which loans and advances income	1,056	1,405	340	697
Interest expenses	523	681	150	297
(Of which deposits expenses)	143	182	34	67
(Of which debt securities issued expenses)	261	344	81	162
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	13	14	0	18
Net Fee and commission income	1,113	1,484	369	728
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	154	154	49	51
Gains or (-) losses on financial assets and liabilities held for trading, net	26	5	10	-14
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	10	-38	17	34
Gains or (-) losses from hedge accounting, net	8	13	5	8
Exchange differences [gain or (-) loss], net	12	21	7	13
Net other operating income /(expenses)	164	221	53	133
TOTAL OPERATING INCOME, NET	2,394	3,090	831	1,630
(Administrative expenses)	1,685	2,233	559	1,123
(Cash contributions to resolution funds and deposit guarantee schemes)	159	167	89	89
(Depreciation)	147	198	47	93
Modification gains or (-) losses, net	-7	-8	0	1
(Provisions or (-) reversal of provisions)	36	92	33	85
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-30	-7	5	7
(Other provisions)	66	99	28	78
Of which pending legal issues and tax litigation[1]	0	44	0	0
Of which restructuring[1]	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	48	194	114	224
(Financial assets at fair value through other comprehensive income)	-2	-3	0	0
(Financial assets at amortised cost)	49	196	114	224
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	29	47	0	12
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	69	106	16	13
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	351	258	4	18
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	388	309	10	27
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**388**	**309**	**10**	**27**
Of which attributable to owners of the parent	388	310	10	27

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

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

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

(mln EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	23,042				22,487				17,159				19,111				IAS 1.54 (i)
Financial assets held for trading	11,866	8,618	3,245	3	9,217	6,164	3,053	0	10,150	7,309	2,841	0	10,174	7,373	2,801	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	487	0	96	391	454	0	92	362	481	0	85	396	504	0	54	450	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	5,296	4,460	608	229	5,461	4,632	601	227	5,735	4,912	597	227	5,064	4,275	564	225	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	94,457				92,315				91,026				88,666				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	7	0	7	0	6	0	6	0	41	0	41	0	783	0	783	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	664				594				49				-560				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	7,308				7,346				7,380				7,648				
TOTAL ASSETS	143,128				137,880				132,020				131,389				IAS 1.9(a), IG 6

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

(mln EUR)		As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount (2)			Accumulated impairment (2)			Gross carrying amount (2)			Accumulated impairment (2)			Gross carrying amount (2)			Accumulated impairment (2)			Gross carrying amount (2)			Accumulated impairment (2)			
		Stage 1 Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	5,014	31	0	-5	0	0	5,190	20	0	-4	0	0	5,462	21	0	-4	0	0	4,794	20	0	-4	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	10,062	0	0	-9	0	0	9,560	0	0	-7	0	0	9,500	0	0	-7	0	0	9,004	0	0	-7	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	70,584	11,990	4,178	-83	-364	-1,911	68,404	12,664	4,051	-79	-357	-1,932	66,985	13,008	3,982	-78	-358	-2,015	66,591	11,786	3,161	-72	-371	-1,437	Annex V.Part 1.32, 44(a)

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

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

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

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	4,737	4,531	4,616	4,014	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	117	114	108	101	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	125,049	121,481	115,180	114,862	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,407	1,259	640	372	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	25	16	-17	-44	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,969	1,814	1,820	1,822	IAS 37.10; IAS 1.54(l)
Tax liabilities	4	4	3	2	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,568	2,487	3,662	4,422	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	136,876	131,706	126,013	125,551	IAS 1.9(b);IG 6
TOTAL EQUITY	6,252	6,174	6,008	5,838	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	143,128	137,880	132,020	131,389	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	*References*
Derivatives		2,819	2,686	2,082	1,728	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	25	18	28	15	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	3,300	3,087	3,146	2,644	Annex V.Part 1.31
Deposits	Central banks	29,230	29,155	29,081	28,948	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,345	1,883	1,887	1,750	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,111	1,682	1,785	1,646	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,013	2,119	1,762	1,691	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	528	568	461	718	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	11,420	8,738	5,168	5,029	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,494	2,678	2,547	2,567	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	19,625	20,239	18,806	19,699	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	18,968	19,816	18,429	19,338	ECB/2013/33 Annex 2.Part 2.9.1
	Households	48,412	48,376	48,506	48,226	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	41,391	41,786	42,200	42,268	Annex V.Part 1.42(f), 44(c)
Debt securities issued		10,873	10,822	9,833	9,373	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,799	1,831	1,790	1,821	Annex V.Part 1.37
Other financial liabilities		248	264	244	248	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		131,310	127,386	120,544	119,349	

2022 EU-wide Transparency Exercise

Market Risk

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

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
(mln EUR)			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	1,938	1,884	0	0	0	0							0	0	0	0						
Of which: General risk	1,270	1,203	0	0	0	0							0	0	0	0						
Of which: Specific risk	625	626	0	0	0	0							0	0	0	0						
Equities	451	465	0	0	0	0							0	0	0	0						
Of which: General risk	89	131	0	0	0	0							0	0	0	0						
Of which: Specific risk	320	314	0	0	0	0							0	0	0	0						
Foreign exchange risk	120	151	0	0	0	0							0	0	0	0						
Commodities risk	141	112	0	0	0	0							0	0	0	0						
Total	**2,651**	**2,611**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	1,903	1,703	0	0	0	0							0	0	0	0						
Of which: General risk	1,292	1,177	0	0	0	0							0	0	0	0						
Of which: Specific risk	528	449	0	0	0	0							0	0	0	0						
Equities	423	548	0	0	0	0							0	0	0	0						
Of which: General risk	114	183	0	0	0	0							0	0	0	0						
Of which: Specific risk	261	302	0	0	0	0							0	0	0	0						
Foreign exchange risk	115	139	0	0	0	0							0	0	0	0						
Commodities risk	151	177	0	0	0	0							0	0	0	0						
Total	**2,592**	**2,567**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	**Central governments or central banks**	35,130	49,810	1,218		34,718	49,702	1,214	
	Regional governments or local authorities	2,407	1,413	281		1,604	1,292	258	
	Public sector entities	760	499	407		937	462	444	
	Multilateral Development Banks	63	48	0		67	51	0	
	International Organisations	0	0	0		31	31	0	
	Institutions	54,080	5,692	1,229		29,803	3,971	927	
	Corporates	6,618	3,416	2,583		7,044	3,806	2,805	
	of which: SME	1,605	848	659		1,359	859	648	
	Retail	1,586	573	392		1,516	594	408	
	of which: SME	874	205	117		806	209	120	
	Secured by mortgages on immovable property	1,243	1,221	456		1,285	1,262	471	
	of which: SME	278	272	101		246	241	82	
	Exposures in default	973	415	562	250	471	129	139	226
	Items associated with particularly high risk	71	35	53		71	30	45	
	Covered bonds	659	658	78		664	664	78	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	261	261	293		301	301	374	
	Equity	897	897	1,725		905	905	1,751	
	Other exposures	5,704	5,701	3,819		5,609	5,606	3,599	
	Standardised Total [2]	**110,452**	**70,640**	**13,098**	**302**	**85,025**	**68,808**	**12,513**	**278**

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

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

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	29,666	45,071	1,299		30,878	46,462	1,368	
	Regional governments or local authorities	1,739	1,288	257		1,810	1,275	254	
	Public sector entities	932	546	469		982	510	454	
	Multilateral Development Banks	63	112	0		60	108	0	
	International Organisations	27	27	0		23	23	0	
	Institutions	39,000	5,068	1,012		32,944	4,529	948	
	Corporates	6,623	3,530	2,765		6,186	3,620	2,909	
	of which: SME	1,366	875	670		1,369	858	644	
	Retail	1,448	571	388		1,479	627	429	
	of which: SME	776	219	125		800	227	130	
	Secured by mortgages on immovable property	1,335	1,296	482		1,372	1,334	498	
	of which: SME	238	231	79		237	232	79	
	Exposures in default	459	103	114	219	402	92	98	220
	Items associated with particularly high risk	68	31	46		68	56	83	
	Covered bonds	643	642	76		639	639	77	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	293	293	360		301	301	371	
	Equity	855	855	1,626		837	837	1,584	
	Other exposures	4,915	4,912	3,618		4,951	4,947	3,593	
	Standardised Total [2]	**88,067**	**64,347**	**12,513**	**271**	**82,932**	**65,361**	**12,666**	**272**

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

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	44,275	2,349	21,217	12,458	997	1,290	44,523	2,309	20,797	12,305	949	1,279
	Corporates - Of Which: Specialised Lending	1,889	49	1,639	1,328	0	33	1,889	80	1,602	1,265	0	40
	Corporates - Of Which: SME	20,102	1,582	10,394	5,259	855	966	20,103	1,605	10,367	5,417	847	959
	Retail	50,783	2,102	37,578	6,778	763	1,098	50,744	2,159	37,356	6,976	760	1,091
	Retail - Secured on real estate property	33,607	1,066	31,751	4,622	380	454	33,514	1,149	31,593	4,795	403	477
	Retail - Secured on real estate property - Of Which: SME	4,421	378	4,315	1,469	159	193	4,341	413	4,227	1,510	171	208
	Retail - Secured on real estate property - Of Which: non-SME	29,187	689	27,436	3,153	221	260	29,173	736	27,366	3,285	232	269
	Retail - Qualifying Revolving	133	1	72	12	1	1	142	1	82	15	1	1
	Retail - Other Retail	17,043	1,035	5,755	2,144	382	644	17,088	1,010	5,681	2,166	357	613
	Retail - Other Retail - Of Which: SME	14,658	881	4,638	1,734	282	530	14,786	861	4,588	1,767	269	501
	Retail - Other Retail - Of Which: non-SME	2,384	155	1,117	409	100	114	2,302	149	1,093	399	88	112
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total [2]				19,236						19,281		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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

	(mln EUR, %)	IRB Approach											
		As of 31/03/2022						**As of 30/06/2022**					
		Original Exposure[1]		**Exposure Value[1]**	**Risk exposure amount**		**Value adjustments and provisions**	**Original Exposure[1]**		**Exposure Value[1]**	**Risk exposure amount**		**Value adjustments and provisions**
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	44,413	2,290	21,203	12,655	961	1,378	44,100	2,285	21,175	12,809	950	1,326
	Corporates - Of Which: Specialised Lending	1,655	77	1,261	999	0	36	1,643	69	1,275	1,018	0	47
	Corporates - Of Which: SME	20,204	1,647	10,446	5,504	864	1,048	19,613	1,585	10,273	5,404	833	970
	Retail	50,338	2,097	36,949	7,117	725	1,083	50,056	2,153	36,743	7,131	731	1,192
	Retail - Secured on real estate property	33,411	1,134	31,355	4,940	386	481	33,404	1,120	31,132	4,932	373	541
	Retail - Secured on real estate property - Of Which: SME	4,219	398	4,112	1,510	161	209	4,130	397	4,020	1,489	159	241
	Retail - Secured on real estate property - Of Which: non-SME	29,192	735	27,243	3,429	225	272	29,273	724	27,111	3,443	215	300
	Retail - Qualifying Revolving	130	1	70	13	1	1	131	0	77	15	1	1
	Retail - Other Retail	16,797	963	5,524	2,164	338	602	16,521	1,032	5,535	2,184	357	650
	Retail - Other Retail - Of Which: SME	14,639	816	4,508	1,774	250	485	14,361	878	4,498	1,790	270	531
	Retail - Other Retail - Of Which: non-SME	2,158	147	1,016	390	88	117	2,160	153	1,037	394	88	120
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total [2]				**19,773**						**19,940**		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

(mln EUR)

		As of 31/12/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Austria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Belgium													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

(mln EUR)

		As of 31/12/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	France													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Germany													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Italy	296	290	95	0	0	195	0	0	0	0	797	0	
[3M - 1Y [		3,308	3,308	2,071	0	1,192	45	0	0	0	0	182	0	
[1Y - 2Y [		3,256	3,254	1,156	0	2,073	25	0	0	0	0	1	0	
[2Y - 3Y [		1,129	1,128	297	0	48	782	0	0	0	0	14	0	
[3Y - 5Y [		1,747	1,746	1,309	0	240	198	0	2	0	0	0	0	
[5Y - 10Y [		2,836	2,834	439	0	924	1,470	1	4	0	0	2	0	
[10Y - more		4,838	4,834	212	0	49	4,573	12	15	0	0	34	0	
Total		**17,410**	**17,393**	**5,579**	**0**	**4,527**	**7,287**	**13**	**21**	**0**	**0**	**1,030**	**0**	**728**
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

(mln EUR)

		As of 31/12/2021												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Portugal													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

(mln EUR)

		As of 31/12/2021														
		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [	Spain															
[3M - 1Y [																
[1Y - 2Y [																
[2Y - 3Y [																
[3Y - 5Y [																
[5Y - 10Y [																
[10Y - more																
Total																
[0 - 3M [	Sweden															
[3M - 1Y [																
[1Y - 2Y [																
[2Y - 3Y [																
[3Y - 5Y [																
[5Y - 10Y [																
[10Y - more																
Total																
[0 - 3M [	United Kingdom															
[3M - 1Y [																
[1Y - 2Y [																
[2Y - 3Y [																
[3Y - 5Y [																
[5Y - 10Y [																
[10Y - more																
Total																
[0 - 3M [	Iceland															
[3M - 1Y [																
[1Y - 2Y [																
[2Y - 3Y [																
[3Y - 5Y [																
[5Y - 10Y [																
[10Y - more																
Total																
[0 - 3M [	Liechtenstein															
[3M - 1Y [																
[1Y - 2Y [																
[2Y - 3Y [																
[3Y - 5Y [																
[5Y - 10Y [																
[10Y - more																
Total																
[0 - 3M [	Norway															
[3M - 1Y [																
[1Y - 2Y [																
[2Y - 3Y [																
[3Y - 5Y [																
[5Y - 10Y [																
[10Y - more																
Total																
[0 - 3M [	Australia															
[3M - 1Y [																
[1Y - 2Y [																
[2Y - 3Y [																
[3Y - 5Y [																
[5Y - 10Y [																
[10Y - more																
Total																
[0 - 3M [	Canada															
[3M - 1Y [																
[1Y - 2Y [																
[2Y - 3Y [																
[3Y - 5Y [																
[5Y - 10Y [																
[10Y - more																
Total																
[0 - 3M [	Hong Kong															
[3M - 1Y [																
[1Y - 2Y [																
[2Y - 3Y [																
[3Y - 5Y [																
[5Y - 10Y [																
[10Y - more																
Total																

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

(mln EUR)

		As of 31/12/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

(mln EUR)

		As of 31/12/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Others	51	26	0	0	0	26	0	0	0	0	8	0	
[3M - 1Y [		24	24	19	0	5	0	0	0	0	0	0	0	
[1Y - 2Y [		16	16	1	0	15	0	0	0	0	0	0	0	
[2Y - 3Y [		561	561	1	0	16	544	0	0	0	0	0	0	
[3Y - 5Y [		6	6	0	0	6	0	0	0	0	0	0	0	
[5Y - 10Y [		215	214	47	0	16	152	0	0	0	0	0	0	
[10Y - more		781	781	4	0	44	733	0	0	0	0	0	0	
Total		**1,654**	**1,629**	**72**	**0**	**103**	**1,454**	**0**	**0**	**0**	**0**	**9**	**0**	**20**

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

(mln EUR)

		As of 30/06/2022													
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Austria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Belgium													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

(mln EUR)

		As of 30/06/2022													
		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [	Finland														
[3M - 1Y [															
[1Y - 2Y [															
[2Y - 3Y [															
[3Y - 5Y [															
[5Y - 10Y [															
[10Y - more															
Total															
[0 - 3M [	France														
[3M - 1Y [															
[1Y - 2Y [															
[2Y - 3Y [															
[3Y - 5Y [															
[5Y - 10Y [															
[10Y - more															
Total															
[0 - 3M [	Germany														
[3M - 1Y [															
[1Y - 2Y [															
[2Y - 3Y [															
[3Y - 5Y [															
[5Y - 10Y [															
[10Y - more															
Total															
[0 - 3M [	Croatia														
[3M - 1Y [															
[1Y - 2Y [															
[2Y - 3Y [															
[3Y - 5Y [															
[5Y - 10Y [															
[10Y - more															
Total															
[0 - 3M [	Greece														
[3M - 1Y [															
[1Y - 2Y [															
[2Y - 3Y [															
[3Y - 5Y [															
[5Y - 10Y [															
[10Y - more															
Total															
[0 - 3M [	Hungary														
[3M - 1Y [															
[1Y - 2Y [															
[2Y - 3Y [															
[3Y - 5Y [															
[5Y - 10Y [															
[10Y - more															
Total															
[0 - 3M [	Ireland														
[3M - 1Y [															
[1Y - 2Y [															
[2Y - 3Y [															
[3Y - 5Y [															
[5Y - 10Y [															
[10Y - more															
Total															
[0 - 3M [	Italy	579	572	50	0	402	120	0	50	0	0	352	0	
[3M - 1Y [		4,004	4,002	3,077	0	797	128	0	0	0	0	905	0	
[1Y - 2Y [		3,454	3,452	1,456	0	1,298	698	0	0	0	0	4	0	
[2Y - 3Y [		1,019	1,019	644	0	74	301	0	0	0	0	14	0	
[3Y - 5Y [		1,786	1,785	615	0	799	371	0	2	0	0	1	0	
[5Y - 10Y [		2,396	2,394	484	0	702	1,208	0	4	0	0	4	0	
[10Y - more		4,720	4,716	507	0	0	4,209	5	15	0	0	31	0	
Total		**17,957**	**17,940**	**6,833**	**0**	**4,072**	**7,035**	**6**	**71**	**0**	**0**	**1,310**	**0**	**715**
[0 - 3M [	Latvia														
[3M - 1Y [															
[1Y - 2Y [															
[2Y - 3Y [															
[3Y - 5Y [															
[5Y - 10Y [															
[10Y - more															
Total															

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

(mln EUR)

		As of 30/06/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Portugal													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

(mln EUR)

		As of 30/06/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Spain													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

(mln EUR)

		As of 30/06/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2022 – Direct exposures – On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives – Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Africa													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Others	50	47	13	0	10	24	0	0	0	0	2	0	
[3M - 1Y [		69	69	64	0	5	0	0	0	0	0	0	0	
[1Y - 2Y [		21	21	0	0	21	0	0	0	0	0	0	0	
[2Y - 3Y [		543	543	0	0	0	543	0	0	0	0	0	0	
[3Y - 5Y [		40	40	35	0	5	0	0	0	0	0	0	0	
[5Y - 10Y [		202	202	31	0	19	152	0	0	0	0	0	0	
[10Y - more		661	661	24	0	77	560	0	0	0	0	0	0	
Total		**1,588**	**1,584**	**167**	**0**	**138**	**1,279**	**0**	**0**	**0**	**0**	**2**	**0**	**68**

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise

Performing and non-performing exposures

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

	As of 30/09/2021									As of 31/12/2021								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4,5]			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4,5]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]				Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
(mln EUR)				Of which: defaulted	Of which Stage 3			Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	**22,452**	**0**	**9**	**9**	**9**	**0**	**9**	**9**	**0**	**21,763**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**15,290**	**0**	**20**	**20**	**0**	**15**	**19**	**0**	**0**	**14,906**	**0**	**20**	**20**	**0**	**11**	**19**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11,809	0	0	0	0	11	0	0	0	11,561	0	0	0	0	8	0	0	0
Credit institutions	1,216	0	0	0	0	1	0	0	0	1,247	0	0	0	0	1	0	0	0
Other financial corporations	1,961	0	19	19	0	2	19	0	0	1,873	0	19	19	0	1	19	0	0
Non-financial corporations	303	0	1	1	0	1	0	0	0	223	0	1	1	0	1	0	0	0
Loans and advances(including at amortised cost and fair value)	**86,973**	**192**	**4,247**	**4,247**	**4,178**	**447**	**1,966**	**1,911**	**1,645**	**85,299**	**192**	**4,102**	**4,102**	**4,051**	**436**	**1,969**	**1,932**	**1,834**
Central banks	20	0	0	0	0	0	0	0	0	25	0	0	0	0	0	0	0	0
General governments	2,174	13	290	290	290	2	11	11	25	1,837	26	50	50	50	2	10	10	25
Credit institutions	3,348	3	3	3	3	1	3	3	0	3,507	1	13	13	13	2	12	12	0
Other financial corporations	8,270	0	16	16	13	6	11	9	2	6,933	0	31	31	28	7	14	11	11
Non-financial corporations	37,165	109	2,805	2,805	2,749	289	1,525	1,482	953	36,980	128	2,823	2,823	2,786	286	1,503	1,478	1,097
of which: small and medium-sized enterprises	26,205	52	2,307	2,307	2,291	244	1,261	1,249	847	26,084	37	2,448	2,448	2,430	240	1,299	1,285	993
of which: Loans collateralised by commercial immovable property	9,669	36	1,115	1,115	1,112	127	519	517	582	9,494	27	1,225	1,225	1,221	126	554	552	669
Households	35,997	67	1,133	1,133	1,122	148	416	407	665	36,017	37	1,186	1,186	1,175	139	429	420	701
of which: Loans collateralised by residential immovable property	31,064	44	720	720	719	110	169	169	548	31,158	19	788	788	786	102	192	192	594
of which: Credit for consumption	325	3	34	34	34	2	27	27	2	318	3	32	32	32	2	26	26	2
DEBT INSTRUMENTS other than HFT	**124,716**	**192**	**4,276**	**4,276**	**4,187**	**462**	**1,994**	**1,920**	**1,645**	**121,968**	**192**	**4,122**	**4,122**	**4,051**	**448**	**1,988**	**1,932**	**1,834**
OFF-BALANCE SHEET EXPOSURES	**49,252**		**843**	**843**	**835**	**36**	**86**	**85**	**163**	**40,926**		**644**	**644**	**636**	**38**	**106**	**105**	**15**

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

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

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

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

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

2022 EU-wide Transparency Exercise

Performing and non-performing exposures

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

(mln EUR)	As of 31/03/2022									As of 30/06/2022								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4,5]			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4,5]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]				Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3			Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	**16,611**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**18,510**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**15,119**	**0**	**20**	**20**	**0**	**12**	**19**	**0**	**0**	**13,955**	**0**	**20**	**20**	**0**	**11**	**19**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11,840	0	0	0	0	9	0	0	0	10,769	0	0	0	0	8	0	0	0
Credit institutions	1,267	0	0	0	0	1	0	0	0	1,230	0	0	0	0	1	0	0	0
Other financial corporations	1,779	0	19	19	0	1	19	0	0	1,696	0	19	19	0	1	19	0	0
Non-financial corporations	232	0	1	1	0	1	0	0	0	260	0	1	1	0	1	0	0	0
Loans and advances(including at amortised cost and fair value)	**84,175**	**161**	**4,013**	**4,013**	**3,982**	**437**	**2,041**	**2,015**	**1,739**	**81,738**	**100**	**3,173**	**3,173**	**3,161**	**443**	**1,446**	**1,437**	**1,510**
Central banks	25	0	0	0	0	0	0	0	0	35	0	0	0	0	0	0	0	0
General governments	1,913	6	46	46	46	2	9	9	23	1,781	5	47	47	47	2	10	10	23
Credit institutions	2,438	0	12	12	12	1	12	12	0	1,431	0	0	0	0	1	0	0	0
Other financial corporations	5,700	0	30	30	27	4	14	11	15	4,971	0	16	16	16	6	5	5	10
Non-financial corporations	38,132	92	2,748	2,748	2,730	297	1,555	1,541	1,023	37,644	53	2,187	2,187	2,176	312	1,111	1,102	920
of which: small and medium-sized enterprises	26,357	68	2,392	2,392	2,374	240	1,342	1,328	933	25,518	26	1,884	1,884	1,873	250	971	962	809
of which: Loans collateralised by commercial immovable property	9,474	34	1,201	1,201	1,197	126	569	566	630	9,010	15	982	982	982	139	450	450	531
Households	35,968	63	1,176	1,176	1,166	132	451	442	678	35,875	42	923	923	923	123	319	319	557
of which: Loans collateralised by residential immovable property	31,192	35	783	783	781	97	204	203	577	31,146	25	618	618	617	89	144	144	472
of which: Credit for consumption	313	3	31	31	31	2	25	25	2	349	3	20	20	20	2	14	14	2
DEBT INSTRUMENTS other than HFT	**115,906**	**161**	**4,033**	**4,033**	**3,982**	**449**	**2,060**	**2,015**	**1,739**	**114,203**	**100**	**3,193**	**3,193**	**3,161**	**454**	**1,465**	**1,437**	**1,510**
OFF-BALANCE SHEET EXPOSURES	**41,504**		**605**	**605**	**589**	**38**	**110**	**101**	**13**	**39,011**		**589**	**589**	**577**	**35**	**114**	**106**	**13**

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

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

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

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

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

2022 EU-wide Transparency Exercise

Forborne exposures

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

(mln EUR)	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**27**	**1**	**0**	**0**	**0**	**0**	**27**	**1**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	27	1	0	0	0		27	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	**3,471**	**1,453**	**692**	**574**	**2,333**	**687**	**3,745**	**1,530**	**743**	**608**	**2,660**	**805**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3	0	0	0	0	0	12	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	49	9	7	6	41	1	50	13	7	7	37	1
Non-financial corporations	2,158	1,019	528	453	1,235	388	2,394	1,045	567	474	1,547	475
of which: small and medium-sized enterprises	1,724	774	411	341	1,093		2,030	877	482	395	1,398	
Households	1,260	425	157	115	1,058	297	1,289	471	168	127	1,076	329
DEBT INSTRUMENTS other than HFT	**3,498**	**1,454**	**692**	**574**	**2,333**		**3,772**	**1,531**	**743**	**608**	**2,660**	
Loan commitments given	**60**	**28**	**0**	**0**	**13**	**8**	**70**	**30**	**0**	**0**	**9**	**2**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [3]	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	0						0					

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

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

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

2022 EU-wide Transparency Exercise

Forborne exposures

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

(mln EUR)	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**27**	**1**	**0**	**0**	**0**	**0**	**27**	**1**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	27	1	0	0	0		27	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	**3,732**	**1,485**	**769**	**640**	**2,613**	**775**	**3,305**	**1,172**	**564**	**424**	**2,405**	**682**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12	0	0	0	0	0	11	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	56	12	7	7	48	4	14	2	1	1	13	1
Non-financial corporations	2,409	997	585	495	1,525	444	2,145	770	422	321	1,436	396
of which: small and medium-sized enterprises	1,998	858	506	424	1,370		1,745	648	357	264	1,261	
Households	1,255	477	177	137	1,040	327	1,134	400	141	102	956	285
DEBT INSTRUMENTS other than HFT	**3,759**	**1,486**	**769**	**640**	**2,613**		**3,333**	**1,173**	**564**	**424**	**2,405**	
Loan commitments given	**51**	**18**	**0**	**0**	**3**	**2**	**48**	**26**	**0**	**0**	**3**	**1**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [3]	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	0						0					

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

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

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

2022 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

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

(mln EUR)	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
A Agriculture, forestry and fishing	1.283	49	49	1.280	31	0	1.308	65	65	1.305	35	0
B Mining and quarrying	93	19	19	93	7	0	88	20	20	88	8	0
C Manufacturing	10,773	696	696	10,634	401	32	10,647	590	590	10,544	364	13
D Electricity, gas, steam and air conditioning supply	1,102	63	63	1,098	42	0	1,127	91	91	1,123	53	0
E Water supply	875	37	37	875	33	0	885	35	35	885	30	0
F Construction	3,392	429	429	3,387	313	4	3,288	410	410	3,284	297	3
G Wholesale and retail trade	6.954	385	385	6.943	264	0	6.915	397	397	6.910	268	0
H Transport and storage	1.483	191	191	1.483	82	0	1.631	185	185	1.631	107	0
I Accommodation and food service activities	2.106	139	139	2.106	97	0	2.095	182	182	2.094	109	0
J Information and communication	698	50	50	698	34	0	716	59	59	716	35	0
K Financial and insurance activities	83	0	0	83	1	0	85	1	1	85	1	0
L Real estate activities	4,332	437	437	4,332	275	0	4,267	463	463	4,266	272	1
M Professional, scientific and technical activities	1,424	131	131	1,423	95	1	1,341	125	125	1,340	99	1
N Administrative and support service activities	1,054	65	65	1,047	30	6	1,045	73	73	1,038	31	6
O Public administration and defence, compulsory social security	6	0	0	6	0	0	8	0	0	8	0	0
P Education	42	2	2	42	1	0	41	2	2	41	1	0
Q Human health services and social work activities	580	18	18	580	16	0	575	46	46	575	18	0
R Arts, entertainment and recreation	281	22	22	281	15	0	280	25	25	280	15	0
S Other services	603	73	73	603	32	0	635	57	57	635	22	0
Loans and advances	37,165	2,805	2,805	36,992	1,772	43	36,980	2,823	2,823	36,850	1,765	24

(mln EUR)	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
A Agriculture, forestry and fishing	1.351	67	67	1.348	36	0	1.307	59	59	1.304	36	0
B Mining and quarrying	88	19	19	88	7	0	91	14	14	91	8	0
C Manufacturing	11,359	567	567	11,238	384	1	11,380	474	474	11,239	320	1
D Electricity, gas, steam and air conditioning supply	1,116	99	99	1,111	64	0	1,005	86	86	1,003	52	0
E Water supply	901	34	34	901	28	0	882	20	20	882	17	0
F Construction	3,454	392	392	3,449	297	3	3,208	290	290	3,208	218	0
G Wholesale and retail trade	7.203	384	384	7.192	272	0	7.297	295	295	7.283	205	0
H Transport and storage	1.672	177	177	1.672	138	0	1.649	81	81	1.649	54	0
I Accommodation and food service activities	2.103	179	179	2.102	113	0	2.028	173	173	2.027	99	0
J Information and communication	664	61	61	664	38	0	634	52	52	634	33	0
K Financial and insurance activities	150	1	1	150	1	0	71	0	0	71	0	0
L Real estate activities	4,257	465	465	4,257	286	0	4,166	407	407	4,165	245	0
M Professional, scientific and technical activities	1,269	107	107	1,268	87	1	1,180	56	56	1,180	46	0
N Administrative and support service activities	1,032	72	72	1,026	32	7	1,043	66	66	1,036	26	7
O Public administration and defence, compulsory social security	9	0	0	9	0	0	9	0	0	9	0	0
P Education	42	2	2	42	1	0	43	1	1	43	1	0
Q Human health services and social work activities	596	45	45	596	18	0	579	43	43	579	18	0
R Arts, entertainment and recreation	272	24	24	272	15	0	271	20	20	271	14	0
S Other services	594	52	52	594	22	0	805	50	50	805	23	0
Loans and advances	38,132	2,748	2,748	37,979	1,839	13	37,644	2,187	2,187	37,477	1,415	8

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.