

2025 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.

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Leverage ratio

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

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,725	8,847	8,908	8,996	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	8,687	8,814			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	123,040	123,264	128,285	130,050	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	123,031	123,257			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.09%	7.18%	6.94%	6.92%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.06%	7.15%			[A.2]/[B.2]	

^a 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 estimate is based on the formulae stated in column "CRRP COE" – 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 disclosures.

⁽²⁾ 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 "CET1/CET1*" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks, e.g. in their DSR 3 disclosures.

The differences between the reference dates of 31 December 2024 and 31 January 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/7623, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, and the introduction of the output floor (commonly referred to as CR3), entered into force on 1 January 2025. The main changes introduced under CR3, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

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Overview of Risk exposure amounts

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

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	34,629	35,618	34,713	35,423	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	11,128	11,759	11,702	11,781	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	3,878	4,110	C 02.00 (r0230, 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	23,501	23,859	19,132	19,532	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⁾	613	634	698	707	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	322	262	592	491	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)	448	423	366	339	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽³⁾	2,176	1,840	1,978	2,071	C 02.00 (r0520, c0010) + [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Of which the standardised approach	2,176	1,840	1,978	2,071	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010) + C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	122	95	76	80	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0400)*12.5 + MAX(C 24.00(r0010, c0000), 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	9,788	9,613	6,833	6,833	C 02.00 (r0590, c0010)
Of which basic indicator approach	140	168			C 02.00 (r0600, c0010)
Of which standardised approach	0	0			C 02.00 (r0610, c0010)
Of which advanced measurement approach	9,648	9,446			C 02.00 (r0620, c0010)
Other risk exposure amounts ⁽¹⁾	306	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			45,180	45,864	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	48,283	48,390	45,180	45,864	

⁽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.⁽³⁾ In response to changes to the reporting framework, certain RWA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

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P&L

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

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	3,585	4,678	1,009	1,971
Of which debt securities income	311	420	114	228
Of which loans and advances income	2,675	3,496	752	1,483
Interest expenses	1,844	2,358	473	889
(Of which deposits expenses)	1,398	1,776	349	652
(Of which debt securities issued expenses)	363	478	111	225
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	17	23	2	13
Net Fee and commission income	1,084	1,455	396	798
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	-16	-6	12	38
Gains or (-) losses on financial assets and liabilities held for trading, net	109	118	32	49
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-5	-10	-10	-10
Gains or (-) losses from hedge accounting, net	-1	-1	1	0
Exchange differences [gain or (-) loss], net	1	10	5	17
Net other operating income / (expenses)	145	202	60	120
TOTAL OPERATING INCOME, NET	3,076	4,112	1,034	2,106
(Administrative expenses)	1,471	1,996	511	1,017
(Cash contributions to resolution funds and deposit guarantee schemes)	75	75	0	0
(Depreciation)	124	166	38	76
Modification gains or (-) losses, net	-7	-10	-1	-5
(Provisions or (-) reversal of provisions)	13	64	24	30
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-23	-4	0	5
(Other provisions)	35	68	25	26
Of which pending legal issues and tax litigation ⁽¹⁾	0	4	0	0
Of which restructuring ²	0	1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	319	407	76	151
(Financial assets at fair value through other comprehensive income)	0	1	1	1
(Financial assets at amortised cost)	319	406	76	150
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	3	0	2
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	50	74	14	32
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	1,116	1,465	398	857
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,587	1,973	413	892
Profit or (-) loss after tax from discontinued operations	-22	-22	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,566	1,951	413	892
Of which attributable to owners of the parent	1,566	1,951	413	892

⁽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."

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

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

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			References	
		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	13,488				13,784				12,873				12,346				IAS 1.54 (i)	
Financial assets held for trading	6,675	4,283	2,392	0	6,077	3,515	2,562	0	8,063	5,625	2,438	0	8,262	5,772	2,491	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	423	0	3	421	456	0	3	454	513	0	3	510	437	0	3	434	IFRS 7.8(a)(i); 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	2,267	1,730	320	217	2,337	2,162	9	166	2,096	1,920	10	166	1,968	1,792	10	166	IFRS 7.8(d); IFRS 9.4.1.2a	
Financial assets at amortised cost	89,200				89,991				90,958				92,588				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	441	0	441	0	94	0	94	0	423	0	423	0	485	0	485	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-479				-412				-632				-677				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	10,474				10,284				10,297				10,176					
TOTAL ASSETS	122,490				122,612				124,590				125,584				IAS 1.9(a); I/G 6	

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

(mn EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			
Breakdown of financial assets by instrument and by counterparty sector ⁽³⁾		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	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	2,029	10	0	-1	0	0	2,164	3	0	-1	-1	0	1,921	3	0	-1	-2	0	1,793	3	0	-1	-2	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)
	Debt securities	10,726	48	0	-7	-4	0	10,118	868	0	-6	-5	0	9,968	766	0	-7	0	0	9,954	745	0	-6	0	0	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Debt securities	66,441	10,636	3,511	-100	-390	-1,664	67,212	10,394	3,579	-122	-349	-1,711	68,917	9,964	3,565	-113	-364	-1,740	71,266	9,506	3,056	-156	-375	-1,403	Annex V Part 1.32, 44(a)
	Loans and advances																									

⁽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.

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Breakdown of liabilities

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

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	4,231	2,606	2,736	3,345	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	119	120	121	125	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	100,459	102,765	103,451	103,756	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	327	358	311	271	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-3	-1	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	942	1,004	1,011	969	IAS 37.10; IAS 1.54(l)
Tax liabilities	3	3	27	11	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	4,153	3,131	3,909	4,658	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	994	977	976	979	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	111,225	110,963	112,541	114,114	IAS 1.9(b);IG 6
TOTAL EQUITY	11,265	11,649	12,049	11,470	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	122,490	122,612	124,590	125,584	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

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

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		1,341	1,346	1,371	1,382	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	29	3	5	2	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	3,188	1,615	1,671	2,232	Annex V.Part 1.31
Deposits	Central banks	9,016	8,511	8,010	8,009	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	2,562	2,700	2,580	2,929	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,450	2,229	2,147	2,478	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,226	1,300	1,854	2,250	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	913	587	901	878	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	11,398	10,928	13,303	10,721	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,383	2,777	2,848	2,890	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	21,730	22,923	21,974	23,334	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	19,843	21,268	19,912	21,196	ECB/2013/33 Annex 2.Part 2.9.1
	Households	45,382	45,925	45,968	46,179	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	40,149	40,809	40,846	41,143	Annex V.Part 1.42(f), 44(c)
Debt securities issued		9,094	10,428	9,707	10,280	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,829	1,865	1,406	1,437	Annex V.Part 1.37
Other financial liabilities		169	170	175	178	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		105,135	105,849	106,619	107,497	

2025 EU-wide Transparency Exercise

Market Risk

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

(mln EUR)	SA				IM												IM																				
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT															
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) 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 (mi) 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 30/09/2024	As of 31/12/2024	As of 30/09/2024																		As of 31/12/2024																	
Traded Debt Instruments	1,690	1,428	0	0	0	0							0	0	0	0																					
Of which: General risk	1,286	1,119	0	0	0	0							0	0	0	0																					
Of which: Specific risk	381	285	0	0	0	0							0	0	0	0																					
Equities	347	252	0	0	0	0							0	0	0	0																					
Of which: General risk	67	48	0	0	0	0							0	0	0	0																					
Of which: Specific risk	263	192	0	0	0	0							0	0	0	0																					
Foreign exchange risk	4	3	0	0	0	0							0	0	0	0																					
Commodities risk	62	92	0	0	0	0							0	0	0	0																					
Total	2,102	1,774	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
As of 31/03/2025	As of 30/06/2025	As of 31/03/2025																		As of 30/06/2025																	
Traded Debt Instruments	1,455	1,614	0	0	0	0							0	0	0	0																					
Of which: General risk	1,070	1,188	0	0	0	0							0	0	0	0																					
Of which: Specific risk	366	411	0	0	0	0							0	0	0	0																					
Equities	385	315	0	0	0	0							0	0	0	0																					
Of which: General risk	47	36	0	0	0	0							0	0	0	0																					
Of which: Specific risk	324	272	0	0	0	0							0	0	0	0																					
Foreign exchange risk	4	3	0	0	0	0							0	0	0	0																					
Commodities risk	79	91	0	0	0	0							0	0	0	0																					
Total	1,922	2,029	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks are in the RWEA OV2 template.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(min EUR, %)									
Consolidated data	Central governments or central banks	26,440	39,066	1,908		26,483	38,976	1,926	
	Regional governments or local authorities	1,432	1,036	207		1,113	918	183	
	Public sector entities	919	498	376		1,036	443	358	
	Multilateral Development Banks	81	66	0		81	66	0	
	International Organisations	190	190	0		318	318	0	
	Institutions	54,471	5,111	700		52,951	5,555	809	
	Corporates	5,460	3,055	2,377		6,630	3,888	2,928	
	of which: SME	783	510	387		694	505	360	
	Retail	552	192	119		535	194	120	
	of which: SME	475	136	78		465	146	83	
	Secured by mortgages on immovable property and ADC exposures	322	317	133		300	295	125	
	of which: SME	198	194	74		159	156	58	
	Exposures in default	268	52	57	156	252	59	65	138
	Items associated with particularly high risk	63	42	63		60	48	72	
	Subordinated debt exposures								
	Covered bonds	608	607	73		640	640	77	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	267	267	311		286	286	325	
	Equity	919	919	1,835		924	924	1,861	
	Other exposures	4,877	4,873	3,405		4,758	4,753	3,347	
Standardised Total ⁽²⁾		96,868	56,290	11,564	183	96,367	57,364	12,194	165

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.⁽³⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(min EUR, %)									
Consolidated data	Central governments or central banks	25,946	38,050	1,917		24,320	36,426	1,933	
	Regional governments or local authorities	1,334	1,052	210		1,246	983	196	
	Public sector entities	725	427	343		928	527	404	
	Multilateral Development Banks	81	66	0		126	111	0	
	International Organisations	537	537	0		612	611	0	
	Institutions	62,526	4,867	671		66,942	5,448	765	
	Corporates	6,226	3,611	2,677		6,246	3,817	2,792	
	of which: SME	463	365	263		495	434	301	
	Retail	415	138	84		487	184	110	
	of which: SME	351	93	53		433	147	83	
	Secured by mortgages on immovable property and ADC exposures	784	631	625		728	602	557	
	of which: SME	187	178	143		167	157	99	
	Exposures in default	226	51	55	133	226	45	52	142
	Items associated with particularly high risk								
	Subordinated debt exposures	54	54	81		4	4	6	
	Covered bonds	623	622	75		595	595	65	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	279	279	308		277	277	305	
	Equity	886	886	1,672		863	863	1,664	
	Other exposures	4,883	4,877	3,512		4,873	4,867	3,424	
Standardised Total ⁽²⁾		105,524	56,149	12,230	158	108,473	55,359	12,272	171

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques⁽²⁾ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.⁽³⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(mln EUR, %)													
Consolidated data	Central banks and central governments ⁽²⁾	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	40,529	1,877	21,958	14,563	645	992	41,266	1,976	22,178	15,148	646	1,018
	Corporates - Of Which: Specialised Lending	1,731	41	1,455	1,095	0	42	1,703	37	1,436	1,109	0	34
	Corporates - Of Which: SME	12,647	1,204	8,187	4,681	491	671	10,759	1,127	7,044	3,964	446	647
	Retail	51,313	2,478	37,425	9,110	793	1,408	50,887	2,231	37,305	8,905	704	1,161
	Retail - Secured on real estate property	32,796	1,316	29,614	6,137	524	755	32,909	1,156	29,549	5,948	462	613
	Retail - Secured on real estate property - Of Which: SME	3,545	435	3,376	1,422	208	312	3,380	396	3,228	1,346	190	285
	Retail - Secured on real estate property - Of Which: non-SME	29,251	880	26,238	4,715	316	443	29,529	761	26,321	4,601	272	328
	Retail - Qualifying Revolving	338	6	291	75	4	5	352	5	310	70	3	6
	Retail - Other Retail	18,179	1,157	7,520	2,898	265	649	17,625	1,070	7,445	2,887	239	542
	Retail - Other Retail - Of Which: SME	15,692	1,026	5,597	2,079	212	544	14,999	965	5,450	2,031	191	452
	Retail - Other Retail - Of Which: non-SME	2,486	131	1,923	819	53	104	2,626	104	1,995	856	48	90
	Equity	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)												
Other non credit-obligation assets				0						0			
IRB Total ⁽³⁾					23,673						24,053		

⁽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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		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	
(min EUR, %)													
Consolidated data	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	41,552	2,008	22,997	14,897	590	1,076	42,165	1,907	24,066	15,511	595	1,032
	Corporates - Of Which: Specialised Lending	1,705	29	1,393	1,119	0	35	1,818	28	1,455	1,166	0	33
	Corporates - Of Which: SME	11,120	1,188	7,475	4,028	477	674	10,985	1,111	7,454	3,951	462	618
	Retail	51,596	2,182	37,870	8,279	688	1,178	52,195	2,073	38,670	8,343	683	1,134
	Retail - Secured on real estate property	33,694	1,136	30,036	5,365	455	632	34,597	1,073	30,633	5,338	439	612
	Retail - Secured on real estate property - Of Which: SME	3,285	382	3,139	1,004	181	286	3,233	379	3,082	971	174	285
	Retail - Secured on real estate property - Of Which: non-SME	30,409	753	26,896	4,361	274	346	31,364	693	27,551	4,367	265	328
	Retail - Qualifying Revolving	305	4	268	64	3	5	314	4	279	65	3	4
	Retail - Other Retail	19,776	1,305	9,639	3,379	377	741	19,433	1,255	9,798	3,458	383	714
	Retail - Other Retail - Of Which: SME	14,816	937	5,465	1,960	183	447	14,576	900	5,633	2,021	193	430
	Retail - Other Retail - Of Which: non-SME	2,781	105	2,101	890	48	94	2,709	96	2,125	920	48	87
	Equity	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
Other non credit-obligation assets					0								
IRB Total ⁽³⁾					23,176						23,854		

⁽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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

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

As of 31/12/2024

		As of 31/12/2024												Risk weighted exposure amount
		Direct exposures												
		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Finland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	France	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Germany	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Ireland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy	883 434 1,818 990 3,268 3,012 4,170 14,574	875 430 1,818 990 3,268 3,010 4,168 14,556	800 314 604 344 121 377 185 3,146	0 0 0 0 0 0 0 0	13 0 536 529 363 43 0 1,464	82 116 698 117 2,783 2,589 3,583 9,947	0 0 0 0 0 0 2 3	0 0 1 0 0 0 8 16	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 2	858 26 1 56 2 3 73 1,015	0 0 0 0 0 0 0 0	538

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

[illegible]

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

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

As of 31/12/2024

(min EUR)		As of 31/12/2024															Risk weighted exposure amount
		Direct exposures															
		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]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others ⁽²⁾	3	2	0	0	0	0	2	0	0	0	0	0	3	0	0	
[3M - 1Y]		18	18	0	0	0	0	18	0	0	0	0	0	0	0	0	
[1Y - 2Y]		20	20	0	0	0	0	5	0	0	0	0	0	0	0	0	
[2Y - 3Y]		6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		326	326	0	0	0	0	166	0	0	0	0	0	0	0	0	
[5Y - 10Y]		225	225	0	0	0	0	209	0	0	0	0	0	0	0	0	
[10Y - more		619	619	0	0	0	53	0	0	0	0	0	0	0	0	0	
Total		1,217	1,216	77	0	0	432	0	0	0	0	0	0	5	0	44	

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 counterpart with full or partial government guarantees.

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

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

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

Regions:

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

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

Middle East: Bahrain, Djibouti, 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, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

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

As of 30/06/2025

		As of 30/06/2025												Risk weighted exposure amount	
		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)									Nominal	Provisions		
				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				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Finland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	France	0 0 0 0 87 113 11 210	0 0 0 0 87 113 11 210	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 112 1 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 1	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Germany	0 0 0 0 3 3 0 6	0 0 0 0 3 3 0 6	0 0 0 0 3 3 0 6	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hungary														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Ireland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy	644 2,195 911 1,520 2,178 3,692 9,915 15,095	635 2,194 911 1,519 2,177 3,688 9,913 15,072	608 1,976 911 345 294 3,117 7,465 4,541	0 0 0 0 0 0 0 0	25 193 197 960 153 267 3,484 896	20 193 197 960 153 267 3,484 896	0 0 0 0 0 0 0 0	1 0 0 0 3 4 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	183 701 1 54 2 3 80 1,026	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 742	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

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

		As of 30/06/2025												Risk weighted exposure amount
		Direct exposures												
(min EUR)		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latvia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal	0 0 0 0 0 1 13 14	0 0 0 0 0 0 13 14	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 11 11	0 0 0 0 0 0 2 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Romania	0 0 0 0 15 11 0 26	0 0 0 0 15 11 0 26	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 15 11 0 26	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

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

As of 30/06/2025

		As of 30/06/2025															Risk weighted exposure amount
		Direct exposures															
(min EUR)		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		14	14	0	0	14	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		14	14	0	0	14	0	0	0	0	0	0	0	0	0	8	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		5	5	0	0	5	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		5	5	0	0	5	0	0	0	0	0	0	0	0	0	30	
[0 - 3M]	Others ⁽²⁾	23	23	23	0	0	0	0	0	0	0	0	0	1	0	0	
[3M - 1Y]		42	42	42	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		86	86	1	0	85	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		91	91	7	0	84	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		420	420	0	0	420	0	0	0	0	0	0	0	0	0	0	
[10Y - more		33	33	10	0	23	0	0	0	0	0	0	0	0	0	0	
Total		704	704	92	0	589	23	0	0	0	0	0	0	5	0	0	

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 counterpart with full or partial government guarantees.

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

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

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

Regions:

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

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

Middle East: Bahrain, Djibouti, 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, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

	As of 30/09/2024																As of 30/12/2024																	
	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾								Collateral 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 ⁽¹⁾								Collateral and Financial guarantees received on non-performing exposures
	Of which performing				Of which non-performing ⁽¹⁾				On performing exposures ⁽¹⁾				On non-performing exposures ⁽¹⁾					Of which performing				Of which non-performing ⁽¹⁾				On performing exposures ⁽¹⁾				On non-performing exposures ⁽¹⁾				
	Of which stage 2		Of which performing not past due < 90 days and < 180 days		Of which stage 2		Of which defaulted		Of which stage 3 ⁽¹⁾		Of which stage 2		Of which stage 3 ⁽¹⁾		Of which stage 2			Of which stage 3 ⁽¹⁾		Of which stage 2		Of which stage 3 ⁽¹⁾		Of which stage 2		Of which stage 3 ⁽¹⁾		Of which stage 2		Of which stage 3 ⁽¹⁾				
(Billion EUR)																																		
Cash balances at central banks and other demand deposits	12,842	12,842	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,842	12,842	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	12,883	12,883	98	0	22	0	22	0	13	1	19	0	0	0	0	0	12,883	12,883	89	0	4	0	0	0	34	4	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	10,679	10,679	1	0	0	0	0	0	0	0	7	0	0	0	0	0	10,679	10,679	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	921	921	0	0	0	0	0	0	0	0	0	0	0	0	0	0	921	921	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,038	1,037	1	0	21	0	21	0	1	0	0	0	19	0	0	0	1,038	1,037	92	0	1	0	0	0	2	0	0	0	0	0	0	0	0	0
Non-financial corporations	247	246	15	0	1	0	1	0	4	0	0	0	0	0	0	0	246	245	44	0	1	0	1	0	1	0	4	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	82,789	77,267	10,636	128	3,521	0	3,521	3,531	491	346	1,671	0	1,684	1,645	81,338	77,748	10,394	100	1,598	0	3,395	3,579	461	346	1,718	0	1,761	1,862						
Central banks	56	56	0	0	0	0	0	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,058	1,036	47	4	22	0	22	22	1	0	12	0	12	0	1,538	1,519	40	0	18	0	18	18	1	0	19	0	0	0	0	0	0	0		
Credit institutions	2,271	2,256	2	0	14	0	14	14	1	0	0	0	0	0	2,074	2,060	0	0	14	0	14	14	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	8,561	8,540	133	0	1	0	1	1	7	4	0	0	1	2	8,522	8,517	369	0	1	0	1	0	0	0	7	4	0	0	0	0	0	0		
Non-financial corporations	33,857	31,484	6,061	68	2,372	0	2,372	2,363	300	244	1,219	0	1,237	882	34,111	31,861	6,069	14	2,400	0	2,400	2,412	292	228	1,271	0	1,264	1,039						
of which: small and medium sized enterprises	16,961	15,481	4,004	12	1,511	0	1,511	1,502	197	161	718	0	712	721	16,940	15,339	3,894	49	1,571	0	1,571	1,561	188	101	762	0	754	762						
of which: Loans collateralised by commercial immovable property	7,521	6,697	1,992	32	808	0	808	808	139	121	462	0	462	469	7,359	6,392	2,021	24	802	0	802	812	112	114	499	0	480	419						
Households	34,381	33,274	3,744	17	1,108	0	1,108	1,107	181	142	411	0	411	667	34,887	32,791	3,527	44	1,122	0	1,122	1,121	161	117	429	0	421	611						
of which: Loans collateralised by residential immovable property	30,082	29,276	2,819	44	786	0	786	785	144	119	250	0	250	110	30,494	29,682	2,486	31	811	0	811	811	111	91	270	0	270	564						
of which: Credit for consumption	1,011	1,004	185	2	11	0	11	11	13	7	0	0	0	0	1,121	1,104	190	1	17	0	17	17	20	0	0	0	0	0	0	0	0			
DEBT INSTRUMENTS other than IFT	186,158	182,975	10,649	128	3,549	0	3,549	3,531	501	395	1,690	0	1,694	1,645	187,136	183,862	11,394	100	1,598	0	3,395	3,579	476	346	1,719	0	1,761	1,862						
DEBT-BALANCE SHEET EXPOSURES	41,091	41,146	1,170		689	0	689	677	24	24	86	0	88	11	41,037	40,946	1,180		689	0	689	677	24	24	106	0	106							

⁽¹⁾ For the definition of an off-balance sheet exposure refer to Article 12(1) of Regulation (EU) No 1774/2015 (SME)

⁽²⁾ Institutions must have the cumulative amount of selected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet measures.

⁽³⁾ Institutions must have the cumulative amount of selected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses at the value due to credit risk for financial instruments measured at the value through profit or loss other than IFT and provisions for off-balance sheet measures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing items. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 18.22 of IFRS 9), which follows a sign convention based on a credit/loss conversion, as explained in Annex 2 Part 1 paragraphs 12 and 13 (paragraphs 20.21-21.2). It is in supplementary 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 IFRS9 sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with positive sign.

⁽⁵⁾ From June 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit expansion or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Performing and non-performing exposures

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

		As at 30/06/2022																As at 30/06/2022															
		Gross carrying amount/Notional amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾								Gross carrying amount/Notional amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾							
		Of which performing ⁽²⁾				Of which non-performing ⁽³⁾				On performing exposures ⁽⁴⁾				On non-performing exposures ⁽⁵⁾				Of which performing ⁽²⁾				Of which non-performing ⁽³⁾				On performing exposures ⁽⁴⁾				On non-performing exposures ⁽⁵⁾			
		Of which Stage 1	Of which performing and past due (90 days and +90 days)	Of which Stage 2	Of which defaulted	Of which Stage 1 ⁽⁶⁾	Of which Stage 2	Of which Stage 3	Of which Stage 1 ⁽⁶⁾	Of which Stage 2	Of which Stage 3	Of which Stage 1 ⁽⁶⁾	Of which Stage 2	Of which Stage 3	Of which Stage 1 ⁽⁶⁾	Of which Stage 2	Of which Stage 3	Of which Stage 1 ⁽⁶⁾	Of which Stage 2	Of which Stage 3	Of which Stage 1 ⁽⁶⁾	Of which Stage 2	Of which Stage 3	Of which Stage 1 ⁽⁶⁾	Of which Stage 2	Of which Stage 3	Of which Stage 1 ⁽⁶⁾	Of which Stage 2	Of which Stage 3				
(in EUR)		12,289	12,289	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,718	12,718	0	0	0	0	0	0	0	0	0	0	0	0	0	
Cash balances (including at amortised cost and fair value)		12,760	12,760	776	0	0	0	0	10	2	0	0	0	0	0	0	0	12,538	12,538	786	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments		10,774	10,774	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,802	10,802	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions		792	792	0	0	0	0	0	0	0	0	0	0	0	0	0	0	807	807	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations		888	888	770	0	0	0	0	0	0	0	0	0	0	0	0	0	872	888	768	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations		241	240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	251	250	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)		82,068	79,961	9,564	151	1,376	0	1,376	3,551	477	364	1,788	0	1,788	1,620	82,068	80,919	9,596	93	2,064	0	2,064	3,056	151	375	1,498	0	1,493	1,459	1,459	1,459	1,459	
Central banks		111	111	0	0	0	0	0	0	0	0	0	0	0	0	0	91	91	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments		1,572	1,550	74	7	13	0	13	13	3	0	7	0	7	0	1,572	1,507	104	14	11	0	15	15	3	0	4	0	0	0	0	0	0	0
Credit institutions		1,024	1,912	0	0	14	0	14	14	0	0	4	0	4	0	1,752	1,711	0	4	14	0	14	14	0	0	4	0	0	0	0	0	0	0
Other financial corporations		8,773	8,768	123	0	0	0	0	0	0	0	3	0	0	0	9,078	9,068	127	4	10	0	10	10	0	3	7	0	7	0	0	0	0	0
Non-financial corporations		38,051	32,111	6,386	77	2,422	0	2,422	2,422	306	240	1,788	0	1,772	1,851	38,041	32,887	6,029	40	2,055	0	2,055	2,047	361	364	1,037	0	1,032	1,032	1,032	1,032	1,032	1,032
Of which: small and medium-sized enterprises		16,741	15,166	3,581	73	1,577	0	1,577	1,570	188	154	790	0	786	771	16,587	14,968	3,382	21	1,417	0	1,412	1,414	208	131	661	0	661	661	661	661	661	661
Of which: Loans collateralised by residential immovable property		7,284	6,954	1,812	23	951	0	951	930	137	120	409	0	409	400	7,089	6,170	1,801	18	819	0	819	819	131	111	431	0	431	431	431	431	431	431
Households		35,730	34,614	3,307	73	1,111	0	1,111	1,110	164	130	452	0	452	618	36,626	35,056	3,246	34	970	0	970	969	163	107	379	0	379	379	379	379	379	379
Of which: Loans collateralised by residential immovable property		31,344	30,546	2,939	54	880	0	880	880	110	84	281	0	281	114	31,364	31,317	2,937	30	799	0	799	799	111	80	241	0	241	241	241	241	241	241
Of which: Credit for consumption		1,340	1,171	288	0	17	0	17	17	21	9	11	0	11	1	1,217	1,213	234	17	14	0	14	14	22	11	18	0	18	18	18	18	18	18
SMEF instruments other than MTF		107,079	106,901	10,770	103	8,080	0	8,080	8,084	487	380	1,788	0	1,788	1,620	108,294	106,167	10,274	93	3,080	0	3,080	3,056	140	277	1,499	0	1,493	1,459	1,459	1,459	1,459	1,459
OFF-BALANCE SHEET EXPOSURES		40,246	40,246	0	0	0	0	0	0	0	0	0	0	0	0	40,246	40,246	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(1) For the determination of non-performing exposures please refer to Article 17(1) of Regulation (EU) No 106/2013 (SME).

(2) Institutions report here the cumulative amount of expected credit losses (see 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 (see 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 MTF 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 increasing items. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 7.1.2.10 (1) 10.10.20), which follows the sign convention based on a credit-risk convention, as explained in Annex 1 of Regulation (EU) 2015/2392, (17) in Supervisory reporting. However, for the off-balance sheet instruments, the same loss (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the related 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 2023, the figures relating to assets and accumulated impairments that are purchased or originated as credit-impaired or non-performing are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

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

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	19	1	0	0	0	0	19	1	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	19	1	0	0	0		19	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,325	1,216	552	478	1,542	683	2,293	1,235	571	503	1,497	680
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	19	0	0	0	0	0	18	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	38	2	2	1	29	0	44	2	2	1	30	1
Non-financial corporations	1,341	655	342	292	828	324	1,308	675	363	314	785	324
of which: small and medium-sized enterprises	813	452	227	199	504		814	475	248	220	492	
Households	928	559	209	185	685	358	923	558	206	188	682	355
DEBT INSTRUMENTS other than HFT	2,344	1,217	553	478	1,542		2,312	1,236	571	503	1,497	
Loan commitments given	24	7	0	0	5	0	20	7	0	0	3	0
QUALITY OF FORBEARANCE												
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.

2025 EU-wide Transparency Exercise

Forborne exposures

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

	As of 31/03/2025						As of 30/06/2025					
	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
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	19	1	0	0	0	0	13	1	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	19	1	0	0	0		13	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,219	1,227	585	521	1,430	656	2,178	1,163	539	475	1,393	620
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	18	0	0	0	0	0	19	2	1	1	0	0
Credit institutions	0	0	0	0	0	0	14	14	9	9	0	0
Other financial corporations	50	2	2	1	31	1	54	7	6	5	31	1
Non-financial corporations	1,242	678	366	321	744	321	1,270	664	338	293	762	322
of which: small and medium-sized enterprises	741	465	245	223	454		733	476	221	201	462	
Households	909	547	218	199	655	334	821	476	185	168	601	297
DEBT INSTRUMENTS other than HFT	2,238	1,228	586	521	1,430		2,192	1,164	539	475	1,393	
Loan commitments given	19	7	0	0	4	1	20	8	0	0	6	2
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	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.

2025 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 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾		Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾		Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾		Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	
	Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-perform	of which: defaulted	Of which loans and advances subject to impairment			
A Agriculture, forestry and fishing	1,217	115	115	1,215	87	0	1,188	95	95	1,186	57	0	1,248	123	123	1,246	86	0	1,223	83	83	1,221	78	0
B Mining and quarrying	64	5	5	64	2	0	64	4	4	64	2	0	66	5	5	66	2	0	66	4	4	66	2	0
C Manufacturing	10,473	559	559	10,298	334	3	10,443	586	586	10,314	345	3	10,609	604	604	10,410	359	3	10,752	488	488	10,620	296	1
D Electricity, gas, steam and air conditioning supply	703	58	58	703	42	0	712	57	57	712	42	0	739	56	56	739	42	0	840	42	42	840	34	0
E Water supply	811	17	17	811	17	0	876	16	16	876	15	0	895	11	11	895	10	0	927	10	10	927	10	0
F Construction	2,753	241	241	2,753	217	0	2,516	263	263	2,516	217	0	2,546	260	260	2,546	221	0	2,566	248	248	2,566	199	0
G Wholesale and retail trade	6,744	489	489	6,741	293	0	6,943	492	492	6,941	295	0	7,065	497	497	7,063	298	1	7,128	451	451	7,125	263	0
H Transport and storage	1,087	45	45	1,087	35	0	1,145	44	44	1,145	35	0	1,126	43	43	1,126	33	0	1,139	34	34	1,139	27	0
I Accommodation and food service activities	1,657	179	179	1,656	105	0	1,685	168	168	1,685	92	0	1,702	165	165	1,702	97	0	1,600	122	122	1,600	80	0
J Information and communication	857	48	48	857	34	0	950	49	49	950	33	0	949	50	50	949	34	0	956	47	47	956	32	0
K Financial and insurance activities	512	0	0	512	0	0	375	0	0	375	0	0	369	0	0	369	0	0	368	0	0	368	0	0
L Real estate activities	3,342	370	370	3,342	223	0	3,287	383	383	3,287	252	0	3,372	375	375	3,371	246	0	3,266	320	320	3,266	207	0
M Professional, scientific and technical activities	1,294	92	92	1,294	57	0	1,375	99	99	1,375	63	0	1,432	95	95	1,432	60	0	1,496	68	68	1,496	54	0
N Administrative and support service activities	895	56	56	895	35	0	907	54	54	907	31	0	892	51	51	892	32	0	901	40	40	901	25	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	0	0	0	0	0	0
P Education	42	2	2	42	1	0	43	2	2	43	1	0	42	2	2	42	1	0	41	1	1	41	1	0
Q Human health services and social work activities	481	45	45	481	22	0	482	45	45	482	21	0	495	53	53	495	30	0	483	51	51	483	29	0
R Arts, entertainment and recreation	192	19	19	189	9	3	184	18	18	181	9	3	189	18	18	186	10	3	180	18	18	178	9	3
S Other services	732	32	32	732	18	0	1,134	55	55	1,134	45	0	815	26	26	815	18	0	1,008	27	27	1,008	18	0
Loans and advances	33,857	2,372	2,372	33,674	1,528	6	34,311	2,430	2,430	34,176	1,558	6	34,551	2,432	2,432	34,345	1,570	7	34,941	2,855	2,855	34,802	1,384	4

⁽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.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)