<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Banca Monte dei Paschi di Siena S.p.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEI Code</td>
<td>J4CP7MHCXR8DAQMKL78</td>
</tr>
<tr>
<td>Country Code</td>
<td>IT</td>
</tr>
</tbody>
</table>
## 2020 EU-wide Transparency Exercise

### Key Metrics

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

### Available capital (amounts)

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (CET1) capital - transitional period</td>
<td>8,049</td>
<td>7,724</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>7,014</td>
<td>6,594</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Tier 1 capital - transitional period</td>
<td>8,049</td>
<td>7,724</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition</td>
<td>7,014</td>
<td>6,594</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Total capital - transitional period</td>
<td>8,640</td>
<td>8,200</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>6,014</td>
<td>5,639</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 50 of CRR</td>
</tr>
</tbody>
</table>

### Risk-weighted assets (amounts)

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total risk-weighted assets</td>
<td>58,258</td>
<td>57,080</td>
<td>C 02.00 (r010,c010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>58,147</td>
<td>57,040</td>
<td>C 02.00 (r010,c010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
</tbody>
</table>

### Capital ratios

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>13.58%</td>
<td>13.36%</td>
<td>C 01.00 (r015,c010)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Common Equity Tier 1 (as a percentage of risk exposure amount) - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>11.86%</td>
<td>11.38%</td>
<td>C 01.00 (r015,c010)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>13.58%</td>
<td>13.36%</td>
<td>C 01.00 (r015,c010)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>11.86%</td>
<td>11.38%</td>
<td>C 01.00 (r015,c010)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) - transitional definition</td>
<td>16.27%</td>
<td>16.04%</td>
<td>C 01.00 (r010,c010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>14.49%</td>
<td>14.04%</td>
<td>C 01.00 (r010,c010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
</tbody>
</table>

### Leverage ratio

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital</td>
<td>148.96%</td>
<td>156.37%</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td>Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>5.40%</td>
<td>4.94%</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td>Section</td>
<td>Description</td>
<td>As of 31/03/2020</td>
<td>As of 30/06/2020</td>
<td>COREP CODE</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
<td>------------------</td>
<td>------------------</td>
<td>------------</td>
</tr>
<tr>
<td>A.1</td>
<td>Tier 1 capital - transitional definition</td>
<td>8,049</td>
<td>7,724</td>
<td>C 47.00 (r320,c010)</td>
</tr>
<tr>
<td>A.2</td>
<td>Tier 1 capital - fully phased-in definition</td>
<td>7,012</td>
<td>6,586</td>
<td>C 47.00 (r310,c010)</td>
</tr>
<tr>
<td>B.1</td>
<td>Total leverage ratio exposures - using a transitional definition of Tier 1 capital</td>
<td>148,954</td>
<td>156,279</td>
<td>C 47.00 (r300,c010)</td>
</tr>
<tr>
<td>B.2</td>
<td>Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital</td>
<td>148,756</td>
<td>156,274</td>
<td>C 47.00 (r290,c010)</td>
</tr>
<tr>
<td>C.1</td>
<td>Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>5.4%</td>
<td>4.9%</td>
<td>C 47.00 (r340,c010)</td>
</tr>
<tr>
<td>C.2</td>
<td>Leverage ratio - using a fully phased-in definition of Tier 1 capital</td>
<td>4.7%</td>
<td>4.2%</td>
<td>C 47.00 (r330,c010)</td>
</tr>
</tbody>
</table>
### 2020 EU-wide Transparency Exercise

#### Capital

**Banca Monte de Piaci di Siena S.p.A.**

<table>
<thead>
<tr>
<th>OWN FUNDS</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A.1</strong></td>
<td>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)</td>
<td>9,269</td>
<td>9,269</td>
<td>A.1.3</td>
</tr>
<tr>
<td><strong>A.1.1</strong></td>
<td>Capital instruments eligible as CET1 capital (including share premium and own capital)</td>
<td>8,105</td>
<td>8,105</td>
<td>A.1.1.1</td>
</tr>
<tr>
<td><strong>A.1.2</strong></td>
<td>Retained earnings</td>
<td>-1,264</td>
<td>-1,264</td>
<td>A.1.2.1</td>
</tr>
<tr>
<td><strong>A.1.3</strong></td>
<td>Accumulated other comprehensive income</td>
<td>17</td>
<td>17</td>
<td>A.1.2.2</td>
</tr>
<tr>
<td><strong>A.1.4</strong></td>
<td>Other reserves</td>
<td>0</td>
<td>0</td>
<td>A.1.2.3</td>
</tr>
<tr>
<td><strong>A.1.5</strong></td>
<td>Funds for general banking risk</td>
<td>0</td>
<td>0</td>
<td>A.1.2.4</td>
</tr>
<tr>
<td><strong>A.1.6</strong></td>
<td>Minority interest from associates in CET1 capital</td>
<td>0</td>
<td>0</td>
<td>A.1.2.5</td>
</tr>
<tr>
<td><strong>A.1.7</strong></td>
<td>Adjustments to CET1 due to potential losses</td>
<td>-127</td>
<td>-127</td>
<td>A.1.2.6</td>
</tr>
<tr>
<td><strong>A.1.8</strong></td>
<td>Intangible assets (including goodwill)</td>
<td>0</td>
<td>0</td>
<td>A.1.2.7</td>
</tr>
<tr>
<td><strong>A.1.9</strong></td>
<td>CET1 that are at fullymarginability and do not arise from temporary differences net of</td>
<td>0</td>
<td>0</td>
<td>A.1.2.8</td>
</tr>
<tr>
<td><strong>A.1.10</strong></td>
<td>BIA overall of credit risk adjustments to expected losses</td>
<td>0</td>
<td>0</td>
<td>A.1.2.9</td>
</tr>
<tr>
<td><strong>A.1.11</strong></td>
<td>Defined benefit pension fund assets</td>
<td>0</td>
<td>0</td>
<td>A.1.2.10</td>
</tr>
<tr>
<td><strong>A.1.12</strong></td>
<td>Impairment reserve holdings in CET1 Capital</td>
<td>0</td>
<td>0</td>
<td>A.1.2.11</td>
</tr>
<tr>
<td><strong>A.1.13</strong></td>
<td>Gross deduction from CET1 items over CET1 capital</td>
<td>0</td>
<td>0</td>
<td>A.1.2.12</td>
</tr>
<tr>
<td><strong>A.1.14</strong></td>
<td>(i) Deductions related to assets which can alternatively be subject to a 1.250% risk weight</td>
<td>0</td>
<td>0</td>
<td>A.1.2.13</td>
</tr>
<tr>
<td><strong>A.1.15</strong></td>
<td>(ii) Deductions from associates positions (c)</td>
<td>0</td>
<td>0</td>
<td>A.1.2.14</td>
</tr>
<tr>
<td><strong>A.1.16</strong></td>
<td>Tiering of CET1 capital instruments of financial sector entities where the institution does not have a significant investment in the</td>
<td>0</td>
<td>0</td>
<td>A.1.2.15</td>
</tr>
<tr>
<td><strong>A.1.17</strong></td>
<td>(ii) Deductions from associates positions (d)</td>
<td>0</td>
<td>0</td>
<td>A.1.2.16</td>
</tr>
<tr>
<td><strong>A.1.18</strong></td>
<td>Additional deduction of CET1 capital due to Article 1 CRR</td>
<td>0</td>
<td>0</td>
<td>A.1.2.17</td>
</tr>
<tr>
<td><strong>A.1.19</strong></td>
<td>CET1 capital elements or deductions - other</td>
<td>0</td>
<td>0</td>
<td>A.1.2.18</td>
</tr>
<tr>
<td><strong>A.1.20</strong></td>
<td>Transitional adjustments</td>
<td>1,250</td>
<td>1,280</td>
<td>A.1.2.19</td>
</tr>
<tr>
<td><strong>A.1.21</strong></td>
<td>Transitional adjustments due to grandfathered CET1 capital instruments (+/-)</td>
<td>0</td>
<td>0</td>
<td>A.1.2.20</td>
</tr>
<tr>
<td><strong>A.1.22</strong></td>
<td>Transitional adjustments due to additional minority interests (+/-)</td>
<td>0</td>
<td>0</td>
<td>A.1.2.21</td>
</tr>
<tr>
<td><strong>A.1.23</strong></td>
<td>Other transitional adjustments to CET1 capital (+/-)</td>
<td>1,250</td>
<td>1,280</td>
<td>A.1.2.22</td>
</tr>
<tr>
<td><strong>A.2</strong></td>
<td>ADDITIONAL TIER 1 CAPITAL (net of deductions and other transitional adjustments)</td>
<td>8,049</td>
<td>8,049</td>
<td>A.1.2.23</td>
</tr>
<tr>
<td><strong>A.2.3</strong></td>
<td>Additional Tier 1 Capital instruments</td>
<td>1,129</td>
<td>1,129</td>
<td>A.1.2.24</td>
</tr>
<tr>
<td><strong>A.2.4</strong></td>
<td>Gross deduction from Tier items over Tier capital</td>
<td>0</td>
<td>0</td>
<td>A.1.2.25</td>
</tr>
<tr>
<td><strong>A.2.5</strong></td>
<td>Other Additional Tier 1 Capital components and deductions</td>
<td>0</td>
<td>0</td>
<td>A.1.2.26</td>
</tr>
<tr>
<td><strong>A.2.6</strong></td>
<td>Additional Tier 1 transitional adjustments</td>
<td>0</td>
<td>0</td>
<td>A.1.2.27</td>
</tr>
<tr>
<td><strong>A.3</strong></td>
<td>TIER 1 CAPITAL (net of deductions and other transitional adjustments)</td>
<td>8,689</td>
<td>8,689</td>
<td>A.1.2.28</td>
</tr>
<tr>
<td><strong>A.4</strong></td>
<td>TIER 2 CAPITAL (net of deductions and other transitional adjustments)</td>
<td>1,037</td>
<td>1,037</td>
<td>A.1.2.29</td>
</tr>
<tr>
<td><strong>A.4.1</strong></td>
<td>Tier 2 capital instruments</td>
<td>1,037</td>
<td>1,037</td>
<td>A.1.2.30</td>
</tr>
<tr>
<td><strong>A.4.2</strong></td>
<td>Other Tier 2 capital components and deductions</td>
<td>0</td>
<td>0</td>
<td>A.1.2.31</td>
</tr>
<tr>
<td><strong>A.4.3</strong></td>
<td>Tier 2 transitional adjustments</td>
<td>0</td>
<td>0</td>
<td>A.1.2.32</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OWN FUNDS Requirements</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>B</strong></td>
<td>TOTAL RISK EXPOSURE AMOUNT</td>
</tr>
<tr>
<td><strong>B.1</strong></td>
<td>Source of risk, adjusted to capital ratios</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CAPITAL RATIOS (%)</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A.5</strong></td>
<td>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</td>
<td>13.04%</td>
<td>13.04%</td>
<td>A.5.3</td>
</tr>
<tr>
<td><strong>A.6</strong></td>
<td>TIER 1 CAPITAL RATIO (transitional period)</td>
<td>13.04%</td>
<td>13.04%</td>
<td>A.6.3</td>
</tr>
<tr>
<td><strong>A.7</strong></td>
<td>TOTAL CAPITAL RATIO (transitional period)</td>
<td>20.24%</td>
<td>20.24%</td>
<td>A.7.3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CET1 Capital Fully loaded</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>D</strong></td>
<td>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CET1 BARELY</th>
<th>Fully loaded</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>H</strong></td>
<td>COMMON EQUITY TIER 1 CAPITAL (barely loaded)</td>
</tr>
</tbody>
</table>

---

**Notes:**

- **OSA:** Own System Assessment (the bank's own assessment of its level of compliance with the requirements).
- **COREP:** Committee of European Banking Supervisors (the European banking regulator).
- **CRR:** Capital Requirements Regulation (EU) No. 575/2013.
- **TBD:** To Be Determined (the amount will be determined in the future).
- **N/A:** Not Applicable (the requirement is not applicable to this institution).

(1) The figures are determined based on the institution's own assessment of its level of compliance with the requirements. The figures may deviate from the figures reported by the institutions to the supervisory authorities due to differences in methodologies and reporting requirements.
# 2020 EU-wide Transparency Exercise

## Overview of Risk exposure amounts

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

### RWAs (mln EUR, %)

<table>
<thead>
<tr>
<th>COREP CODE</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit risk (excluding CCR and Securitisations)</td>
<td>44,059</td>
<td>42,085</td>
</tr>
<tr>
<td></td>
<td>Of which the standardised approach</td>
<td>15,774</td>
</tr>
<tr>
<td></td>
<td>Of which the foundation IRB (FIRB) approach</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Of which the advanced IRB (AIRB) approach</td>
<td>28,285</td>
</tr>
<tr>
<td></td>
<td>Of which equity IRB</td>
<td>0</td>
</tr>
<tr>
<td>Counterparty credit risk (CCR, excluding CVA)</td>
<td>1,434</td>
<td>1,402</td>
</tr>
<tr>
<td>Credit valuation adjustment - CVA</td>
<td>384</td>
<td>431</td>
</tr>
<tr>
<td>Settlement risk</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Securitisation exposures in the banking book (after the cap)</td>
<td>207</td>
<td>173</td>
</tr>
<tr>
<td>Position, foreign exchange and commodities risks (Market risk)</td>
<td>2,795</td>
<td>2,659</td>
</tr>
<tr>
<td></td>
<td>Of which the standardised approach</td>
<td>2,795</td>
</tr>
<tr>
<td></td>
<td>Of which IMA</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Of which securitisations and resecuritisations in the trading book</td>
<td>372</td>
</tr>
<tr>
<td>Large exposures in the trading book</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Operational risk</td>
<td>10,379</td>
<td>11,050</td>
</tr>
<tr>
<td></td>
<td>Of which basic indicator approach</td>
<td>97</td>
</tr>
<tr>
<td></td>
<td>Of which standardised approach</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Of which advanced measurement approach</td>
<td>10,282</td>
</tr>
<tr>
<td>Other risk exposure amounts</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>59,258</td>
<td>57,800</td>
</tr>
</tbody>
</table>

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.
## 2020 EU-wide Transparency Exercise

**P&L**

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

<table>
<thead>
<tr>
<th></th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>489</td>
<td>965</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>70</td>
<td>131</td>
</tr>
<tr>
<td><strong>Interest expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which deposits expenses</td>
<td>164</td>
<td>321</td>
</tr>
<tr>
<td>Of which debt securities issued expenses</td>
<td>59</td>
<td>117</td>
</tr>
<tr>
<td>Expenses on share capital repayable on demand</td>
<td>84</td>
<td>170</td>
</tr>
<tr>
<td><strong>Dividend income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Net Fee and commission income</strong></td>
<td>370</td>
<td>670</td>
</tr>
<tr>
<td><strong>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</strong></td>
<td>56</td>
<td>80</td>
</tr>
<tr>
<td><strong>Gains or (-) losses on financial assets and liabilities held for trading, net</strong></td>
<td>-27</td>
<td>11</td>
</tr>
<tr>
<td><strong>Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net</strong></td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td><strong>Gains or (-) losses from hedge accounting, net</strong></td>
<td>-3</td>
<td>1</td>
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<tr>
<td>Exchange differences (gain or (-) loss), net</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td><strong>Net other operating income (expenses)</strong></td>
<td>61</td>
<td>111</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING INCOME, NET</strong></td>
<td>790</td>
<td>1,536</td>
</tr>
<tr>
<td><strong>Administrative expenses</strong></td>
<td>630</td>
<td>1,142</td>
</tr>
<tr>
<td><strong>Cash contributions to resolution funds and deposit guarantee schemes</strong></td>
<td></td>
<td>77</td>
</tr>
<tr>
<td><strong>Depreciation</strong></td>
<td>58</td>
<td>117</td>
</tr>
<tr>
<td><strong>Provisions or (-) reversal of provisions</strong></td>
<td>-1</td>
<td>-3</td>
</tr>
<tr>
<td><strong>Payment commitments to resolution funds and deposit guarantee schemes</strong></td>
<td>37</td>
<td>351</td>
</tr>
<tr>
<td><strong>Commitments and guarantees given</strong></td>
<td>-4</td>
<td>0</td>
</tr>
<tr>
<td><strong>(Other provisions)</strong></td>
<td>-40</td>
<td>357</td>
</tr>
<tr>
<td>Of which pending legal issues and tax litigation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which restructuring²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increases or (-) decreases of the fund for general banking risks, net</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</td>
<td>321</td>
<td>535</td>
</tr>
<tr>
<td>Financial assets at fair value through other comprehensive income</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td>320</td>
<td>532</td>
</tr>
<tr>
<td>Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>(of which Goodwill)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Negative goodwill recognised in profit or loss</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates</td>
<td>12</td>
<td>38</td>
</tr>
<tr>
<td>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</strong></td>
<td>-248</td>
<td>-656</td>
</tr>
<tr>
<td><strong>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</strong></td>
<td>-243</td>
<td>-1,089</td>
</tr>
<tr>
<td>Profit or (-) loss after tax from discontinued operations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>PROFIT OR (-) LOSS FOR THE YEAR</strong></td>
<td>-243</td>
<td>-1,089</td>
</tr>
<tr>
<td>Of which attributable to owners of the parent</td>
<td>-243</td>
<td>-1,089</td>
</tr>
</tbody>
</table>

¹ For IFRS compliance banks “zero” in cell “Increases or (-) decreases of the fund for general banking risks, net” must be read as “n.a.”
## 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

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

### ASSETS:

<table>
<thead>
<tr>
<th>Carrying amount</th>
<th>Fair value hierarchy</th>
<th>Carrying amount</th>
<th>Fair value hierarchy</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Level 1</td>
<td>Level 2</td>
<td>Level 3</td>
<td>Level 1</td>
</tr>
<tr>
<td>Cash, cash balances at central banks and other demand deposits</td>
<td>9,965</td>
<td></td>
<td></td>
<td>17,026</td>
</tr>
<tr>
<td>Financial assets held for trading</td>
<td>12,545</td>
<td>8,521</td>
<td>4,024</td>
<td>0</td>
</tr>
<tr>
<td>Non-trading financial assets mandatorily at fair value through profit or loss</td>
<td>756</td>
<td>0</td>
<td>210</td>
<td>546</td>
</tr>
<tr>
<td>Financial assets at fair value through other comprehensive income</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td>6,094</td>
<td>5,304</td>
<td>559</td>
<td>231</td>
</tr>
<tr>
<td>Derivatives - Hedge accounting</td>
<td>95,602</td>
<td></td>
<td></td>
<td>97,099</td>
</tr>
<tr>
<td>Fair value changes of the hedged items in portfolio hedge of interest rate risk</td>
<td>72</td>
<td>0</td>
<td>72</td>
<td>0</td>
</tr>
<tr>
<td>Other assets</td>
<td>8,362</td>
<td></td>
<td></td>
<td>7,993</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>134,299</td>
<td></td>
<td></td>
<td>141,679</td>
</tr>
</tbody>
</table>

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

### Breakdown of financial assets by instrument and by counterparty sector

<table>
<thead>
<tr>
<th>Gross carrying amount</th>
<th>Accumulated impairment</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stage 1</td>
<td>Stage 2</td>
<td>Stage 3</td>
<td>Stage 1</td>
<td>Stage 2</td>
</tr>
<tr>
<td>Assets without significant increase in credit risk since initial recognition</td>
<td>Assets with significant increase in credit risk since initial recognition but not credit-impaired</td>
<td>Credit-impaired assets</td>
<td>Assets with significant increase in credit risk since initial recognition but not credit-impaired</td>
<td>Credit-impaired assets</td>
</tr>
<tr>
<td>Financial assets at fair value through other comprehensive income</td>
<td>Debt securities</td>
<td>5,839</td>
<td>18</td>
<td>13</td>
</tr>
<tr>
<td>Loans and advances</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td>Debt securities</td>
<td>9,998</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.
## 2020 EU-wide Transparency Exercise
### Breakdown of liabilities
Banca Monte dei Paschi di Siena S.p.A.

<table>
<thead>
<tr>
<th>LIABILITIES:</th>
<th>Carrying amount</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>As of 31/03/2020</td>
<td>As of 30/06/2020</td>
</tr>
<tr>
<td>Financial liabilities held for trading</td>
<td>4,076</td>
<td>3,836</td>
</tr>
<tr>
<td>Trading financial liabilities¹</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>241</td>
<td>241</td>
</tr>
<tr>
<td>Financial liabilities measured at amortised cost</td>
<td>115,906</td>
<td>123,553</td>
</tr>
<tr>
<td>Non-trading non-derivative financial liabilities measured at a cost-based method²</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Derivatives – Hedge accounting</td>
<td>1,555</td>
<td>1,775</td>
</tr>
<tr>
<td>Fair value changes of the hedged items in portfolio hedge of interest rate risk</td>
<td>42</td>
<td>50</td>
</tr>
<tr>
<td>Provisions</td>
<td>1,144</td>
<td>1,391</td>
</tr>
<tr>
<td>Tax liabilities</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Share capital repayable on demand</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>3,454</td>
<td>3,671</td>
</tr>
<tr>
<td>Liabilities included in disposal groups classified as held for sale</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Haircuts for trading liabilities at fair value³</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL LIABILITIES</td>
<td>126,370</td>
<td>134,519</td>
</tr>
<tr>
<td>TOTAL EQUITY</td>
<td>7,929</td>
<td>7,160</td>
</tr>
<tr>
<td>TOTAL EQUITY AND TOTAL LIABILITIES</td>
<td>134,299</td>
<td>141,679</td>
</tr>
</tbody>
</table>

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks
### Breakdown of financial liabilities by instrument and by counterparty sector

**2020 EU-wide Transparency Exercise**

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

<table>
<thead>
<tr>
<th>Breakdown of financial liabilities</th>
<th>As of 31/03/2020</th>
<th>As of 30/06/2020</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Derivatives</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity instruments</td>
<td>3,174</td>
<td>3,149</td>
<td>IFRS 9.BA.7(a); CRD Annex II</td>
</tr>
<tr>
<td>Debt securities</td>
<td>2,404</td>
<td>2,188</td>
<td>Annex V.Part 1.31</td>
</tr>
<tr>
<td><strong>Short positions</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity instruments</td>
<td>3</td>
<td>4</td>
<td>IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5</td>
</tr>
<tr>
<td>Debt securities</td>
<td>2,404</td>
<td>2,188</td>
<td>Annex V.Part 1.31</td>
</tr>
<tr>
<td><strong>Deposits</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central banks</td>
<td>15,998</td>
<td>21,331</td>
<td>Annex V.Part 1.42(a), 44(c)</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>1</td>
<td>1</td>
<td>ECB/2013/33 Annex 2.Part 2.9.1</td>
</tr>
<tr>
<td>General governments</td>
<td>7,176</td>
<td>5,333</td>
<td>Annex V.Part 1.42(b), 44(c)</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>6,203</td>
<td>5,351</td>
<td>ECB/2013/33 Annex 2.Part 2.9.1</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>4,752</td>
<td>4,839</td>
<td>Annex V.Part 1.42(c), 44(c)</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>1,126</td>
<td>1,279</td>
<td>ECB/2013/33 Annex 2.Part 2.9.1</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>14,560</td>
<td>15,058</td>
<td>Annex V.Part 1.42(d), 44(c)</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>2,492</td>
<td>1,384</td>
<td>ECB/2013/33 Annex 2.Part 2.9.1</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>15,885</td>
<td>21,744</td>
<td>Annex V.Part 1.42(e), 44(c)</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>14,738</td>
<td>16,530</td>
<td>ECB/2013/33 Annex 2.Part 2.9.1</td>
</tr>
<tr>
<td>Households</td>
<td>45,011</td>
<td>45,947</td>
<td>Annex V.Part 1.42(f), 44(c)</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>35,656</td>
<td>36,586</td>
<td>Annex V.Part 1.42(f), 44(c)</td>
</tr>
<tr>
<td><strong>Debt securities issued</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which: Subordinated Debt securities issued</td>
<td>1,480</td>
<td>1,507</td>
<td>Annex V.Part 1.37, Part 2.98</td>
</tr>
<tr>
<td>Other financial liabilities</td>
<td>284</td>
<td>292</td>
<td>Annex V.Part 1.38-41</td>
</tr>
</tbody>
</table>

**TOTAL FINANCIAL LIABILITIES**

|                | 121,708           | 120,495          |            |
### Market Risk

#### Total Risk Exposure Amount

<table>
<thead>
<tr>
<th>Date</th>
<th>Total Risk Exposure Amount</th>
<th>VaR (Memorandum Item)</th>
<th>STRESSED VaR (Memorandum Item)</th>
<th>INCREMENTAL IMPACT AND MIGRATION RISK CAPITAL CHARGE</th>
<th>AND ALL PRICE RISKS CAPITAL CHARGE</th>
<th>TOTAL RISK EXPOSURE AMOUNT</th>
<th>VaR (Memorandum Item)</th>
<th>STRESSED VaR (Memorandum Item)</th>
<th>INCREMENTAL IMPACT AND MIGRATION RISK CAPITAL CHARGE</th>
<th>ALL PRICE RISKS CAPITAL CHARGE</th>
<th>TOTAL RISK EXPOSURE AMOUNT</th>
<th>VaR (Memorandum Item)</th>
<th>STRESSED VaR (Memorandum Item)</th>
<th>INCREMENTAL IMPACT AND MIGRATION RISK CAPITAL CHARGE</th>
<th>ALL PRICE RISKS CAPITAL CHARGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>As of 31/03/2020</td>
<td>2,724</td>
<td>1,993</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>Total</td>
<td>2,724</td>
<td>1,993</td>
<td>0</td>
<td>0</td>
<td>Total</td>
<td>2,724</td>
<td>1,993</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>As of 30/06/2020</td>
<td>2,570</td>
<td>1,916</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>Total</td>
<td>2,570</td>
<td>1,916</td>
<td>0</td>
<td>0</td>
<td>Total</td>
<td>2,570</td>
<td>1,916</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>As of 31/03/2020</td>
<td>2,724</td>
<td>1,993</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>Total</td>
<td>2,724</td>
<td>1,993</td>
<td>0</td>
<td>0</td>
<td>Total</td>
<td>2,724</td>
<td>1,993</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>As of 30/06/2020</td>
<td>2,570</td>
<td>1,916</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>Total</td>
<td>2,570</td>
<td>1,916</td>
<td>0</td>
<td>0</td>
<td>Total</td>
<td>2,570</td>
<td>1,916</td>
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<tr>
<td>Total</td>
<td>5,494</td>
<td>3,909</td>
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<td>0</td>
<td>0</td>
<td>Total</td>
<td>5,494</td>
<td>3,909</td>
<td>0</td>
<td>0</td>
<td>Total</td>
<td>5,494</td>
<td>3,909</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Notes:**
- The risk template does not include CRIU positions under the particular approach for provision risk in CIUs (Articles 348(1), 350(3) c) and 364(2) a) CRR), which instead are included in the RWA OV1 template.
<table>
<thead>
<tr>
<th>Country</th>
<th>31/03/2020</th>
<th>30/06/2020</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Consolidated</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>202,800</td>
<td>230,120</td>
<td>24,300</td>
<td>0</td>
</tr>
<tr>
<td><strong>As of 30/06/2020</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Original Exposure</strong></td>
<td>Original Exposure</td>
<td>Exposure total</td>
<td>Risk exposure amount</td>
<td>Value adjustments and provisions</td>
</tr>
<tr>
<td><strong>Regional governments in local authorities</strong></td>
<td>40,271</td>
<td>40,271</td>
<td>40,271</td>
<td>40,271</td>
</tr>
<tr>
<td><strong>Regional governments in the EU</strong></td>
<td>4,916</td>
<td>4,916</td>
<td>4,916</td>
<td>4,916</td>
</tr>
<tr>
<td><strong>National and local authorities in the EU</strong></td>
<td>1,396</td>
<td>1,396</td>
<td>1,396</td>
<td>1,396</td>
</tr>
<tr>
<td><strong>International organisations</strong></td>
<td>1,374</td>
<td>1,374</td>
<td>1,374</td>
<td>1,374</td>
</tr>
<tr>
<td><strong>Central governments or central banks</strong></td>
<td>56,324</td>
<td>56,324</td>
<td>56,324</td>
<td>56,324</td>
</tr>
<tr>
<td><strong>Retail</strong></td>
<td>9,716</td>
<td>9,716</td>
<td>9,716</td>
<td>9,716</td>
</tr>
<tr>
<td><strong>Corporates</strong></td>
<td>111,783</td>
<td>111,783</td>
<td>111,783</td>
<td>111,783</td>
</tr>
<tr>
<td><strong>Institutions</strong></td>
<td>1,079</td>
<td>1,079</td>
<td>1,079</td>
<td>1,079</td>
</tr>
<tr>
<td><strong>Public sector entities</strong></td>
<td>3,512</td>
<td>3,512</td>
<td>3,512</td>
<td>3,512</td>
</tr>
<tr>
<td><strong>Multilateral Development Banks</strong></td>
<td>57,840</td>
<td>57,840</td>
<td>57,840</td>
<td>57,840</td>
</tr>
<tr>
<td><strong>Multilateral Financial Institutions</strong></td>
<td>6,201</td>
<td>6,201</td>
<td>6,201</td>
<td>6,201</td>
</tr>
<tr>
<td><strong>Collective investments undertakings (CIU)</strong></td>
<td>4,635</td>
<td>4,635</td>
<td>4,635</td>
<td>4,635</td>
</tr>
<tr>
<td><strong>Secured by mortgages on immovable property</strong></td>
<td>103,990</td>
<td>103,990</td>
<td>103,990</td>
<td>103,990</td>
</tr>
<tr>
<td><strong>Covered bonds</strong></td>
<td>4,092</td>
<td>4,092</td>
<td>4,092</td>
<td>4,092</td>
</tr>
<tr>
<td><strong>Claims on institutions and corporates with a ST credit assessment</strong></td>
<td>29,921</td>
<td>29,921</td>
<td>29,921</td>
<td>29,921</td>
</tr>
<tr>
<td><strong>Exposures in default</strong></td>
<td>59,112</td>
<td>59,112</td>
<td>59,112</td>
<td>59,112</td>
</tr>
</tbody>
</table>

**Notes:**
- 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).
- Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes provisions.

**Consolidated data**

**ITALY**

**UNITED KINGDOM**

**SPAIN**
### Credit Risk - Standardised Approach

#### Basilea Principles of Financial Reporting

**As of 31/03/2020**

<table>
<thead>
<tr>
<th>Country of Counterpart</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Value adjustments and provisions</th>
<th>Risk exposure amount</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Value adjustments and provisions</th>
<th>Risk exposure amount</th>
</tr>
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<tbody>
<tr>
<td>Counterpart 1</td>
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</tr>
</tbody>
</table>

*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).*
### Credit Risk - Standardised Approach

#### Country of Counterpart 1

<table>
<thead>
<tr>
<th>Description</th>
<th>As of 30/06/2020</th>
<th>As of 31/03/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total value adjustments and provisions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Risk exposure amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exposure value</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total risk exposure</td>
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</table>

#### Country of Counterpart 2

<table>
<thead>
<tr>
<th>Description</th>
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<th>As of 31/03/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total value adjustments and provisions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Risk exposure amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exposure value</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total risk exposure</td>
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</table>

#### Country of Counterpart 3

<table>
<thead>
<tr>
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<th>As of 31/03/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total value adjustments and provisions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Risk exposure amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exposure value</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total risk exposure</td>
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#### Country of Counterpart 4

<table>
<thead>
<tr>
<th>Description</th>
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<th>As of 31/03/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total value adjustments and provisions</td>
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<tr>
<td>Risk exposure amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exposure value</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total risk exposure</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

**Notes:**

1. Exposures, but includes general credit risk adjustments.
2. Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, as defined pursuant to the Approach.
3. As of 30/06/2020 and 31/03/2020, the table presents the standardised total exposures, total value adjustments and provisions and total risk exposure amount for each country of counterparty, excluding securitisation exposures, AVAs and other own funds reductions related to the exposures.
4. 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).
## 2020 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

<table>
<thead>
<tr>
<th>Country</th>
<th>Exposure</th>
<th>Risk Exposure Amount</th>
<th>IRB Total</th>
<th>Other Non Credit- Obligation Assets</th>
<th>Equity</th>
<th>Retail - Qualifying Revolving</th>
<th>Corporates - Of Which: SME</th>
<th>Corporates - Of Which: Specialised Lending</th>
<th>Retail - Secured on real estate property - Of Which: SME</th>
<th>Retail - Secured on real estate property - Of Which: non-SME</th>
<th>Retail - Other Retail - Of Which: SME</th>
<th>Retail - Other Retail - Of Which: non-SME</th>
<th>Other Non Credit- Obligation Assets</th>
<th>Equity</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Italy</strong></td>
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<tr>
<td><strong>United Kingdom</strong></td>
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<tr>
<td><strong>Spain</strong></td>
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</tr>
</tbody>
</table>

**Note:**
- 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).
- "Defaulted" refers to exposures that have defaulted.
- "Provisions" and "Adjustments" are reported in the "Risk Exposure Amount" column.

---

**Risk Exposure Amount**

- **Exposure**: Total amount of risk exposure.
- **IRB Total**: Risk exposure calculated using the Internal Ratings-Based (IRB) approach.
- **Other Non Credit-Obligation Assets**: Risk exposure from other non-credit obligation assets.
- **Equity**: Risk exposure from equity.
- **Retail - Qualifying Revolving**: Risk exposure from retail qualifying revolving.
- **Corporates - Of Which: SME** and **Specialised Lending**: Risk exposure from corporate entities, distinguished by SME and Specialised Lending classifications.
- **Retail - Secured on real estate property**: Risk exposure from retail secured on real estate property.
- **Retail - Other Retail**: Risk exposure from other retail.
- **Other Non Credit-Obligation Assets**: Risk exposure from other non-credit obligation assets.
- **Equity**: Risk exposure from equity.

---

**Adjustments and Provisions**

- The "Adjustments" and "Provisions" columns reflect the adjustments made to the original exposure to account for credit risk mitigation techniques such as substitution effects.
<table>
<thead>
<tr>
<th>Country of Counterparty</th>
<th>202003</th>
<th>202006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
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<td>1</td>
</tr>
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</table>

As of 30/06/2020

<table>
<thead>
<tr>
<th>Country of Counterparty</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
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</tr>
</tbody>
</table>

As of 31/03/2020

<table>
<thead>
<tr>
<th>Country of Counterparty</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>1</td>
</tr>
</tbody>
</table>
## 2020 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

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

**As of 30/06/2020**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On balance sheet</td>
<td>Derivatives</td>
<td>Off-balance sheet exposure</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of derivatives (net of short positions)</td>
<td>Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: financial assets for trading</td>
<td>of which: financial assets available for central bank repos</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: financial assets available for central bank repos</td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Nominal</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Risk weighted exposure amount</td>
</tr>
</tbody>
</table>

### Residual Maturity
- [0 - 3M]
- [3M - 1Y]
- [1Y - 2Y]
- [2Y - 3Y]
- [3Y - 5Y]
- [5Y - 10Y]
- [10Y - more]

### Country / Region
- Austria
- Belgium
- Bulgaria
- Cyprus
- Czech Republic
- Denmark
- Estonia
- France
- Germany
- Greece
- Hungary
- Ireland
- Italy
- Lithuania
- Luxembourg
- Malta
- Netherlands
- Poland
- Portugal
- Romania
- Slovakia
- Spain
- Sweden
- Switzerland
- United Kingdom

### Direct exposures
- Total gross carrying amount of non-derivative financial assets
- Total carrying amount of derivatives (net of short positions)
- Derivatives with positive fair value
- Derivatives with negative fair value
- Off-balance sheet exposures

### Derivatives
- Nominal
- Provisions
- Risk weighted exposure amount
<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On balance sheet</td>
<td>Derivatives</td>
<td>Off-balance sheet</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of ex-</td>
<td>Total carrying amount of</td>
<td>Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>non-derivative financial assets</td>
<td>non-derivative financial assets</td>
<td>Carrying amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(of which financial assets held for trading)</td>
<td>(of which financial assets held for trading)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which financial assets held for trading</td>
<td>of which financial assets held for trading</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>of which financial assets at fair value through profit or loss</td>
<td>of which financial assets at fair value through profit or loss</td>
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<tr>
<td></td>
<td></td>
<td>Total</td>
<td>Total</td>
<td>Carryin</td>
</tr>
<tr>
<td>1Y - 2Y</td>
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<td>1,156</td>
<td>97</td>
</tr>
<tr>
<td>2Y - 3Y</td>
<td>France</td>
<td>462</td>
<td>462</td>
<td>24</td>
</tr>
<tr>
<td>3Y - 5Y</td>
<td>Germany</td>
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<td>1,422</td>
<td>111</td>
</tr>
<tr>
<td>0 - 3M</td>
<td>Austria</td>
<td>729</td>
<td>729</td>
<td>61</td>
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<tr>
<td>1Y - 2Y</td>
<td>Hungary</td>
<td>613</td>
<td>613</td>
<td>50</td>
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<tr>
<td>2Y - 3Y</td>
<td>Greece</td>
<td>3,579</td>
<td>3,579</td>
<td>295</td>
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<tr>
<td>3Y - 5Y</td>
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<td>4,162</td>
<td>324</td>
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<tr>
<td>0 - 3M</td>
<td>Baltic States</td>
<td>7,912</td>
<td>7,912</td>
<td>647</td>
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<tr>
<td>1Y - 2Y</td>
<td>Finland</td>
<td>254</td>
<td>254</td>
<td>21</td>
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<tr>
<td>2Y - 3Y</td>
<td>Germany</td>
<td>1,243</td>
<td>1,243</td>
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<tr>
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<td>871</td>
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<tr>
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<td>Hungary</td>
<td>295</td>
<td>295</td>
<td>24</td>
</tr>
<tr>
<td>1Y - 2Y</td>
<td>Greece</td>
<td>1,422</td>
<td>1,422</td>
<td>111</td>
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<tr>
<td>2Y - 3Y</td>
<td>Ireland</td>
<td>3,579</td>
<td>3,579</td>
<td>295</td>
</tr>
<tr>
<td>3Y - 5Y</td>
<td>Baltic States</td>
<td>4,162</td>
<td>4,162</td>
<td>324</td>
</tr>
<tr>
<td>0 - 3M</td>
<td>Finland</td>
<td>7,912</td>
<td>7,912</td>
<td>647</td>
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</table>
## 2020 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

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

As of 30/06/2020

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On balance sheet</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Off-balance sheet exposures</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: financial assets held for trading</td>
<td>of which: financial assets held for trading</td>
<td>Nominal</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: financial assets at amortised cost</td>
<td>of which: financial assets at amortised cost</td>
<td>Provisions</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: financial assets at fair value through profit or loss</td>
<td>of which: financial assets at fair value through profit or loss</td>
<td>Risk weighted exposure amount</td>
</tr>
<tr>
<td>1Y - 2Y</td>
<td>Lithuania</td>
<td>$X$ mln EUR</td>
<td>$Y$ mln EUR</td>
<td>$Z$ mln EUR</td>
</tr>
<tr>
<td>2Y - 3Y</td>
<td>Luxembourg</td>
<td>$A$ mln EUR</td>
<td>$B$ mln EUR</td>
<td>$C$ mln EUR</td>
</tr>
<tr>
<td>3M - 1Y</td>
<td>Malta</td>
<td>$D$ mln EUR</td>
<td>$E$ mln EUR</td>
<td>$F$ mln EUR</td>
</tr>
<tr>
<td>1Y - 2Y</td>
<td>Netherlands</td>
<td>$G$ mln EUR</td>
<td>$H$ mln EUR</td>
<td>$I$ mln EUR</td>
</tr>
<tr>
<td>2Y - 3Y</td>
<td>Poland</td>
<td>$J$ mln EUR</td>
<td>$K$ mln EUR</td>
<td>$L$ mln EUR</td>
</tr>
<tr>
<td>3M - 1Y</td>
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<td>$M$ mln EUR</td>
<td>$N$ mln EUR</td>
<td>$O$ mln EUR</td>
</tr>
<tr>
<td>1Y - 2Y</td>
<td>Romania</td>
<td>$P$ mln EUR</td>
<td>$Q$ mln EUR</td>
<td>$R$ mln EUR</td>
</tr>
<tr>
<td>2Y - 3Y</td>
<td>Slovakia</td>
<td>$S$ mln EUR</td>
<td>$T$ mln EUR</td>
<td>$U$ mln EUR</td>
</tr>
<tr>
<td>3M - 1Y</td>
<td>Slovenia</td>
<td>$V$ mln EUR</td>
<td>$W$ mln EUR</td>
<td>$X$ mln EUR</td>
</tr>
<tr>
<td>1Y - 2Y</td>
<td>Sweden</td>
<td>$Y$ mln EUR</td>
<td>$Z$ mln EUR</td>
<td>$AA$ mln EUR</td>
</tr>
<tr>
<td>2Y - 3Y</td>
<td>Switzerland</td>
<td>$BB$ mln EUR</td>
<td>$CC$ mln EUR</td>
<td>$DD$ mln EUR</td>
</tr>
<tr>
<td>3M - 1Y</td>
<td>United Kingdom</td>
<td>$EE$ mln EUR</td>
<td>$FF$ mln EUR</td>
<td>$GG$ mln EUR</td>
</tr>
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</table>
### General Government Exposures by Country of the Counterparty

<table>
<thead>
<tr>
<th>Country</th>
<th>Exposure Type</th>
<th>Notional Amount</th>
<th>Total Gross Carrying Amount</th>
<th>Risk Weighted Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Norway</td>
<td>Direct</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Iceland</td>
<td>Off-Balance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spain</td>
<td>Derivatives</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**On Balance Sheet**

- Direct Exposures
- Off-Balance Exposures

**Off-Balance Sheet**

- Derivatives
- Direct Exposures

**Risk Weighted Amount**

- Direct Exposures
- Off-Balance Exposures

**Notional Amount**

- Direct Exposures
- Off-Balance Exposures

**Total Gross Carrying Amount**

- Direct Exposures
- Off-Balance Exposures

**General Government Exposures by Country of the Counterparty**

- Direct
- Off-Balance

**As of 30/06/2020**

- Derivatives with positive fair value

**Total**

- Total positions

**Notional amount**

- Total notional amount
### 2020 EU-wide Transparency Exercise

**General government exposures by country of the counterparty**

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

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On balance sheet</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of ex-nomination financial assets</td>
<td>Total carrying amount of non-deductible financial assets (at fair value through profit or loss)</td>
<td>Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: financial assets held for trading</td>
<td>of which: financial assets held for trading through profit or loss</td>
<td>Carrying amount</td>
</tr>
<tr>
<td></td>
<td>Japan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>U.S.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>China</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ireland</td>
<td></td>
<td></td>
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### 2020 EU-wide Transparency Exercise

**General government exposures by country of the counterparty**

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

#### Direct exposures

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<th>Residual Maturity</th>
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<th>Total gross carrying amount of non-derivative financial assets (mln EUR)</th>
<th>Total carrying amount of non-derivative financial assets (mln EUR)</th>
<th>Financial assets held for trading (mln EUR)</th>
<th>Financial assets designated at fair value through profit or loss (mln EUR)</th>
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#### Derivatives

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#### Off balance sheet

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### Notes and definitions

- The table includes general government exposures by country of the counterparty as of 30/06/2020.
- Data is sourced from COREP template C12, as introduced with the reporting framework 2.7, applicable for reports as of 31 March 2020.
- Information disclosed in this template is sourced from COREP template C12, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2020.
- 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.
- 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 €1000.
- 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 €1000.
### Loans and advances (including at amortised cost and fair value)

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## 2020 EU-wide Transparency Exercise

### Forborne exposures

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<th>As of 30/06/2020</th>
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<td>Debt and advances that have been forborne more than once</td>
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### Notes

1. The information applies only to banks meeting at least one of the criteria for significance and having a ratio of 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.
2. The information applies only to banks meeting at least one of the criteria for significance and having a ratio of 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.

### 2020 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.

As of 31/03/2020

<table>
<thead>
<tr>
<th>Sector</th>
<th>Loans and advances</th>
<th>Accumulated impairment</th>
<th>Accumulated negative changes in fair value due to credit risk on non-performing exposures</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment</th>
<th>Accumulated negative changes in fair value due to credit risk on non-performing exposures</th>
<th>Gross carrying amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Agriculture, forestry and fishing</td>
<td>1,495</td>
<td>308</td>
<td>1,491</td>
<td>1,479</td>
<td>307</td>
<td>1,475</td>
<td>1,459</td>
</tr>
<tr>
<td>B Mining and quarrying</td>
<td>101</td>
<td>35</td>
<td>101</td>
<td>100</td>
<td>34</td>
<td>100</td>
<td>99</td>
</tr>
<tr>
<td>C Manufacturing</td>
<td>11,293</td>
<td>1,567</td>
<td>11,127</td>
<td>11,371</td>
<td>1,609</td>
<td>1,609</td>
<td>11,202</td>
</tr>
<tr>
<td>D Electricity, gas, steam and air conditioning supply</td>
<td>1,410</td>
<td>149</td>
<td>1,389</td>
<td>1,371</td>
<td>156</td>
<td>156</td>
<td>1,356</td>
</tr>
<tr>
<td>E Water supply</td>
<td>766</td>
<td>89</td>
<td>766</td>
<td>773</td>
<td>91</td>
<td>91</td>
<td>773</td>
</tr>
<tr>
<td>F Construction</td>
<td>4,892</td>
<td>1,914</td>
<td>4,859</td>
<td>4,725</td>
<td>1,824</td>
<td>1,824</td>
<td>4,693</td>
</tr>
<tr>
<td>G Wholesale and retail trade</td>
<td>6,858</td>
<td>893</td>
<td>6,847</td>
<td>6,953</td>
<td>920</td>
<td>920</td>
<td>6,939</td>
</tr>
<tr>
<td>H Transport and storage</td>
<td>1,582</td>
<td>365</td>
<td>1,582</td>
<td>1,553</td>
<td>366</td>
<td>366</td>
<td>1,553</td>
</tr>
<tr>
<td>I Accommodation and food service activities</td>
<td>1,948</td>
<td>421</td>
<td>1,937</td>
<td>2,045</td>
<td>423</td>
<td>423</td>
<td>2,034</td>
</tr>
<tr>
<td>J Information and communication</td>
<td>875</td>
<td>82</td>
<td>875</td>
<td>812</td>
<td>81</td>
<td>81</td>
<td>812</td>
</tr>
<tr>
<td>K Financial and insurance activities</td>
<td>294</td>
<td>61</td>
<td>294</td>
<td>296</td>
<td>60</td>
<td>60</td>
<td>296</td>
</tr>
<tr>
<td>L Real estate activities</td>
<td>5,240</td>
<td>1,304</td>
<td>5,231</td>
<td>5,238</td>
<td>1,372</td>
<td>1,372</td>
<td>5,190</td>
</tr>
<tr>
<td>M Professional, scientific and technical activities</td>
<td>1,388</td>
<td>271</td>
<td>1,380</td>
<td>1,313</td>
<td>235</td>
<td>235</td>
<td>1,304</td>
</tr>
<tr>
<td>N Administrative and support service activities</td>
<td>1,073</td>
<td>228</td>
<td>1,073</td>
<td>1,098</td>
<td>237</td>
<td>237</td>
<td>1,098</td>
</tr>
<tr>
<td>O Public administration and defence, compulsory social security</td>
<td>15</td>
<td>2</td>
<td>15</td>
<td>35</td>
<td>2</td>
<td>2</td>
<td>35</td>
</tr>
<tr>
<td>P Education</td>
<td>27</td>
<td>1</td>
<td>27</td>
<td>35</td>
<td>3</td>
<td>3</td>
<td>35</td>
</tr>
<tr>
<td>Q Human health services and social work</td>
<td>462</td>
<td>34</td>
<td>453</td>
<td>484</td>
<td>19</td>
<td>19</td>
<td>484</td>
</tr>
<tr>
<td>R Arts, entertainment and recreation</td>
<td>273</td>
<td>67</td>
<td>273</td>
<td>273</td>
<td>67</td>
<td>67</td>
<td>273</td>
</tr>
<tr>
<td>S Other services</td>
<td>795</td>
<td>92</td>
<td>795</td>
<td>796</td>
<td>92</td>
<td>92</td>
<td>796</td>
</tr>
<tr>
<td>T Loans and advances</td>
<td>40,787</td>
<td>7,886</td>
<td>40,523</td>
<td>40,739</td>
<td>7,926</td>
<td>7,926</td>
<td>40,434</td>
</tr>
</tbody>
</table>

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 to 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 33 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.
## 2020 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Banca Monte dei Paschi di Siena S.p.A.

### As of 30/06/2020

<table>
<thead>
<tr>
<th>Loans and advances</th>
<th>Performing</th>
<th>Non-performing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross carrying amount</td>
<td>93,122</td>
<td>81,748</td>
</tr>
<tr>
<td>Of which secured</td>
<td>69,529</td>
<td>60,962</td>
</tr>
<tr>
<td>Of which secured with immovable property</td>
<td>40,879</td>
<td>39,517</td>
</tr>
<tr>
<td>Of which instruments with LTV higher than 60% and lower or equal to 80%</td>
<td>12,202</td>
<td>10,948</td>
</tr>
<tr>
<td>Of which instruments with LTV higher than 80% and lower or equal to 100%</td>
<td>4,137</td>
<td>3,347</td>
</tr>
<tr>
<td>Of which instruments with LTV higher than 100%</td>
<td>2,792</td>
<td>933</td>
</tr>
<tr>
<td>Accumulated impairment for secured assets</td>
<td>4,137</td>
<td>462</td>
</tr>
<tr>
<td>Of which value capped at the value of exposure</td>
<td>53,602</td>
<td>49,748</td>
</tr>
<tr>
<td>Of which immovable property</td>
<td>43,493</td>
<td>39,763</td>
</tr>
<tr>
<td>Of which value above the cap</td>
<td>6,107</td>
<td>4,985</td>
</tr>
<tr>
<td>Of which immovable property</td>
<td>61,788</td>
<td>56,346</td>
</tr>
<tr>
<td>Financial guarantees received</td>
<td>9,841</td>
<td>9,023</td>
</tr>
<tr>
<td>Accumulated partial write-off</td>
<td>-244</td>
<td>-43</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>of which past due &gt; 30 days &lt;= 90 days</th>
<th>unlikely to pay that are not past due or past due &lt;= 90 days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Performing</td>
<td>950</td>
<td>11,374</td>
</tr>
<tr>
<td>Of which secured</td>
<td>710</td>
<td>8,768</td>
</tr>
<tr>
<td>Of which secured with immovable property</td>
<td>306</td>
<td>6,202</td>
</tr>
<tr>
<td>Of which instruments with LTV higher than 60% and lower or equal to 80%</td>
<td>1,236</td>
<td>196</td>
</tr>
<tr>
<td>Of which instruments with LTV higher than 80% and lower or equal to 100%</td>
<td>791</td>
<td>146</td>
</tr>
<tr>
<td>Of which instruments with LTV higher than 100%</td>
<td>1,858</td>
<td>115</td>
</tr>
<tr>
<td>Accumulated impairment for secured assets</td>
<td>3,075</td>
<td>440</td>
</tr>
<tr>
<td>Of which value capped at the value of exposure</td>
<td>3,854</td>
<td>724</td>
</tr>
<tr>
<td>Of which immovable property</td>
<td>3,730</td>
<td>677</td>
</tr>
<tr>
<td>Of which value above the cap</td>
<td>7,728</td>
<td>1,716</td>
</tr>
<tr>
<td>Of which immovable property</td>
<td>7,443</td>
<td>1,630</td>
</tr>
<tr>
<td>Financial guarantees received</td>
<td>818</td>
<td>141</td>
</tr>
<tr>
<td>Accumulated partial write-off</td>
<td>-201</td>
<td>-55</td>
</tr>
</tbody>
</table>

The information applies 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 3% or above.
### Banca Monte dei Paschi di Siena S.p.A.

**As of 30/06/2020**

<table>
<thead>
<tr>
<th>Number of obligors</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated negative changes in fair value due to credit risk</th>
<th>Inflows to non-performing exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Performing</td>
<td>Non-performing</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Of which: exposures with forbearance measures</td>
<td>Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)</td>
</tr>
<tr>
<td>Loans and advances for which legislative and non-legislative moratorium (associated with a request)</td>
<td>98,221</td>
<td>12,783</td>
<td></td>
</tr>
<tr>
<td>Loans and advances subject to legislative and non-legislative moratorium (granted and active)</td>
<td>12,281</td>
<td>12,272</td>
<td>624</td>
</tr>
<tr>
<td>Of which: Households</td>
<td>5,492</td>
<td>5,169</td>
<td>384</td>
</tr>
<tr>
<td></td>
<td>of which: Collateralised by residential immovable property</td>
<td>4,871</td>
<td>4,845</td>
</tr>
<tr>
<td></td>
<td>of which: Non-financial corporations</td>
<td>6,991</td>
<td>6,968</td>
</tr>
<tr>
<td></td>
<td>of which: Small and Medium-sized Enterprises</td>
<td>5,629</td>
<td>5,046</td>
</tr>
<tr>
<td></td>
<td>of which: Collateralised by commercial immovable property</td>
<td>3,092</td>
<td>3,083</td>
</tr>
</tbody>
</table>

*Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.*