Capital position CRD3 rules	31/12	/12	30/06	5/13	References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government</u> support measures other than ordinary shares) (+)	7.112		10.730		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets <sup>(1)</sup> (-/+)	2.693		2.106		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-775		-1.078		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-613		-649		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.71*)
C) Common equity (A+B)	6.337	6,8%	9.652	11,0%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	1.900		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	8.237	8,9%	9.652	11,0%	
G) Hybrid instruments not subscribed by government	604		604		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	8.841	9,5%	10.256	11,7%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	92.828		87.481		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0	1////	Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	0		0		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	2.418		2.060		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.21]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	816		818		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	4.113		3.787	V////	Articles 381 to 386 of CRR
Notes and definitions					

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

		1 70 40 40 40 40		Exp	osure values (as c	f 31/12/2012	2) **				RWA (as of 31/	12/2012) **				Value adju	tments and pro	visions (as of 31	/12/2012) **	
I couterparty countries		LTV % ** (as of 31/12/2012)	F-IRB	3	A-IRB		STA		F-IRB		A-IRI	3	STA			-IRB	A-II	RB	STA	Å I
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-default	ed Defaulted	Non-defaulted	Defaulted N	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	37.397	44	-	-	-	-	820	0		1 .	$\square$	· · · /	$\overline{D}$	
	Institutions		-	-	-	-	28.636	107	-	-	-	-	5.980	59		1 .		1	$\overline{D}$	5
	Corporates		-	-	46.335	16.993	5.397	1.029	-	-	27.880	-	13.760	739		1 .		6.679	$\overline{D}$	68
	Corporates - Of Which: Specialised Lending		-		-	-	-	-	-		-	-	-	-			1///	/	111	-
	Corporates - Of Which: SME	17777	-		28.129	13.866	1.561	70	-		16.927	-	1.301	77	///	-	///	5.276	7775	1
	Retail	1///	-	-	53.062	10.982	9.674	817	-	-	11.195		5.888	841		/		4.167	$\overline{T}$	62
	Retail - Secured on real estate property	52,1%	-	-	37.762	1.874	1.944	-	-	-	5.772		816	-		/ .		223		-
	Retail - Secured on real estate property - Of Which: SME	45.4%	-		5.767	996		-	-		2.519	-	-	-	///	1 .	111.	118	× × × ×	-
ANCA MONTE DEI PASCHI DI SIENA	Retail - Secured on real estate property - Of Which: non-SME	53,8%	-		31.995	878	1.944	-	-		3.253	-	816	-	///		111	105	TTT	-
S.p.A	Retail - Qualifying Revolving	1///	-	-	40	1	-	-	-		5	-	-	-		· ·	////	0	111	-
	Retail - Other Retail		-	-	15.261	9.108	7.730	817	-		5.418	-	5.072	841	///	/ ·		3.943	///	62
	Retail - Other Retail - Of Which: SME	1///	-	-	12.016	6.565	-	-			4.800	-	-	-	///		1///	2.846	<u> / / / </u>	
	Retail - Other Retail - Of Which: non-SME		-	-	3.244	2.543	7.730	817	-	-	618	-	5.072	841	///		////	1.097	///	62
	Equity		-	-	-	-	2.675	49	-	-	-	-	2.736	57		<u> </u>		1 .		-
	Securitisation		-	-	-	-	383	-	-	-	-	-	1.285			/ ·		1 · L	///	-
	Other non-credit obligation assets		-	-	-	-	4.612	-	-	-		-	1.306		///	/ ·				-
	TOTAL		0	0	99.397	27.975	88.774	2.046	0	0	39.075	0	31.775	1.696		- 0	62	10.845	159	1.3
	Securitisation and re-securitisations positions deducted from capital *		-		-	-	-	-	-		-		-		///	1 .	111.	· · ·	777X	

Notes and definitions \* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

		1 70/0/ ** /6		Expo	osure values (as	of 31/12/2012)					RWA (as of 31/12/2012) **		Value adj	stments and prov	visions (as of 31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	в	A-IR	в	STA		F-IR	в	A-IRB	STA	F-IRB	A-IR	B ST	TA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted	I Defaulted
	Central banks and central governments		-	-	-	-	37.397	44	-	-		820	•///			1
	Institutions		-	-	-	-	28.636	107		-		5.980 5	19			5
	Corporates		-	-	46.335	16.993	5.397	1.029	-	-	27.880 -	13.760 73	9 / / /		6.679	68
	Corporates - Of Which: Specialised Lending		-	-	-	-	-		-	-		-	1///	1///		1
	Corporates - Of Which: SME		-	-	28.129	13.866	1.561	70	-	-	16.927 -	1.301 7	7////	111	5.276	1
	Retail		-	-	53.062	10.982	9.674	817		-	11.195 -	5.888 84			4.167	62
	Retail - Secured on real estate property	52,1%	-	-	37.762	1.874	1.944	-	-	-	5.772 -	816	.///	111	223	/
	Retail - Secured on real estate property - Of Which: SME	45,4%		-	5.767		-				2.519 -				118	
	Retail - Secured on real estate property - Of Which: non-SME	53,8%	-	-	31.995	878	1.944		-	-	3.253 -	816	1///	111	105	<u>r</u>
Italy	Retail - Qualifying Revolving		-	-	40	1	-	-	-	-	5 -	-		XXXX	0	
	Retail - Other Retail		-	-	15.261	9.108	7.730	817		-	5.418 -	5.072 84			3.943	62
	Retail - Other Retail - Of Which: SME	////	-	-	12.016	6.565	-		-	-	4.800 -	-	1///	1111	2.846	1
	Retail - Other Retail - Of Which: non-SME	- (///	-	-	3.244	2.543	7.730	817	-	-	618 -	5.072 84		111	1.097	62
	Equity		-	-	-	-	2.675	49	-			2.736 5	7	1///		1
	Securitisation		-	-	-	-	383	-	-	-		1.285		1//		/
	Other non-credit obligation assets		-	-	-	-	4.612		-	-		1.306		///		1
	TOTAL		0	0	99.397	27.975	88.774	2.046	0	0	39.075 0	31.775 1.69	6 - 0	629	10.845 159	9 1.37
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-		-	-		-	1///	1///		/

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				xposure values (as of 31/12/20	12) **		RWA (as of 31/12/2012) **		Value adjust	ments and provisions (as	of 31/12/2012) **
erparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defau
	Central banks and central governments		-		·						
	Institutions		-								1///
	Corporates		-								
	Corporates - Of Which: Specialised Lending		-						///		
	Corporates - Of Which: SME		-								
	Retail										
	Retail - Secured on real estate property	0,0%	-								
	Retail - Secured on real estate property - Of Which: SME	0,0%	-								
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-								111
min D	Retail - Qualifying Revolving										111
	Retail - Other Retail		-								
	Retail - Other Retail - Of Which: SME	1///	-						///	////	1///
	Retail - Other Retail - Of Which: non-SME										
	Equity		-								
	Securitisation		-	* * *							
	Other non-credit obligation assets		-								
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *		-							111	111

Notes

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Exp	osure values (as	of 31/12/201	12) **				RWA (as of 31/12/2012) **		Value adju	stments and provisions (as of	31/12/2012) **
Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IRI	В	ST	١	F-IRI	В	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-					
	Institutions		· -	-	-	-	-	-	-	-					7777
	Corporates		· .	-	-	-	-	-	-	-					
	Corporates - Of Which: Specialised Lending		· .		-	-	-		-				1111		
	Corporates - Of Which: SME				-	-	-	-	-	-			1111		
	Retail		- L	-	-	-	-		-	-					
	Retail - Secured on real estate property	0,0%	-	-		-	-	-	-	-					
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-					
1915	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-		-		-	-					////
#N/D	Retail - Qualifying Revolving		-						-	-					////
	Retail - Other Retail		4 -		-	-	-	-	-	-					
	Retail - Other Retail - Of Which: SME		-	-			-	-	-	-			1///		
	Retail - Other Retail - Of Which: non-SME		-		-	-		-	-	-					
	Equity		-	-	-	-	-	-	-	-					
	Securitisation			-	-	-	-	-	-	-					
	Other non-credit obligation assets		-	-		-	-	-	-	-					
	TOTAL		0	0	0	0	0	0	0	0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *					-	-		-	-			7777	1111 .	////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as o	f 31/12/2012	2) **				RWA (as of 31	/12/2012) **			Value adjus	tments and pro	visions (as of 31	/12/2012) **	
terparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IRB		STA		F-IRI	B	A-IR	в	STA	F-I	RB	A-IF	₿	ST/	А
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Default
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-			<b>/</b> -		4 - M		4
	Institutions		-	-	-	-	-	-			-	-		177.			· · /		۶.
	Corporates		-	-	-	-	-	-	-	-	-	-		177.	· .		<u>م</u> . م		4
	Corporates - Of Which: Specialised Lending		-		-	-	-	-	-	-	-				· ·		· · *	111	
	Corporates - Of Which: SME		-		-	-	-	-	-	-	-			1//		////		111	
	Retail		-	-	-	-	-	-		-	-	-			· ·	////	1.		1
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-		-		-				////			
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-			-	-		///		////	· ·		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-	-	-		-	-	-		111	· .	TT			1
#N/D	Retail - Qualifying Revolving		-		-	-	-		-	-	-	-		111.	-		/ · /		1
	Retail - Other Retail		-	-	-	-	-	-		-	-	-			/ ·		/ · /		1
	Retail - Other Retail - Of Which: SME		-		-	-	-	-		-	-	-							
	Retail - Other Retail - Of Which: non-SME		-		-	-	-	-	-	-	-	-		× × × ×	-	////	-		1
	Equity		-		-	-	-		-	-	-	-		××××	-	[ <b>//</b> /	1	////	4
	Securitisation	1///	-	-	-	-	-	-	-	-	-	-		///.	· ·		<u>م</u> . ا		1
	Other non-credit obligation assets			-	-	-	-	-	-	-	-	-			/ ·		/		1
	TOTAL		0	0	0	0	0	0	0	0	0	0	0 0		· 0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *	- ////	-		-		-		-		-			7777		777	1 .1	///	

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Exposur	re values (as of 31/12/201	2) **			RWA (as of 31	/12/2012) **		Value adjus	tments and provisions (as o	31/12/2012) **
unterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB	STA	F-IR	RB	A-IR	в	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaul	ulted N	Ion-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte
	Central banks and central governments		-	-		-	-	-	-	-	-	·/// ·		
	Institutions		-	-				-	-	-	-	·/// ·		
	Corporates		-	-		-	-	-	-	-	-	. ////	1///	
	Corporates - Of Which: Specialised Lending		-	-		-	-		-	-	-	1///		
	Corporates - Of Which: SME	1///	-	-		-	-		-	-	-	1///	////	////
	Retail		-	-			-	-	-	-	-			
	Retail - Secured on real estate property	0,0%	-	-		-	-	-	-	-	-	1///		////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-			-	-	-	-	-			
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%						-		-				
#N/D	Retail - Qualifying Revolving		-	-			-	-	-	-	-	· / / / / ·		
	Retail - Other Retail			-				-	-	-	-	$\langle III \rangle$		
	Retail - Other Retail - Of Which: SME		-			-	-	-	-	-		1///		
	Retail - Other Retail - Of Which: non-SME		-	-		-		-	-	-	-	·/// ·		
	Equity		-	-		-	-	-	-	-	-			
	Securitisation		-	-		-	-	-	-	-	-	. ////	1///	
	Other non-credit obligation assets		-	-		-		-	-	-	-	·/// ·		
	TOTAL		0 0	)	0 0	0 0	0	0	0	0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1111		-				-		-	-	.////	1111 .	////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Expo	sure values (as of 31/1	2/2012) **			RWA (as of 3	1/12/2012) **				Value adju	stments and provi	isions (as of 31/1	2/2012) **
arty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA	F-IRB	A-II	RB	ST	٩	F	-IRB	A-IRE	в	STA
			Non-defaulted I	Defaulted	Non-defaulted Defa	ulted Non-	lefaulted Defaulted	Non-defaulted Default	ed Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-default	ed Defaulted	Non-defaulted	Defaulted No	on-defaulted Def
	Central banks and central governments			-	-	-				-	-	-	///	<u> </u>		1 - 1	
	Institutions		-	-	-	-				-	-	-	///	/ .		· · ·	77
	Corporates		-	-	-	-				-	-	-	///	/ .		· · ·	
	Corporates - Of Which: Specialised Lending		-	-	-	-				-	-	-	///		$\overline{T}$	· · ·	
	Corporates - Of Which: SME		-	-	-					-	-	-	1//	· .	TTT	· · /	
	Retail		-	-	-	-				-	-	-		/ ·		] · [/	
	Retail - Secured on real estate property	0,0%	-	-	-	-				-	-	-		· ·	7777	· · /	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-				-	-	-			777	· · /	
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-				-			111	/	1111		111
	Retail - Qualifying Revolving	///	-	-	-	-				-	-	-	111	<u> </u>		1	///
	Retail - Other Retail			-	-	-				-	-	-		/ ·		1 .	
	Retail - Other Retail - Of Which: SME		-						· · · · · · · · ·							<u> </u>	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-				-	-	-	111	× .	111	· · /	
	Equity			-	-	-				-	-	-		<u> </u>		I · 🚺	
	Securitisation		-		-	-			-	-	-	-		<u> </u>		· · ·	
	Other non-credit obligation assets		-	-	-	-				-	-	-		7 .		· · · ·	
	TOTAL		0	0	0	)	0 0	0 0	0	0	0	0		- 0		0	-
	Securitisation and re-securitisations positions deducted from capital *	1111	4 .			-						-	111	/	111	1	

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Exp	oosure values (as	of 31/12/201	2) **				RWA (as of 31/12/2012)	**		Value adju	stments and pr	ovisions (as of 31/1	2/2012) **
Counterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IR	в	A-IR	в	ST	١	F-IR	в	A-IRB	STA	F-	-IRB	A-	IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted Defa	Ited Non-defaulte	ed Defaulted	Non-defaulte	d Defaulted No	n-defaulted Defaulte
	Central banks and central governments			-	-	-	-	-	-	-	-		·///	· ·		/ /	
	Institutions		-	-	-	-	-		-	-	-			· ·			
	Corporates		-	-	-	-	-	-	-	-	-		. ///	<u> </u>		1.7	
	Corporates - Of Which: Specialised Lending	- ////	-	-	-	-	-	-	-	-	-		111.	/ .	111	/ /	777
	Corporates - Of Which: SME				-	-	-	-	-	-	-		·///	/ ·		/ . /	
	Retail		-	-	-	-	-	-	-	-	-			/ ·		1 1	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	· ·		· ·		1 1	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-		·///	7 .		7 . 7	
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-		. ///	-	1//		
	Retail - Qualifying Revolving	1///	-	-	-	-	-	-	-	-	-		1///		1//	· · /	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-		·///	· ·		/ · /	
	Retail - Other Retail - Of Which: SME		-				-				-		111	/		/ /	
	Retail - Other Retail - Of Which: non-SME	///	-	-		-	-	-	-	-	-		·///	<u> </u>		1 1	
	Equity		· ·	-	-	-	-	-	-		-		·///	-			
	Securitisation		· ·	-	-	-	-	-	-	-	-	· ·		· ·			
	Other non-credit obligation assets		-	-	-	-	-	-		-	-		·///	· ·			
	TOTAL		0	0	0	0	0	0	0	0	0 0	0 (		- 0		- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1111	-		-		-			-	-		1111	7	1///	1 . 1	777

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Expo	osure values (as	of 31/12/201	2) **				RWA (as of 31/	12/2012) **			Value adju	stments and prov	risions (as of 31	/12/2012) **	
terparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IR	B	STA		F-IRE	3	A-IRI	В	STA		-IRB	A-IR	в	ST	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau	Ited Non-defaul	ted Defaulted	Non-defaulted	Defaulted I	Non-defaulted	Defaulte
	Central banks and central governments			-	-	-	-	-	-	-	-	-	-	·///	×, .		· · /		
	Institutions			-	-	-		-		-		-	-	·///	· ·		/		
	Corporates				-	-	-		-		-	-	-	. ///	· ·		. /		
	Corporates - Of Which: Specialised Lending	1///	-	-	-	-	-	-	-	-	-	-	-	111	/ ·	////	· /	///	
	Corporates - Of Which: SME		-		-	-	-		-		-	-		·///	/	1111			1
	Retail				-	-	-	-	-	-	-	-	-		/ ·		1	///	4
	Retail - Secured on real estate property	0,0%	-		-	-	-		-	-	-	-	-	· ///	/ ·		· · ·		1
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	·///	/ ·		· · · ·		/
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-		-	-	-	-	-	· ///			/		
min D	Retail - Qualifying Revolving		-		-	-			-	-	-	-		·///	· .		· /		
	Retail - Other Retail		-			-	-	-	-	-	-	-	-		/ ·		] · /		]
	Retail - Other Retail - Of Which: SME		-	-	-	-	-		-	-	-	-	-	. ///	/	////			1
	Retail - Other Retail - Of Which: non-SME		· .	-	-	-	-		-	-	-	-		· / / /		111	· · ·	<u> </u>	
	Equity	- <i>\///</i>	- I	-	-	-	-		-	-	-	-	-	· [ / / /		111		///	
	Securitisation		· ·		-	-	-		-		-	-	-	·///	· ·		· · /		
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	$\cdot I $			• /		
	TOTAL		0	0	0	0	0	0	0	0	0	0	0 0		- 0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		d -			-	-		-	-	-	-	-	·77/	· ·	$\overline{T}$	/	$\overline{T}$	

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

			Exp	osure values (as of 31/12/201	2) **		RWA (as of 31/12/2012) **		Value adjustm	ents and provisions (as	s of 31/12/2012) **
ounterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	ed Non-defaulted Defaulted
	Central banks and central governments										
	Institutions										. ///
	Corporates										. ////
	Corporates - Of Which: Specialised Lending								1111		1///
	Corporates - Of Which: SME								1///		
	Retail										
	Retail - Secured on real estate property	0,0%									1///
	Retail - Secured on real estate property - Of Which: SME	0,0%									
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%							1///		1///
	Retail - Qualifying Revolving	1///							1///		
	Retail - Other Retail								1///		·///. ·
	Retail - Other Retail - Of Which: SME								1///		·////
	Retail - Other Retail - Of Which: non-SME										·/// ·
	Equity										·/// ·
	Securitisation										1///
	Other non-credit obligation assets										·/// ·
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *										

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure <sup>a</sup> Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA <sup>a</sup> As explained in the Guidelines

				Expos	ure values (as	of 31/12/2012	2) **				RWA (as of 31,	/12/2012) **				Value adjus	stments and	provisions (as	of 31/12/2012)	
unterparty Country <sup>(1)</sup>		LTV % ** (as of 31/12/2012)	F-IRB		A-IRI	3	STA		F-IRE	3	A-IR	В	STA		F	IRB		A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	Non-defau	ted Defaulted	Non-defau	Ited Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		· .	111	/	111	1
	Institutions		-	-	-			-	-	-	-	-	-	-		· ·			11	7
	Corporates		-	-	-			-	-	-	-	-	-	-		· ·			11	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-		-	-	-	-	-	-		· .	177		111	
	Corporates - Of Which: SME		-	-	-		-		-		-		-	-		<u> </u>		1	11	
	Retail		-	-	-	-	-		-		-	-	-	-		/ ·	///			
	Retail - Secured on real estate property	0,0%	-	-	-		-		-		-	-	-	-		/ .				
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-		-		-	-	-	-	///	/ .			17.	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-		-		-	-	-	-	$\square$	7			$\Box$	
#N/D	Retail - Qualifying Revolving			-	-	-	-	-	-	-	-	-	-	-					///	
	Retail - Other Retail		-	-	-	-			-		-	-	-	-					111	
	Retail - Other Retail - Of Which: SME		-	-	-		-		-		-	-	-	-			111		111	7
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-		-		-	-	-	-	///	· .	///	<u> </u>	111	
	Equity		-	-	-			-	-	-	-	-	-	-		· ·		/	111	/
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		<u> </u>	///			/
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		<u> </u>		/	11	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0		- 0		- 0		- 0
	Securitisation and re-securitisations positions deducted from capital *						-		-		-		-	-	1//		17		111	<b>7</b> .

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure ? Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Exp	osure values (as e	of 30/06/2013	) **			RWA (as of 30	/06/2013) **				Value adjus	tments and pro	visions (as of 30	0/06/2013) **	
outerparty countries		LTV % ** (as of 30/06/2013)	F-IR	в	A-IRE	3	STA		F-IRB	A-IR	в	STA		F-	IRB	A-IR	RΒ	STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	d Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulte
	Central banks and central governments			-	-	-	38.112	48	-		-	686	0		/ ·	777.		777.	
	Institutions			-	-	-	24.494	114	-		-	5.497	73			$\overline{T}$	/		
	Corporates			-	41.873	18.804	4.367	1.069	-	- 25.880	-	13.390	712	///			7.330	777.	
	Corporates - Of Which: Specialised Lending			-	-	-	-	-	-		-	-	-	///		177		111	-
	Corporates - Of Which: SME	1777		-	25.999	14.768	1.870	46	-	- 16.179	-	1.573	39	///		111	5.836	7775	
	Retail			-	50.347	11.628	9.871	965	-	- 10.567		5.840	1.038			777	4.467		7
	Retail - Secured on real estate property	51,2%	-	-	36.103	1.940	2.355	-	-	- 5.465	-	964	-				216		-
	Retail - Secured on real estate property - Of Which: SME	44,7%	-	-	5.098	1.041	-	-	-	- 2.309	-	-	-		A .	111	123	1115	
MONTE DEI PASCHI DI SIENA	Retail - Secured on real estate property - Of Which: non-SME	52,9%	-	-	31.005	900	2.355	-	-	- 3.157	-	964		///		777	93	777	
S.p.A	Retail - Qualifying Revolving	////	-	-	35	0	-	-	-	- 4	-	-		///	-	111	0	111	
	Retail - Other Retail			-	14.209	9.688	7.517	965	-	- 5.097	-	4.876	1.038		A .	××××	4.251		
	Retail - Other Retail - Of Which: SME	1///	<b>.</b>		11.096	6.965		-	-	- 4.493				///	A	111	3.043	111	
	Retail - Other Retail - Of Which: non-SME	////	-	-	3.113	2.723	7.517	965	-	- 604	-	4.876	1.038			<u> </u>	1.208		7
	Equity		-	-	-	-	2.648	50	-		-	2.761	85		· ·		1 - [-		
	Securitisation		-	-	-	-	362	-	-		-	1.273	-		/ .				
	Other non-credit obligation assets		· ·	-	-	-	4.094	-	-		-	1.376	-		/ ·			$\overline{//}$	-
	TOTAL		0	0	92.220	30.432	83.948	2.247	0 0	36.447	0	30.824	1.907		- 0	551	1 11.796	162	1.5
	Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-			-	-	///	/ .	777.		7775	

Notes and definitions \* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

		1 70/0/ ** /6		Exp	osure values (as of	30/06/2013	i) **			RWA (as of 30)	/06/2013) **				Value adjus	tments and pro	visions (as of 30	/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	в	A-IRB		STA		F-IRB	A-IRI	в	STA		F	-IRB	A-I	RB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte
	Central banks and central governments			-	-	-	38.112	48		-	-	686	0				/	
	Institutions		-	-	-		24.494	114		-	-	5.497	73		1	$\sim$	/	
	Corporates		· ·		41.873	18.804	4.367	1.069		25.880	-	13.390	712				7.330	
	Corporates - Of Which: Specialised Lending		-	-	-		-	-		-		-			· ·	///	/	777
	Corporates - Of Which: SME		-		25.999	14.768	1.870	46		16.179		1.573	39		/ ·		5.836	
	Retail		-	-	50.347	11.628	9.871	965		10.567	-	5.840	1.038		/		4.467	
	Retail - Secured on real estate property	51,2%	-	-	36.103	1.940	2.355	-		5.465	-	964			/ ·		216	
	Retail - Secured on real estate property - Of Which: SME	44,7%	-	-	5.098	1.041	-			2.309		-	-	11			123	
	Retail - Secured on real estate property - Of Which: non-SME	52,9%	-	-	31.005	900	2.355			3.157	-	964		· / / )		////	93	///
Italy	Retail - Qualifying Revolving		- 1	-	35	0	-	-		4	-	-	-		· [		0	
	Retail - Other Retail		-		14.209	9.688	7.517	965		5.097	-	4.876	1.038		/		4.251	
	Retail - Other Retail - Of Which: SME		-	-	11.096	6.965	-			4.493	-	-	-		<u> </u>		3.043	
	Retail - Other Retail - Of Which: non-SME	(///	- k	-	3.113	2.723	7.517	965		604	-	4.876	1.038	///		(///	1.208	
	Equity	///	-		-		2.648	50		-		2.761	85	///		////	· · · ·	///
	Securitisation		-	-	-	-	362	-		-	-	1.273	-		<u> </u>		1.5	
	Other non-credit obligation assets		-		-		4.094	-		-	-	1.376	-		/ ·		1.	
	TOTAL		0	0	92.220	30.432	83.948	2.247	0 0	36.447	0	30.824	1.907		- 0	55	1 11.796	162 1.
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-		-	-	-		///	/ ·	////	· · ·	111

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1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

2013 EBA Transparency Exercise

				Exp	osure values (as of 30	0/06/2013)				RWA (as of 30/06/2013) **		Value adj	ustments and provisions (as of 3	30/06/2013) **
rty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA	F-IR	в	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted De	faulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulter	Non-defaulted Defaulted	Non-defaulted Def
	Central banks and central governments		-	-	-	-		-	-					
	Institutions		-	-	-	-		-	-					
	Corporates		-	-	-	-		-	-					
	Corporates - Of Which: Specialised Lending		-	-	-	-		-	-				1///	
	Corporates - Of Which: SME	///	-		-	-		-	-			////		
	Retail			-	-	-		-	-					
	Retail - Secured on real estate property	0,0%	-		-	-		-	-					
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-		-	-					
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-		-	-					
#14/0	Retail - Qualifying Revolving		-			-			-					
	Retail - Other Retail		-	-	-	-		-	-					
	Retail - Other Retail - Of Which: SME		-	-	-	-			-			1///	1///	111
	Retail - Other Retail - Of Which: non-SME		-		-			-	-			1///		
	Equity		-	-	-	-		-	-					
	Securitisation		-	-	-	-		-	-					
	Other non-credit obligation assets		-	-	-			-	-					
	TOTAL		0	0	0	0	0 0	0	0	0 0	0 0	- 0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *		-		-	-						1111		111

Note

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

		1 7 1 1 1 1 1 1 1 1		Exp	osure values (as	of 30/06/201	3) **				RWA (as of 30/06/2013) **		Value adjus	tments and provisions (as	of 30/06/2013) **
Counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IR	в	A-IR	в	ST		F-IRI	3	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulter	d Non-defaulted Defaulte
	Central banks and central governments		-	-		-	-	-	-	-					
	Institutions		-	-	-	-	-	-	-	-					
	Corporates		-	-	-	-	-	-	-				////		1///
	Corporates - Of Which: Specialised Lending		-	-	-	-	-		-	-			1///	111	1///
	Corporates - Of Which: SME		· ·	-	-	-	-	-	-	-			1///		
	Retail			-	-	-	-	-	-	-					
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-					1///
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-			1///		1///
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-		-		-	-			1///	////	1///
#N/D	Retail - Qualifying Revolving	///	-	-	-		-		-	-					
	Retail - Other Retail		-	-	-	-	-	-	-	-			////		1///
	Retail - Other Retail - Of Which: SME		-	-	-		-		-				1///		
	Retail - Other Retail - Of Which: non-SME	///	-	-	-	-	-	-	-	-					.///
	Equity			-	-	-	-	-	-	-					
	Securitisation		-	-	-	-	-	-	-	-			////		1///
	Other non-credit obligation assets		-	-		-	-	-	-	-					
	TOTAL		0	0	0	0	0	0	0	0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *			-	-		-	-	-	-			1111	////	1111

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exposure values (as of 30/06/20	013) **		RWA (as of 30/06/2013) **		Value adjus	stments and provisions (as of 30	0/06/2013) **
terparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Default	d Non-defaulted Defaulted	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Default
	Central banks and central governments		-								
	Institutions		-						///		
	Corporates		-						////		777.
	Corporates - Of Which: Specialised Lending		-						1///		111
	Corporates - Of Which: SME	1///	-						1///.		///
	Retail	_////	-								
	Retail - Secured on real estate property	0,0%	-						///.		777
	Retail - Secured on real estate property - Of Which: SME	0,0%	-						///.		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-								m
#N/D	Retail - Qualifying Revolving		-						1///	1///	
	Retail - Other Retail		-								
	Retail - Other Retail - Of Which: SME		-								
	Retail - Other Retail - Of Which: non-SME		-								
	Equity		-								
	Securitisation		-						1///		///
	Other non-credit obligation assets								1///		777
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *	11/1	-						1111		777

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Exposu	ure values (as of 30/06/201	3) **			RWA (as of 30/	/06/2013) **		Value adjus	tments and provisions (as of	30/06/2013) **
unterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB	STA	F-IF	RB	A-IRE	В	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaul	ulted N	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	ed Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte
	Central banks and central governments		-	-		-			-	-	-	·/// ·		
	Institutions		-			-			-	-	-	·/// ·		
	Corporates		-			-			-	-	-	. ////		
	Corporates - Of Which: Specialised Lending					-			-	-	-			
	Corporates - Of Which: SME	1///	-			-			-	-	-	1///	////	////
	Retail		-	-		-			-	-	-	.///.		
	Retail - Secured on real estate property	0,0%	-	-		-			-	-	-	.///		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-			-			-	-	-	.///.		
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%							-			1///		m
#N/D	Retail - Qualifying Revolving		-	-		-			-	-	-	· / / / / ·		
	Retail - Other Retail		-			-			-	-	-			
	Retail - Other Retail - Of Which: SME		-	-		-			-	-	-	1///		////
	Retail - Other Retail - Of Which: non-SME		-			-				-	-	. / / /		
	Equity		-	-		-			-	-	-	· /// ·		
	Securitisation		-			-			-	-	-	. ////		
	Other non-credit obligation assets		-	-		-			-	-	-	·/// ·		
	TOTAL		0 0		0 0	0 0	0	0	0	0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1111	-			-			-		-	./// .	1111 .	////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

			Exp	oosure values (as of 30/06/20	113) **		RWA (as of 30/06/2013) **		Value adjust	tments and provisions (as	of 30/06/2013) **
arty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defa
	Central banks and central governments			-							
	Institutions	- ////		-					///		1///
	Corporates										
	Corporates - Of Which: Specialised Lending			-							
	Corporates - Of Which: SME			-							1111
	Retail			-							
	Retail - Secured on real estate property	0,0%		-							1///
	Retail - Secured on real estate property - Of Which: SME	0,0%									1///
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-						111	
	Retail - Qualifying Revolving			-					///	111	· / / / / / /
	Retail - Other Retail			-							
	Retail - Other Retail - Of Which: SME			-							1///
	Retail - Other Retail - Of Which: non-SME			-							·///
	Equity			-							
	Securitisation			-							
	Other non-credit obligation assets			-							
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *	****		-					1111	111	1111

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

				Exp	osure values (as	of 30/06/201	3) **				RWA (as of 30	/06/2013) **				Value adju	stments and p	rovisions (as of	30/06/2013) **
counterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IR	В	A-IF	B	STA		F-IR	в	A-IF	:В	ST	A	F-	RB	A	-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-default	ed Defaulted	Non-defaulted Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	///	· .		- 1	
	Institutions		-	-	-	-	-			-	-	-	-	-				A .	
	Corporates		-	-	-	-	-	-		-	-	-	-	-	111	<u> </u>		/ ·	
	Corporates - Of Which: Specialised Lending	1///	-	-	-	-	-			-	-	-	-	-			111	/ .	7777
	Corporates - Of Which: SME		-	-	-	-	-	-		-	-	-	-	-		A .		1 .	
	Retail		-	-	-	-	-	-		-	-	-	-	-		/ ·			
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		/ ·	11	7 .	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	111				
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	777		111		
	Retail - Qualifying Revolving	1///	-	-	-	-	-	-		-	-	-	-	-	1//				
	Retail - Other Retail			-	-	-	-			-				-		· ·		A .	
	Retail - Other Retail - Of Which: SME		-		-	-	-			-	-		-		111	· .	///	/	
	Retail - Other Retail - Of Which: non-SME		-	-	-		-	-	-	-	-	-	-	-		/ ·		· ·	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		× ·	111		
	Securitisation		-	-	-	-	-		-	-	-	-	-	-				· ·	
	Other non-credit obligation assets		-	-	-	-	-	-		-	-	-	-	-				/ ·	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0		- 0		- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1111	-		-		-				-		-	-	777		777	1 .	7777

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				oosure values (as of 30/06/20	113) **		RWA (as of 30/06/2013) **		Value adjus	tments and provisions (as of 3	0/06/2013) **
unterparty Country <sup>(1)</sup>		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte
	Central banks and central governments										
	Institutions								1///		
	Corporates										
	Corporates - Of Which: Specialised Lending	1///							1///		
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property	0,0%									
	Retail - Secured on real estate property - Of Which: SME	0,0%							1///		///
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%							1///		
#NUD	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME								////		
	Retail - Other Retail - Of Which: non-SME								///		
	Equity	· · · / / / .							1///		
	Securitisation										
	Other non-credit obligation assets										
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *								111 .		

\* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

			Exp	osure values (as of 30/06/201	3) **		RWA (as of 30/06/2013) **	Value adju	stments and provisions (as of 30/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB S	TA F-IRB	A-IRB STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted Non-defaulted	d Defaulted Non-defaulted Defaulted	Non-defaulted Defaulted Non-defaulted Defaulted
	Central banks and central governments								
	Institutions							/// .	
	Corporates							//// .	
	Corporates - Of Which: Specialised Lending							• • • • • • • • • • • • • • • • • • • •	
	Corporates - Of Which: SME		<b>.</b> .				· · ·		
	Retail		d						
	Retail - Secured on real estate property	0,0%							
	Retail - Secured on real estate property - Of Which: SME	0,0%							
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%						• • //// •	
	Retail - Qualifying Revolving		A						
	Retail - Other Retail								
	Retail - Other Retail - Of Which: SME								
	Retail - Other Retail - Of Which: non-SME							///	
	Equity								
	Securitisation								
	Other non-credit obligation assets								
	TOTAL		0 0	0 0	0 0	0 0	0 0 0	0 - 0	- 0 - 0
	Securitisation and re-securitisations positions deducted from capital *	1111							VIII VIII

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: ii) 90% of total EAD ii) top 10 countries in terms of exposure <sup>1</sup> Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA <sup>1+1</sup> As explained in the Guidelines

				Exp	osure values (as o	f 30/06/2013)					RWA (as of 30	/06/2013) **				Value adju	stments and p	rovisions (as c	f 30/06/2013)	**
terparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		ST/		F-IRI	В	A-IR	в	ST/	4	F	-IRB	ļ	-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-default	ed Defaulted	Non-default	ed Defaulted	Non-defaul	ted Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		· .		· (م		×
	Institutions		-	-	-	-		-		-	-	-	-	-		· ·		<u> </u>		/
	Corporates		-	-	-	-		-			-	-	-	-		· ·		<u> </u>		/
	Corporates - Of Which: Specialised Lending		-	-	-	-		-	-	-	-	-		-		/		<u> </u>		7
	Corporates - Of Which: SME		-		-	-		-	-	-	-	-	-	-		<u> </u>		1		1
	Retail		-	-	-	-		-	-	-	-	-	-	-		/ ·	1//	/ ·		
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-	-	-	-	-	-		/ ·		· / ·		/
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-	-		-		-	-	-	-	-	///	1 .	1//		17	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-		-	-	-	-	-		-		1 .	$\Box$	· ·		1
#N/D	Retail - Qualifying Revolving			-	-	-		-	-	-	-	-	-	-				/ ·		
	Retail - Other Retail		-	-	-	-		-	-		-	-	-	-		· ·		/ ·		
	Retail - Other Retail - Of Which: SME		-		-	-		-	-	-	-		-			· ·	111	/	111	1
	Retail - Other Retail - Of Which: non-SME		-	-	-	-		-	-	-	-	-	-	-		· ·		<u>/</u> ] ·		/
	Equity		-	-	-	-		-			-	-	-	-		/		/ ·		/
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		<u> </u>		/		7
	Other non-credit obligation assets		-	-	-	-		-		-	-	-	-	-		<u> </u>		<u> </u>		/
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0		- 0		- 0		- 0
	Securitisation and re-securitisations positions deducted from capital *		-		-						-				111	· .	11	<b>/</b> .	111	/

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure ? Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA \*\* As explained in the Guidelines

### 3. SECURITISATION SUMMARY

IT042 BANCA MONTE DEI PASCHI DI SIENA S.p.A

(in million Euro)		
	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	383	362
Trading Book (excl. correlation trading)	250	280
Correlation Trading Portfolio	0	0
Total	633	641

IT042 BANCA MONTE DEI PASCHI DI SIENA S.p.A

### (in million Euro)

	31/1	2/12	30/06/13		
		TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	ІМ	
Traded Debt Instruments	3.648	0	3.563	0	
TDI - General risk	2.591	0	2.518	0	
TDI - Specific risk	1.057	0	1.044	0	
Equities	1.583	0	1.078	0	
Equities - General risk	801	0	556	0	
Equities - Specific risk	782	0	522	0	
Foreign exchange risk	168	0	188	0	
Commodities risk	382	0	272	0	

as of 31 December 2012

NET DIRECT POSITIONS DIRECT SOVEREIGN INDIRECT SOVEREIGN GROSS DIRECT LONG EXPOSURES (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only EXPOSURES IN EXPOSURES <sup>(3)</sup> where there is a maturity matching) (1) (accounting value gross of provisions) (1) DERIVATIVES (1) (on and off balance sheet) Residual Maturity Country / Region of which: FVO Τ Net position at fair values Net position at fair values (designated at fair value of which: loans and of which: AFS banking of which: Financial assets (Derivatives with positive fair (Derivatives with positive fair through profit&loss) advances book held for trading<sup>(2)</sup> value + Derivatives with value + Derivatives with banking book negative fair value) negative fair value) (FVO) [0-3M] [3M - 1Y] [1Y-2Y] [2Y-3Y] Austria [3Y - 5Y] [5Y - 10Y] [10Y - more ] Total [0-3M] [ 3M - 1Y ] [1Y-2Y] [2Y-3Y] Belgium [3Y - 5Y] -0 [5Y - 10Y] [10Y - more ] Total -0 [0-3M] [ 3M - 1Y ] [1Y-2Y] [2Y-3Y] Bulgaria [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M - 1Y] [1Y - 2Y] [2Y-3Y] Cyprus [3Y - 5Y ] [5Y - 10Y] [10Y - more ] Total 

IT042

BANCA MONTE DEI PASCHI DI SIENA S.p.A

## (in million Euro)

as of 31 December 2012

Image: biology of the second	(in million Euro)									
Image: biology of the second					(gross exposure:	s (long) net of cash short po	ositions of sovereign debt t	EXPOSURES IN	EXPOSURES <sup>(3)</sup>	
IM +1/1 0 </th <th>Residual Maturity ↓</th> <th>Country /</th> <th></th> <th></th> <th></th> <th></th> <th>(designated at fair value through profit&amp;loss) banking book</th> <th></th> <th>(Derivatives with positive fair value + Derivatives with</th> <th>(Derivatives with positive fair value + Derivatives with</th>	Residual Maturity ↓	Country /					(designated at fair value through profit&loss) banking book		(Derivatives with positive fair value + Derivatives with	(Derivatives with positive fair value + Derivatives with
117 - 21 [37 - 57] 0 0 0 0 0 0 0 0   [37 - 57] 0 </td <td>[0-3M]</td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>	[0-3M]		0	0	0	0	0	0	0	0
127-371 [3Y-571] 0	[ 3M - 1Y ]		0	0	0	0	0	0	0	0
13Y-5Y1 Czerk regulati 0						-	-		-	
ISY-SY1 [SY-10Y] 0		Czech Republic							-	-
I/i07 -more] 0 <t< td=""><td></td><td>•</td><td></td><td>-</td><td></td><td>-</td><td>-</td><td></td><td>-</td><td></td></t<>		•		-		-	-		-	
Total 0 <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td></td>				-		-	-		-	
10-3M1 [3M·1Y] [3Y-3Y] 0										-
imin (i) 0<			•			-	•		•	
1Y-2Y1 Denmark 0 <t< td=""><td></td><td></td><td>-</td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td></t<>			-	-						
isy - sy 1 0			0	0	0	0	0	0	0	0
[3Y-5Y] 0 </td <td></td> <td>Denmark</td> <td></td> <td>-</td> <td></td> <td>0</td> <td>0</td> <td>-</td> <td>0</td> <td>0</td>		Denmark		-		0	0	-	0	0
IOV - more] 0 <th< td=""><td></td><td>Denmark</td><td></td><td>÷</td><td></td><td>-</td><td></td><td>Ţ</td><td>Ţ</td><td></td></th<>		Denmark		÷		-		Ţ	Ţ	
Total 0 <td></td> <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td></td> <td>Ţ</td> <td></td>				-	-	-			Ţ	
[0-3M] 0 <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>-</td> <td></td> <td></td> <td></td>					-		-			
I 3M - 1Y] 0			•			-	•		•	
I Y - 2Y ] Estonia 0										
I 2Y - 3Y ] Estonia 0			-	-	-			-	-	
I3Y - 5Y   Estonia 0				-	-	-	-		-	
ISY - 10Y] 0 0 0 0 0 0 0 0   [10Y - more] 0		Estonia	-		-					
[10Y - more] 0 <t< td=""><td></td><td></td><td>-</td><td></td><td>-</td><td>-</td><td>-</td><td></td><td>-</td><td></td></t<>			-		-	-	-		-	
Total 0 <td></td> <td></td> <td>0</td> <td>0</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>0</td> <td></td>			0	0	-	-	-	-	0	
I 3M - 1Y] 0			0	0	0	0	0	0	0	0
IY-2Y] 0 <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>÷</td> <td>-</td>			-					-	÷	-
[2Y-3Y] Finland 0 <			-		-	÷	+		÷	-
Igy - 5Y ] 0				-		-			-	-
ISY - 10Y] 0		Finland		-	-				-	
[10Y - more] 0 0 0 0 0 0 0 0 0 0 0 0			-		-	-	-	-		
				-		-	-		-	
	[10Y - more ] Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt to a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	France	0	0	0	0	0	0	0	-0
[3Y - 5Y ]		0	0	0	0	0	0	0	-0
[5Y - 10Y ]		0	0	0	0	0	0	0	-1
[10Y - more ] Total		0	0	0	0	0	0	0	0 -2
[ 0 - 3M ]		0	0	0	0	0	0	0	- <u>-</u> 0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		1	0	0	0	0	0	0	0
[2Y-3Y]	Cormony	5	0	0	0	0	0	0	0
[3Y - 5Y ]	Germany	6	0	0	0	0	0	0	-0
[5Y - 10Y ]		9	0	0	0	0	0	0	-0
[10Y - more ]		2	0	0	0	0	0	0	0
Total		23	0	0	0	0	0	0	-0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ <u>2Y</u> - <u>3Y</u> ] [3Y - <u>5Y</u> ]	Greece	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	ů 0	0	ů 0	ů 0	0	0	0
[0-3M]		1	0	1	0	0	1	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		20	5	20	16	0	4	0	0
[ 2Y - 3Y ]	Hungary	0	0	0	0	0	0	0	0
[3Y - 5Y ]	rungury	0	0	0	0	0	0	0	0
[5Y - 10Y ]		1	0	1	0	0	1	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		22	5	22	16	0	6	0	0

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) <sup>(1)</sup>	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	loolana	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[ 3W - 1 Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	-0
[21 - 51] [3Y - 5Y ]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0-3M]		587	28	587	0	0	559	0	-1
[ 3M - 1Y ]		2.219	13	2.090	1.277	0	800	2	0
[ 1Y - 2Y ]		2.798	79	2.771	2.686	0	5	2	0
[ 2Y - 3Y ]	Italy	1.857	74	1.811	1.631	0	106	2	-0
[3Y - 5Y ]	,	3.985	279	3.843	3.372	0	193	4	-3
[5Y - 10Y ]		8.754 12.402	961 1.950	6.338 12.311	3.793 9.971	0	1.512 0	1 13	-280 -159
[10Y - more ] Total		32.602	3.384	29.751	22.730	0	3.175	23	-159 -444
[ 0 - 3M ]		0	0	<u>29.751</u> 0	0	0	<u>3.175</u> 0	<u>23</u>	-444
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		11	0	11	11	0	0	0	0
[ 2Y - 3Y ]	Lotvio	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		11	0	11	11	0	0	0	0

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		12	0	12	12	0	0	0	0
[ 2Y - 3Y ]	1 Marson da	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y ]		3	0	3	0	0	3	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		15	0	15	12	0	3	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ] [3Y - 5Y ]	Luxembourg	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	Ő	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y ]	mana	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES le gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		3	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y ]	riotilonaliao	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Namura	0	ů 0	0	ů 0	0	0	0	-0
[3Y - 5Y ]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ <u>1Y - 2Y</u> ] [ <u>2Y - 3Y</u> ]		0	0	0	0	0	0	0	0
[21 - 31] [3Y - 5Y ]	Poland	11	0	11	11	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		2	0	2	0	0	2	0	0
Total		13	ů 0	13	11	Ű	2	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Portugal	144	0	144	144	0	0	0	-1
[3Y - 5Y ]	. ortugui	0	0	0	0	0	0	0	-0
[5Y - 10Y ]		19	0	19	19	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		163	0	163	163	0	0	0	-1

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES	(gross exposure:	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Romania	11	0	11	11	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		11	0	11	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		2	2	2	2	0	0	0	0
[ 2Y - 3Y ]	Slovakia	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Siovakia	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		1	0	1	0	0	1	0	0
Total		3	2	3	2	0	1	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ <u>2Y - 3Y</u> ] [3Y - 5Y ]	Slovenia	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	ů Ú	0	Ő	ů Û	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		36	0	36	36	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Spain	189	0	164	164	0	0	0	-1
[3Y - 5Y ]	Opani	0	0	0	0	0	0	0	-0
[5Y - 10Y ]		66	0	66	66	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		291	0	266	266	0	0	0	-0

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposures	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y-3Y]	United Kingdom	0	0	0	0	0	0	0	0
[3Y - 5Y ]	United Kingdom	0	0	0	0	0	0	0	1
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	1
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ] [3Y - 5Y ]	Australia	0	0	0	0	0	0	0	0
[5Y - 10Y ]	1	0	0	0	0	0	0	0	0
[10Y - more ]	1	0	0	0	0	0	0	0	0
Total		0	0	0	ů O	Ő	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	]	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Curiada	0	0	0	0	0	0	0	0
[5Y - 10Y ]	4	0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
			T LONG EXPOSURES le gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>Ioans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y ]	g	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	lanan	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ <u>1Y - 2Y</u> ] [ <u>2Y - 3Y</u> ]		0	0	0	0	0	0	0	0
[21 - 31] [3Y - 5Y ]	U.S.	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	ů 0	0 0	ů 0	Ű	ů O	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) <sup>(1)</sup>	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	Other advanced	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y ]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	<b>0</b> 0	0	<b>0</b>	<b>0</b> 0	<b>0</b> 0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	Other Central	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	and Eastern	12	0	12	12	0	0	0	0
[3Y - 5Y ]	Europe	11	0	11	11	0	0	0	0
[5Y - 10Y ]	countries non EEA	6	0	6	0	0	6	0	0
[10Y - more ]	EEA	3	0	3	0	0	3	0	0
Total		32	0	32	23	0	9	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	1	1	0	1	0	0	1	0	0
[1Y-2Y]	Latin Amaria-	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Latin America and the	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y ]	Calibbeall	0	0	0	0	0	0	0	0
[10Y - more ]		5	0	5	0	0	5	0	0
Total		6	0	6	0	0	6	0	0

as of 31 December 2012

### IT042 BANCA MONTE DEI PASCHI DI SIENA S.p.A

(in million Euro)									
			T LONG EXPOSURES e gross of provisions) <sup>(1)</sup>	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>Ioans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	A (	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Africa	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Others	0	0	0	0	0	0	0	-0
[3Y - 5Y ]	2	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		5	0	5	0	0	0	0	0
Total		5	0	5	0	0	0	0	-0

TOTAL EEA 30 33.230 3.391 30.328 23.295 0 3.187 23	-445
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### Notes and definitions

(1) 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

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

(3) The exposures reported include the positions towards counterparts (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 <u>does not include</u> exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES re gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>Ioans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	-0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y ]	raotha	0	0	0	0	0	0	0	0
[5Y - 10Y ]		4	0	4	0	0	4	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		4	0	4	0	0	4	0	0
[0-3M]		0	0	0	0	0	0	0	-0
[ <u>3M - 1Y ]</u> [ <u>1Y - 2Y ]</u>		0	0	0	0	0	0	0	-0
[1Y-2Y] [2Y-3Y]		14	0	14	14	0	0	0	0
[3Y - 5Y ]	Belgium	14	0	14	14	0	0	0	-0
[5Y - 10Y ]		18	0	18	18	0	0	0	
[10Y - more ]		0	0	0	0	0	0	0	0
Total		43	Ŭ Ŭ	43	43	0	ů O	0	-0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Duigana	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ <u>3M - 1Y</u> ] [ <u>1Y - 2Y</u> ]		0	0	0	0	0	0	0	0
[1Y-2Y] [2Y-3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Cyprus	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	Ű.	0	0

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as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES the gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt a a maturity matching) <sup>(1)</sup>	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: <b>Ioans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y ]	020011100000	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total [ 0 - 3M ]		<b>0</b> 0	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b> 0	<b>0</b>	<b>0</b>
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	-0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	r inidhu	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	-0

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES e gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt to a maturity matching) <sup>(1)</sup>	o other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	-0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[2Y-3Y]	France	0	0	0	0	0	0	0	-0
[3Y - 5Y ]		0	0	0	0	0	0	0	-0 -1
[5Y - 10Y ] [10Y - more ]		0	0	0	0	0	0	0	-1
Total		0	0	0	0	0	0	0	-2
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		1	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Germany	8	0	8	0	0	8	0	-0
[3Y - 5Y ]	Germany	5	0	0	0	0	0	0	0
[5Y - 10Y ]		8	0	0	0	0	0	0	-0
[10Y - more ]		3	0	0	0	0	0	0	0
Total		25	0	8	0	0	8	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[ 3W - 1Y ] [ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 11 - 21 ] [ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Greece	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		10	0	10	10	0	0	0	0
[ 1Y - 2Y ]		8	5	8	5	0	3	0	0
[ 2Y - 3Y ]	Hungary	0	0	0	0	0	0	0	0
[3Y - 5Y ]	0,	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0 18	0	0	0	0	0
IUlai		Ϊð	3	18	15	0	3	U	U

as of 30 June 2013

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) <sup>(1)</sup>	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Iceland	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Ireland	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		275	24	275	0	0	251	0	-1
[0-3M] [3M-1Y]		3.667	14	3.637	123	0	3.501	<u>0</u>	-1
[ 1Y - 2Y ]		2.438	14	2.368	2.235	0	33	2	0
[ 2Y - 3Y ]		3.045	80	3.018	2.861	0	77	0	-0
[3Y - 5Y ]	Italy	6.522	249	6.394	4.693	0	1.452	5	321
[5Y - 10Y ]		6.816	898	4.518	3.496	0	55	0	-532
[10Y - more ]		12.489	1.981	12.391	9.989	0	45	11	0
Total		35.252	3.346	32.601	23.397	0	5.414	20	-214
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		10	0	10	10	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Latvia	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		10	0	10	10	0	0	0	0

as of 30 June 2013

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) <sup>(1)</sup>	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		11	0	11	11	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Lithuania	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Littiuariia	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		11	0	11	11	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ <u>3M - 1Y</u> ] [ <u>1Y - 2Y</u> ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[3Y - 5Y ]	Luxembourg	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
IUlai		U	U	U	U	U	U	U	U

as of 30 June 2013

(in million Euro)		-							
			T LONG EXPOSURES le gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short pe	ECT POSITIONS ositions of sovereign debt a maturity matching) <sup>(1)</sup>	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	-0
[ 1Y - 2Y ]		3	0	3	0	0	3	0	0
[ 2Y - 3Y ]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y ]	riotinonanao	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total [ 0 - 3M ]		<b>3</b> 0	<b>0</b>	<b>3</b> 0	<b>0</b>	<b>0</b> 0	<b>3</b> 0	<b>0</b>	- <b>0</b> 0
[ 0 - 3M ] [ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0
[ <u>3</u> Y - 5Y ]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y ]		11	0	11	11	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		11	0	11	11	0	0	0	0
[ 0 - 3M ]		<u> </u>	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Derturel	147	0	147	147	0	0	0	-0
[3Y - 5Y ]	Portugal	0	0	0	0	0	0	0	0
[5Y - 10Y ]		19	0	19	19	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		166	0	166	166	0	0	0	0

as of 30 June 2013

(in million Euro)		-		-					
			T LONG EXPOSURES the gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt a maturity matching) <sup>(1)</sup>	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		11	0	11	11	0	0	0	0
[ 2Y - 3Y ]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y ]	rtornania	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		<b>11</b> 0	<b>0</b>	<b>11</b> 0	<b>11</b> 0	<b>0</b> 0	<b>0</b> 0	<b>0</b>	<b>0</b> 0
[ 3M - 1Y ]		0	0	0	0	0	0	0	-0
[ 1Y - 2Y ]		2	2	2	2	0	0	0	-0
[ 2Y - 3Y ]	<b>O</b> L 1.	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		2	2	2	2	0	0	0	-0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[ <u>3Y - 5Y</u> ] [5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		1	0	1	0	0	1	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		163	0	163	163	0	0	0	0
[ 2Y - 3Y ]	Spain	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Spain	0	0	0	0	0	0	0	-0
[5Y - 10Y ]		71	0	71	71	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		234	0	234	234	0	0	0	0

as of 30 June 2013

(in million Euro)									
			T LONG EXPOSURES e gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt t a maturity matching) <sup>(1)</sup>	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	-0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	-0
[ 0 - 3M ]		0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	United Kingdom	0	0	0	0	0	0	0	0
[3Y - 5Y ]	United Kingdom	0	0	0	0	0	0	0	1
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	1
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ <u>1Y - 2Y</u> ] [ <u>2Y - 3Y</u> ]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Australia	0	0	0	0	0	0	0	0
[51 - 51 ] [5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y ]	00.1000	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short p	ECT POSITIONS positions of sovereign debt a maturity matching) <sup>(1)</sup>	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		25	0	25	25	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y ]	5 5 5	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0 25	0	0 25	0 25	0	0	0	0
[ 0 - 3M ]		<b>25</b>	0	<b>25</b>	<u>25</u> 0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	lanan	0	ů 0	0	0	Ő	0	0	0
[3Y - 5Y ]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ] [3Y - 5Y ]	U.S.	0	0	0	0	0	0	0	0
[31 - 51] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Gwitzenanu	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)	-								
			T LONG EXPOSURES le gross of provisions) <sup>(1)</sup>	(gross exposure	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt a maturity matching) <sup>(1)</sup>	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	Other advanced	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y ]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ] Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		<b>0</b> 0	<b>0</b> 0	<b>0</b> 0	<b>0</b>	<b>0</b> 0	<b>0</b> 0	<b>0</b>	<b>0</b>
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	Other Central	11	0	11	11	0	0	0	0
[ 2Y - 3Y ]	and eastern	11	0	11	11	0	0	0	0
[3Y - 5Y ]	Europe	0	0	0	0	0	0	0	0
[5Y - 10Y ]	countries non	1	0	1	0	0	1	0	0
[10Y - more ]	EEA	0	0	0	0	0	0	0	0
Total		23	0	23	22	0	1	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y ]		0	0	0	0	0	0	0	0
[5Y - 10Y ] [10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Latin America	0	0	0	0	0	0	0	0
[3Y - 5Y ]	and the Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y ]	Calibbeall	0	0	0	0	0	0	0	0
[10Y - more ]		5	0	5	0	0	5	0	0
Total		5	0	5	0	0	5	0	0

as of 30 June 2013

### IT042 BANCA MONTE DEI PASCHI DI SIENA S.p.A

(in million Euro)									
			T LONG EXPOSURES e gross of provisions) <sup>(1)</sup>	(gross exposure:	s (long) net of cash short p	ECT POSITIONS ositions of sovereign debt t a maturity matching) <sup>(1)</sup>	o other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: <b>loans and</b> <b>advances</b>		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading <sup>(2)</sup>	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	A fr:	0	0	0	0	0	0	0	0
[3Y - 5Y ]	Africa	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	0	1	0	0	1	0	-0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Others	0	0	0	0	0	0	0	-0
[3Y - 5Y ]	0	0	0	0	0	0	0	0	0
[5Y - 10Y ]		0	0	0	0	0	0	0	0
[10Y - more ]		6	0	6	0	0	1	0	0
Total		7	0	7	0	0	2	0	-0

TOTAL EEA 30	35.791	3.353	33.123	23.900	0	5.433	20	-215
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### Notes and definitions

(1) 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

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

(3) The exposures reported include the positions towards counterparts (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 <u>does not include</u> exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

6. RWA

IT042 BANCA MONTE DEI PASCHI DI SIENA S.p.A

	31/12/12	30/06/13
RWA for credit risk	72.546	69.178
RWA Securitisation and re-securitisations	1.285	1.273
RWA Other credit risk	71.261	67.904
RWA for market risk	6.048	5.365
RWA for operational risk	8.347	9.790
RWA Transitional floors	5.887	3.148
RWA Other	0	0
Total RWA <sup>(1)</sup>	92.828	87.481