

COMUNICATO STAMPA

EU-wide Transparency Exercise

Siena 16 Dicembre 2013 – Banca Monte dei Paschi di Siena SpA prende atto dell'annuncio oggi effettuato dall'Autorità Bancaria Europea (EBA) e dalla Banca d'Italia riguardo alle informazioni dell'esercizio sulla trasparenza e all'adempimento delle decisioni del Comitato di Supervisione dell'EBA.

Informativa sull'esercizio sulla Trasparenza.

Nel maggio del 2013 l'EBA ha rivisto i tempi del prossimo esercizio di stress test da condurre nel 2014 una volta completata l'analisi sulla qualità degli impieghi (AQR – Assett Quality Review). In ogni caso, per assicurare trasparenza e comparabilità dei dati nel tempo, il comitato di Supervisione dell'EBA ha deciso di fornire, nella seconda metà del 2013, un'opportuna apertura sulle attuali esposizioni del settore bancario europeo.

Nell'incontro di ottobre il Comitato di Supervisione ha stabilito metodologie e obiettivi dell'esercizio sulla trasparenza da effettuare in novembre/dicembre 2013 in modo da assicurare un sufficiente ed appropriato livello di informazione per i partecipanti al mercato.

L'esercizio prende a campione 64 banche e per ognuna di loro è stato raccolto il seguente insieme di informazioni da rendere pubblico.

- I Composizione del Capitale;
- II Esposizione al rischio di credito (bonis e default) per paese disaggregato per: Istituzioni, Immobiliare commerciale, Privati e Aziende, esposti in funzione del trattamento regolamentare (Standard, Modelli interni metodo base e avanzato-); LTV rapporto tra valore del credito e garanzie -, rettifiche di valore;
- III Esposizione verso cartolarizzazioni;
- IV Rischi di Mercato:
- V Esposizione al rischio sovrano (Area Economica Europea);
- VI Composizione degli RWA per tipologia di rischio.

Il comunicato sarà disponibile su www.mps.it

Per ulteriori informazioni:

Capital position CRD3 rules	31/1:	2/12	30/06	/13	References to COREP reporting
Capital position CNDS rules	Million EUR	% RWA	Million EUR	% RWA	References to CONEF reporting
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 (1) (-/+)	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.T1*)
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	<i>/////</i>	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	/////	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	10 N N N N N N	Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
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		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.

		LTV 0/ ** /6		Ехр	osure values (as o	of 31/12/2012	2) **				RWA (as of 31/12/2012)				Value adju	stments and pro	ovisions (as of 31	/12/2012) **	
All couterparty countries		LTV % ** (as of 31/12/2012)	F-IRE	В	A-IRE		STA		F-IRE	В	A-IRB	ST	A	F	-IRB	A-I	RB	STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-defaulted	Defaulted	Non-default	ed Defaulted	Non-defaulted	d Defaulted I	Non-defaulted I	Defaulted
	Central banks and central governments		· -		-		37.397	44	-	-	-	- 820	0				/		,
	Institutions				-		28.636	107	-	-	-	- 5.980	59				/ /		5
	Corporates				46.335	16.993	5.397	1.029	-	-	27.880	- 13.760	739		· ·		6.563		43
	Corporates - Of Which: Specialised Lending				-				-						· .				-
	Corporates - Of Which: SME	7777			28.129	13.866	1.561	70	-		16.927	- 1.301	77	///			5.276		10
	Retail		-		53.062	10.982	9.674	817		-	11.195	- 5.888	841				4.167		93
	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				/		118		
BANCA 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	-			~ / / /	105		-
S.p.A	Retail - Qualifying Revolving	///	-		40	1		-			5		-	////		////	0	////	
	Retail - Other Retail		-	-	15.261	9.108	7.730	817	-	-	5.418	- 5.072	841		<u> </u>		3.943		9
	Retail - Other Retail - Of Which: SME	<u> </u>		-	12.016	6.565	-	-	-	-	4.800		-		-	<i>Y / / /</i>	2.846		
	Retail - Other Retail - Of Which: non-SME	///	-	-	3.244	2.543	7.730	817	-	-	618	- 5.072	841	111		////	1.097	<u> </u>	93
	Equity		1 -		-	-	2.675	49	-	-	-	- 2.736	57		/ 1 -		4 - [.		-
	Securitisation				-		383		-		-	- 1.285	-		/ .		/		-
	Other non-credit obligation assets		- 1		-		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		- 10.730	-	59
	Securitisation and re-securitisations positions deducted from capital *			-	-	-		-	-	-	-		-	///	/ -	111.		////	

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

		. =		Ехро	sure values (as of	f 31/12/2012) *				RWA (as of 31	/12/2012) **				Value adjust	tments and prov	isions (as of 3	1/12/2012) **	
erparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA		F-IRB	A-IR	В	STA		F	-IRB	A-IRI	В	ST	TA
		·	Non-defaulted [Defaulted	Non-defaulted	Defaulted N	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defau
	Central banks and central governments		-	-	-	-	37.397	44	-	-	-	820	0					////	1
	Institutions			-	-	-	28.636	107	-		-	5.980	59		7		/	7//	1
	Corporates			-	46.335	16.993	5.397	1.029	-	- 27.880	-	13.760	739		7		6.563	7//	1
	Corporates - Of Which: Specialised Lending		-	-	-	-	-				-	-	-			<i>7777</i>	- /		1
	Corporates - Of Which: SME		-		28.129	13.866	1.561	70	-	- 16.927		1.301	77	III			5.276		/
	Retail		-	-	53.062	10.982	9.674	817	-	- 11.195	-	5.888	841		/ -		4.167		1
	Retail - Secured on real estate property	52,1%	-		37.762	1.874	1.944		-	- 5.772		816	-	///	7 -		223	7//:	
	Retail - Secured on real estate property - Of Which: SME	45,4%	-		5.767	996	-			- 2.519	-	-		111	7	(///.	118		1
	Retail - Secured on real estate property - Of Which: non-SME	53,8%	-		31.995	878	1.944		-	- 3.253	-	816	-	<i>'///</i>		////	105	////	•
Italy	Retail - Qualifying Revolving		-	-	40	1		-	-	- 5	-	-	-		<u> </u>	A STATE OF S	0	<u> </u>	
	Retail - Other Retail] -	-	15.261	9.108	7.730	817	-	- 5.418	-	5.072	841		/] ·'	A STATE OF THE STA	3.943		4
	Retail - Other Retail - Of Which: SME			-	12.016	6.565				- 4.800	-			///	/		2.846		7
	Retail - Other Retail - Of Which: non-SME		-	-	3.244	2.543	7.730	817	-	- 618	-	5.072	841	111	<u> </u>		1.097	111	
	Equity		-	-	-	-	2.675	49	-	-	-	2.736	57	////	*		صا- ا	P	1
	Securitisation		-	-	-	-	383		-		-	1.285	-				- [////	7
	Other non-credit obligation assets		-	-	-	-	4.612		-		-	1.306	-				-		4
	TOTAL		0	0	99.397	27.975	88.774	2.046	0 0	39.075	0	31.775	1.696		- 0	-	10.730	-	
	Securitisation and re-securitisations positions deducted from capital *		-	-	-				-		-			///	7	7///		////	,

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

				Ехр	osure values (as of	31/12/2012	2) **				RWA (as of 31/12/201	12) **		Va	alue adju:	stments and provision	ons (as of 3	1/12/2012) **
ounterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRB		STA		F-IRB		A-IRB		STA	F-IRB		A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted Defa	aulted	Non-defaulted Defaulted	Non-defaulted E	Defaulted	Non-defaulted E	Defaulted	Non-defaulted Defa
	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%		-	-		-	-			-			////				////
#IVD	Retail - Qualifying Revolving		-	-	-		-	-	-		-	-					[
	Retail - Other Retail		4 -	-	-	-	-	-	-	-	-	-			-		-	
	Retail - Other Retail - Of Which: SME	1///		-	-		-	-	•			-						
	Retail - Other Retail - Of Which: non-SME			-	-	-	-	-	-		-	-						
	Equity		-	-	-	-	-	-	-	-	-	-			-			<i>* </i>
	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 *		-		-	-	-	-	-		-	-			-			

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

		1 = 1 () + () (Expos	ure values (as c	of 31/12/201	2) **			RWA (as of 31/	12/2012) **				Value adjus	tments and prov	isions (as of 31/1	2/2012) **
rparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA	F-IR	В	A-IRI	В	STA		F-I	RB	A-IRE	В	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	faulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted No	n-defaulted Defa
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	٠,	////	4 -			///
	Institutions		-	-	-			-	-			-	٠ [,	////	/ .		. /	
	Corporates		-	-	-			-	-			-	٠ [,	////	/ .		. /	
	Corporates - Of Which: Specialised Lending		-	-	-			-	-	-		-	- [///,	<i>r</i> .			
	Corporates - Of Which: SME		-	-	-			-	-			-	-		<i>,</i>			
	Retail		-	-	-	-		-			-	-		///			/ .	
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-		-	-		7//			/	
	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/U	Retail - Qualifying Revolving		-	-	-		-	-	-	-		-		<i>(//)</i>	<u> </u>			
	Retail - Other Retail		1 -	-		-		-	-	-	-	-	- [///,	<i>-</i>			
	Retail - Other Retail - Of Which: SME		-	-	-			-	-	-		-		///	<i>,</i>			
	Retail - Other Retail - Of Which: non-SME		-	-	-			-	-	-		-						
	Equity		-	-	-	-		-	-	-	-	-		///	-		- [
	Securitisation		-	-	-			-		-		-		////				
	Other non-credit obligation assets		-	-	-	-		-	-			-	٠,					
	TOTAL		0	0	0	0	0 0	0	0	0	0	0	0		- 0	-	0	-
	Securitisation and re-securitisations positions deducted from capital *				-	-								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

BANCA MONTE DEI PASCHI DI SIENA S.p.A

			Ехр	osure values (as of 31/12/20	112) **		RWA (as of 31/12/2012) **		Value adjus	ments and provisions (as o	f 31/12/2012) **
erparty Country (1)		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 Defaulte	d Non-defaulted Defaulted	i Non-defaulted Defaulted N	on-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Default
	Central banks and central governments			-	-						
	Institutions			-							
	Corporates		4	-					////		
	Corporates - Of Which: Specialised Lending		4	-	-						7777.
	Corporates - Of Which: SME	7///		-						////	////
	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%		-							
#14/10	Retail - Qualifying Revolving		4								
	Retail - Other Retail		.	-	. -						
	Retail - Other Retail - Of Which: SME			-							
	Retail - Other Retail - Of Which: non-SME			-	-						
	Equity		ባ - -	-	-						
	Securitisation	1////	4	-					////		7///
	Other non-credit obligation assets		4	-	-						
	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////							1///	////	7///

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 31/12/20	12) **		RWA (as of 31/12/2012) **		Value adjus	tments and provisions (as	of 31/12/2012) **
Counterparty Country (1)		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 Defaulted	Non-defaulted Defaulted
	Central banks and central governments										
	Institutions										
	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%									
#14/10	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME	////									
	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 *	17777							////	////	////

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

				Ехр	osure values (as o	31/12/2012	2) **				RWA (as of 31/1	2/2012) **			Value adju	stments and provisions (as	of 31/12/2012) **	
nterparty Country (1)		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 Default	ed Non-default	ed Defaulted	Non-defaulted Defaulte	d Non-defaulted E	Default
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	• ///	<i>,</i> -		. /////	
	Institutions		-	-	-	-		-	-	-	-	-	-	• ///	/			
	Corporates		-	-	-	-		-	-	-	-	-	-	- ///	7		1///	
	Corporates - Of Which: Specialised Lending	- 1///	-		-				-	-	-			. ///			.////	
	Corporates - Of Which: SME		-		-				-		-			· / / / /	· .	////	.////	
	Retail		-	-	-	-		-	-	-	-	-	-	$\cdot ////$.///	
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-	-	-	-	-	$\cdot I/I/I$.///	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	$\cdot I/I/I$			1///	
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-				-					· ///	/ .		• ////	
	Retail - Qualifying Revolving	1///	-		-		-		-	-	-	-	-	· ///		1///	1///	
	Retail - Other Retail		-			-	-	-	-	-	-	-	-	• ///	7 -			
	Retail - Other Retail - Of Which: SME		-		-				-	-	-			. [///			$\cdot IIII$	
	Retail - Other Retail - Of Which: non-SME		-		-				-	-	-	-		· / / / ,	<i>-</i>		· ////	
	Equity		-	-	-	-	-	-	-	-	-	-	-	· 100 100 100 100 100 100 100 100 100 1	<i>-</i>		· [////	
	Securitisation		-		-	-	-		-	-	-	-	-	· ///	<u> </u>		1///	
	Other non-credit obligation assets		-	-	-	-		-	-	-	-	-	-	- ///	7		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 *			-	-			-						. ///	/	////	.///.	

* 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 31/12/2	1012) **			RWA (as of 31/12/2012) **		Value adjus	tments and provisions (as	of 31/12/2012) **
erparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB	STA	F-IR	В	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defa	aulted 1	Non-defaulted Defaulte	d Non-defaulted Defaulted	l 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		-	-	-								
	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%	-	-	-			-					
	Retail - Qualifying Revolving		-	-	-						1///		
	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 *	7777	-	-							1////	7777	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

				Expo	osure values (as o	f 31/12/2012)				RWA (as of 31/12/2012) **		Valu	e adjustments and provisions	s (as of 31/12/2012) **
rparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRB		STA	F-II	RB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted	d Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defa	aulted Non-defaulted Def	faulted Non-defaulted I
	Central banks and central governments		-	-	-	-	-	-			-		·////	
	Institutions		-	-	-	-	-				-		.///	
	Corporates		-	-	-	-	-				-		.///	
	Corporates - Of Which: Specialised Lending		-	-	-		-						1///	-///
	Corporates - Of Which: SME			-		-	-					$\cdot I / I / I$	· ////	
	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%		-		-	-					\cdot ////	· (////	-////
#14/5	Retail - Qualifying Revolving		-	-	-	-					-	<i>////</i>		·///
	Retail - Other Retail		-	-	-	-	-				-		.///	
	Retail - Other Retail - Of Which: SME			-		-	-					IIII	. ////	- ////
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-		-		-	· ////		- 1////
	Equity	- <i>(///</i>	-	-	-	-	-				-			·////
	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 *		-		_		-					1///	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

			Ехр	osure values (as of 31/12/20	12) **		RWA (as of 31/12/2012) **		Value adjus	tments and provisions (as	of 31/12/2012) **
interparty Country (1)		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	d Non-defaulted Defaulte
	Central banks and central governments								////		• ////
	Institutions								////		1////
	Corporates								////		. ////
	Corporates - Of Which: Specialised Lending										• ////
	Corporates - Of Which: SME		4								$\cdot //// =$
	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%							////		. ////
	Retail - Qualifying Revolving	1///									1///
	Retail - Other Retail										.///
	Retail - Other Retail - Of Which: SME										·///
	Retail - Other Retail - Of Which: non-SME								////		·///
	Equity										·///
	Securitisation								////		• ////
	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 *								////		.////

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 of 3	1/12/2012)) **			RWA (as of 31	/12/2012) **			Value adjus	stments and provisions (as	of 31/12/2012) **	
nterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA		F-IRB	A-IR	В	STA	F-II	RB	A-IRB	STA	Α
			Non-defaulted [Defaulted	Non-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted	Defaulted	Non-defaulted Default	ted Non-defaulted	l Defaulted	Non-defaulted Defaulte	d Non-defaulted	Defaulte
	Central banks and central governments		-	-	-	-	-	-	-		-	-			////		1
	Institutions		-	-	-	-	-	-	-		-	-	· ////			1///	
	Corporates		-	-	-	-		-	-		-	-	-///			-///	
	Corporates - Of Which: Specialised Lending		-		-	-	-		-		-	-	-///				1
	Corporates - Of Which: SME		-	-	-	-	-		-		-	-	-///	1 -			1
	Retail		-		-	-	-		-	-	-	-		·			,
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-		-	-					4
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-			-		-	-	- ///			<i>-7////</i>	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-		-		-	-					
#N/D	Retail - Qualifying Revolving			-	-	-	-	-	-		-	-	·///	<u> </u>		·///	
	Retail - Other Retail		. ·	-	-	-	-	-	-		-	-]
	Retail - Other Retail - Of Which: SME				-				-			-	-////				1
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-		-	-				· ////	1
	Equity		-	-	-	-		-	-		-	-	-////	1 -		- ////	4
	Securitisation		-	-	-	-			-	-	-	-		1 -			1
	Other non-credit obligation assets			-	-	-		-	-		-	-		j -			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 *			-	-	-		-	-		-	-	. ///			1///	

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 Securifization exposure that is deducted from capital and is not included in RWA

**As explained in the Guidelines

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

		1 T) (0 / ++ /4		Exp	osure values (as	of 30/06/2013) **				RWA (as of 30/0	06/2013) **				Value adjus	stments and prov	risions (as of 3	0/06/2013) **	
Ill couterparty countries		LTV % ** (as of 30/06/2013)	F-IRI	В	A-IRI	3	STA		F-IRE	3	A-IRB		STA		F-	-IRB	A-IR	В	Sī	TA
			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	l Defaulte
	Central banks and central governments			-	-	-	38.112	48	-	-	-	-	686	0	///	7]
	Institutions			-	-	-	24.494	114	-		-	-	5.497	73	III	7 .	[[]]		777	
	Corporates			-	41.873	18.804	4.367	1.069	-		25.880	-	13.390	712	III	7 .	[[]]	7.330	777	4
	Corporates - Of Which: Specialised Lending			-	-	-	-			-	-	-	-	- "	///	· .		- 4	<i>「</i>	1
	Corporates - Of Which: SME	7///	-	-	25.999	14.768	1.870	46			16.179	-	1.573	39	77,	· .		5.836	777	1
	Retail		-	-	50.347	11.628	9.871	965	-	-	10.567	-	5.840	1.038		/		4.467		d 1
	Retail - Secured on real estate property	51,2%	-	-	36.103	1.940	2.355		-		5.465	-	964			/		216	////	1
	Retail - Secured on real estate property - Of Which: SME	44,7%			5.098	1.041					2.309	-		-	///	/		123	<i>TTT.</i>	
NCA 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	- "	J J J		<i>////</i>	93	777	
S.p.A	Retail - Qualifying Revolving	///			35	0	-				4	-		- 2	///		////	0		*
	Retail - Other Retail		-	-	14.209	9.688	7.517	965	-	-	5.097	-	4.876	1.038		<i>/</i>		4.251		. 1
	Retail - Other Retail - Of Which: SME	1///			11.096	6.965	-				4.493	-		-	///		1///	3.043	///	
	Retail - Other Retail - Of Which: non-SME	///	-	-	3.113	2.723	7.517	965	-	-	604	-	4.876	1.038	'///	-	////	1.208	////	1
	Equity			-	-		2.648	50	-	-	-	-	2.761	85		/		-		<i>,</i>
	Securitisation		-	-	-	-	362	-	-	-	-	-	1.273		///	√ -			///.	,
	Other non-credit obligation assets			-		-	4.094	-		-	-	-	1.376	-	III	7			777.	,
	TOTAL		0	0	92.220	30.432	83.948	2.247	0	0	36.447	0	30.824	1.907		- 0		11.796		. (
	Securitisation and re-securitisations positions deducted from capital *			-	-				-	-	-		-		///	/ .	1///		777.	

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

		1500000		Expo	sure values (as o	f 30/06/2013) *					RWA (as of 30/0	6/2013) **				Value adjus	tments and pro	visions (as of	30/06/2013) **	
nterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-	IRB	A-IF	tB	\$	STA .
			Non-defaulted	Defaulted	Non-defaulted	Defaulted 1	Non-defaulted	Defaulted	Non-defaulted Defa	aulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaul
	Central banks and central governments		-	-	-	-	38.112	48	-	-	-	-	686	0					////	7
	Institutions		-	-	-	-	24.494	114	-	-	-	-	5.497	73		<i>)</i> .			777	1
	Corporates		-	-	41.873	18.804	4.367	1.069	-	-	25.880	-	13.390	712		7 .		7.330	7777	7
	Corporates - Of Which: Specialised Lending		-	-	-	-	-		-	-	-	-	-					-	////	4
	Corporates - Of Which: SME		-	-	25.999	14.768	1.870	46	-	-	16.179		1.573	39				5.836	<i></i>	7
	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	777	,
	Retail - Secured on real estate property - Of Which: SME	44,7%	-		5.098	1.041	-		-	-	2.309		-		777			123	<i>T J J J</i>	1
	Retail - Secured on real estate property - Of Which: non-SME	52,9%	-		31.005	900	2.355		-	-	3.157		964				////	93	1111	7
Italy	Retail - Qualifying Revolving		-	-	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	1///	-		11.096	6.965	-		-	-	4.493		-		///	<i>/</i>		3.043	777	3
	Retail - Other Retail - Of Which: non-SME	1///	-		3.113	2.723	7.517	965	-	-	604		4.876	1.038			////	1.208		•
	Equity	////	-	-	-	-	2.648	50	-	-	-	-	2.761	85	////		////	-	////	7
	Securitisation		-	-	-	-	362		-	-	-	-	1.273	-				-	<i>777.</i>	,,,,
	Other non-credit obligation assets		-	-	-	-	4.094	-	-		-	-	1.376	-		/			$Z\!Z\!Z$	7
	TOTAL		0	0	92.220	30.432	83.948	2.247	0	0	36.447	0	30.824	1.907		- 0		11.796		A T
	Securitisation and re-securitisations positions deducted from capital *		-				-								///	<i>7</i>	////		///	7

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 of 3	80/06/2013	3) **				RWA (as of 30/06	/2013) **			١	Value adjust	tments and pro	visions (as of	30/06/2013) **	
erparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRB		STA		F-IRI	В	A-IRB		STA		F-IRB		A-IF	RB	s	TA
			Non-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted [Defaulted	Non-defaulted De	efaulted Non-o	defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defa
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	. //		-	////	-	777.	,
	Institutions			-	-			-	-	-	-	-	-	- //				4 -		7
	Corporates		1 -		-	-			-	-	-	-	-	-//		-		4 -	7//,	,
	Corporates - Of Which: Specialised Lending				-	-			-		-		-	. //	///			<i>-</i>		,
	Corporates - Of Which: SME				-	-			-		-		-	. //						
	Retail			-	-	-	-	-	-	-	-	-	-			-			////	1
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-	-	-	-	-	- 7		-				1
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-	-	-		-	-	-	-	-	- 7.			////		////	1
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%				-				-	-			. • • •	//.		////	-	////	
#IVD	Retail - Qualifying Revolving				-	-	-		-		-	-	-	. ///						/
	Retail - Other Retail			-	-	-	-	-	-	-	-	-	-	- //		-		4 -	///.	,
	Retail - Other Retail - Of Which: SME					-				-	-			. //	///				7//	
	Retail - Other Retail - Of Which: non-SME			-	-	-	-			-	-	-	-	- //				-		1
	Equity		-	-	-	-	-	-	-	-	-	-	-	- 1		-		"] -[////	4
	Securitisation				-	-		-	-		-	-	-	- //				-		7
	Other non-credit obligation assets			-	-	-		-	-	-	-	-	-			-			777.	7
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0		0		
	Securitisation and re-securitisations positions deducted from capital *					-			-		-		-		///				III	,

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

				Exposure values (as of 30/06/20	13) **				RWA (as of 30/	06/2013) **				Value adjus	stments and provision	s (as of 30/06/2013) **
terparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	A-	IRB	STA		F-IRE		A-IRE	;	STA		F-I	RB	A-IRB	STA
			Non-defaulted Del	aulted Non-defaulte	d Defaulted	Non-defaulted De	faulted I	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	i Defaulted	Non-defaulted De	faulted Non-defaulted D
	Central banks and central governments		-	-		-	-	-	-	-	-	-	-	////			
	Institutions		-	-		-	-	-	-	-	-	-	-				
	Corporates		-	-		-	-	-	-	-	-	-	-	////			1///
	Corporates - Of Which: Specialised Lending		-			-	-	-	-	-		-		1111	<i>-</i>		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%	-	-			-	-	-			-					
#N/U	Retail - Qualifying Revolving		-	-		-	-	-		-		-		1111			- 1///
	Retail - Other Retail		-	-		-	-	-	-	-		-	-		/ -		
	Retail - Other Retail - Of Which: SME		-	-		-	-	-	-			-		A St.	, .		
	Retail - Other Retail - Of Which: non-SME		-	-		-	-	-		-		-					
	Equity] -	-		-	-	-	-	-	-	-		A SAN SAN SAN SAN SAN SAN SAN SAN SAN SA	-		·////
	Securitisation		-	-		-	-			-		-					
	Other non-credit obligation assets		-	-		-	-	-	-	-	-	-	-		1		
	TOTAL		0	0 0	0	0	0	0	0	0	0	0	0		- 0	-	0 -
	Securitisation and re-securitisations positions deducted from capital *		-	-			-			-		-	-	7///		////	.////

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 30/06/2013	3) **				RWA (as of 30/0	06/2013) **			Value adjus	stments and provisio	ons (as of 30/06/20	013) **
nterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IRB		STA		F-IRE	3	A-IRE		STA		F-IRB	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul	ted Non-defau	Ited Defaulted	Non-defaulted D	efaulted Non-d	efaulted Defau
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	• ///	/ / .			///
	Institutions		-	-	-	-		-		-	-	-	-	• ///	/		The state of the s	
	Corporates		-	-	-	-	-	-	-		-		-	. ///	//		- ///	
	Corporates - Of Which: Specialised Lending		-	-	-			-	-	-	-	-	-	1//	<i>-</i>		. //	
	Corporates - Of Which: SME		-	-	-			-			-			• ///.	/		. //	//
	Retail		-	-	-	-		-		-	-		-	·///	/, .			
	Retail - Secured on real estate property	0,0%	-	-	-	-		-		-	-	-	-	-///	/.			77
	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%	-	-	-			-				-		. / / /	<i>J</i> .		. //	
#14/10	Retail - Qualifying Revolving		-	-	-		-	-	-	-	-	-	-	· ///	<u> </u>		· / / .	
	Retail - Other Retail		-	-	-	-		-	-	-	-	-	-	1///	// ·			
	Retail - Other Retail - Of Which: SME			-	-			-					•	-1/I	/		-//	//
	Retail - Other Retail - Of Which: non-SME		-	-	-		-	-	-	-	-	-	-	· / / /	<i>f</i> .		- 20	<i>P</i>
	Equity		-	-	-		-	-	-	-	-	-	-	· / / /	· ·			~//
	Securitisation		-	-	-	-		-	-		-	-	-	-///	// .		- //	///
	Other non-credit obligation assets		-	-	-	-		-	-	-	-	-	-	· ///	<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 *	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

		1.5000 0000	Ехр	osure values (as of 30/06/20	13) **		RWA (as of 30/06/2013) **		Value adju	stments and provisions (as o	f 30/06/2013) **
Counterparty Country (1)		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 Defaulted
	Central banks and central governments							-			
	Institutions										
	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%									
#14/0	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
	Retail - Other Retail - Of Which: non-SME										
	Equity								////		
	Securitisation	1////							////		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 *	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

				Exp	osure values (as o	30/06/2013	3) **				RWA (as of 30/06	6/2013) **				Value adjus	tments and pro	risions (as of 3	0/06/2013) **	
erparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRI	3	A-IRB		STA		F-IRB		A-IRB		STA		F-IF	В	A-IF	В	Sī	TA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted N	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Defau
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	الر :		-		-	///.	, i
	Institutions			-	-	-	-		-		-	-	-		///				///.	,
	Corporates		-	-	-	-	-	-	-	-	-	-	-	. /				-	///.	,
	Corporates - Of Which: Specialised Lending		-	-	-		-		-	-	-	-	-	اور ا	$\mathcal{I}\mathcal{I}$					1
	Corporates - Of Which: SME		-		-		-		-		-	-	-		///	-		-		-
	Retail		-		-	-	-	-	-		-	-	-				////	-	////	4
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	. 7		-	////		////	,
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	. 7	///	-	////	-	////	4
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-		-		-	-	-		-	- /	///	-	1111	-	111,	,
	Retail - Qualifying Revolving		-	-	-		-		-	-	-		-	الر -	//	-	///			
	Retail - Other Retail		-	-		-	-	-	-	-	-	-	-			-]
	Retail - Other Retail - Of Which: SME			-	-		-		-	-	-		-	- 7	'//			-		
	Retail - Other Retail - Of Which: non-SME		-	-	-		-		-	-	-	-	-	- 7	///		////	-	////	
	Equity		-	-	-	-	-		-	-	-	-	-	-	///	-	11/11	1 - [11/1	<i>,</i>
	Securitisation				-	-	-			-	-	-	-	/	///					J
	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			-	-	-					-		- 7	///		////		////	1

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

				Ехр	osure values (as of	30/06/2013	3) **			RWA (as of 30/06/2013) **		Value adju	stments and provisions (as o	of 30/06/2013) **
terparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRB		STA	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 Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defau
	Central banks and central governments		-	-	-	-		-	-					
	Institutions			-	-	-		-	-					
	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%			-	-		-					(///)	
	Retail - Qualifying Revolving	7///			-			-				1///		
	Retail - Other Retail			-	-	-		-	-					
	Retail - Other Retail - Of Which: SME				-			-						
	Retail - Other Retail - Of Which: non-SME			-	-			-	-					
	Equity		4 -	-	-	-		-						
	Securitisation			-	-	-		-	-					
	Other non-credit obligation assets			-	-	-	-	-	-	-	-	1///	////	
	TOTAL		0	0	0	0	0 0	0	0	0 0	0 0	- 0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *	7777	-			-						1////	7///	////

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 c	of 30/06/2013) **				RWA (as of 30/06/	2013) **			Value a	djustments and pr	ovisions (as o	f 30/06/2013) **
party Country (1)		LTV % ** (as of 30/06/2013)	F-II	RB	A-IRB		STA		F-IRB		A-IRB		STA		F-IRB	A -l	RB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	aulted N	Non-defaulted Defa	aulted	Non-defaulted D	efaulted	Non-defaulted Defaulted	Non-defaul	ted Default	ed Non-defaulte	d Defaulted	Non-defaulted
	Central banks and central governments			-	-	-	-	-	-	-	-	-		////	//	· //////	1	
	Institutions			-		-	-	-	-	-	-	-				1///	1	
	Corporates			-	-	-	-	-	-	-	-	-				1///		
	Corporates - Of Which: Specialised Lending			-	-		-	-	-	-	-	-		777,	7	• ////		
	Corporates - Of Which: SME		-	-	-		-	-	-	-	-			III	7	· ///	/ -	
	Retail		" -	-	-	-	-	-	-	-	-	-					<i>/</i>	
	Retail - Secured on real estate property	0,0%		-		-	-	-	-	-	-	-			7		<i>/</i> -	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-		///	7	1///	<i>j</i> -	
#N/D	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-		-	-		-				1000	,	1///		////
#140	Retail - Qualifying Revolving			-	-		-	-	-	-	-	-				. ////	-	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-					1 -	
	Retail - Other Retail - Of Which: SME			-	-		-	-		-					/	1///		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-		-	-	-	-	-		JA JA 30	' /	·///	<i>.</i>	7777
	Equity	<i></i>		-	-	-	-	-	-	-	-	-		- A- A- A	<i>-</i>		-	
	Securitisation			-	-	-	-	-	-	-	-	-		7//	<i>/</i>	1///		
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-				1///	-	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0 0		- 0		- 0	-
	Securitisation and re-securitisations positions deducted from capital *			_				-		-					7	1///		

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

			Ехр	osure values (as of 30/06/20	13) **		RWA (as of 30/06/2013) **		Value adjus	tments and provisions (as	of 30/06/2013) **
ounterparty Country ⁽¹⁾		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 Defaulte	d Non-defaulted Defaulte
	Central banks and central governments						- - -		////		• ////
	Institutions								////		1///
	Corporates										1///
	Corporates - Of Which: Specialised Lending										• ////
	Corporates - Of Which: SME										$\cdot I/I/I$
	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%							////		.////
	Retail - Qualifying Revolving										.///
	Retail - Other Retail										$\cdot ////$
	Retail - Other Retail - Of Which: SME										$\cdot ////$
	Retail - Other Retail - Of Which: non-SME										\cdot $I/I/I$
	Equity										·///
	Securitisation								////		.///
	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 *	7///							(///		1///

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: ii) 90% of total EAD iii) 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

				Ехр	osure values (as c	of 30/06/201	13) **				RWA (as of 30/06/201	3) **			Value adjus	tments and provisio	ns (as of 30/0	06/2013) **
erparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB	3	A-IRB		ST	4	F-IRB		A-IRB	S	TA	F-I	RB	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	faulted	Non-defaulted Defau	ilted Non-defaulte	d Defaulted	Non-defaulte	l Defaulted	Non-defaulted D	efaulted No	on-defaulted De
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-		////			- /	
	Institutions			-	-	-	-	-	-	-	-	-		////			- /	
	Corporates		-	-	-	-	-	-	-		-	-		////			- /	
	Corporates - Of Which: Specialised Lending		-		-		-	-	-		-	-						
	Corporates - Of Which: SME		-		-	-	-	-	-	-	-	-			1 -			
	Retail		-	-	-	-	-	-	-	-	-	-	-		1 -			
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-						
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-		///				
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-	-	-	-	-	-	-					. /	
#N/D	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	<u> </u>	<i>.</i>		· ·	
	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	-
	Securitisation and re-securitisations positions deducted from capital *			-		-				-				777			./	

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 Securifization 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

(in million Euro)

		31/12/12	30/0	06/13	
	i i	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM	
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	

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽²⁾	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]		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] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		10	0	10	10	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Belgium	26	0	26	26	0	0	0	-0
[5Y - 10Y]		37	0	37	37	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		73	0	73	73	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]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y]	3	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0 0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0	0 0	0	0
10tai 10 - 3M 1		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]	0	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	0	0	0

(in	mil	lion	Euro))

(in million Euro)									
Residual Maturity C			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	(long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (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 ⁽²⁾	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]	. '	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]	Denmark	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] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Estonia	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] [2Y - 3Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Finland	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	0	0	0	0	0

(in million Euro)									
Residual Maturity			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS sitions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
vesituai 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 ⁽²⁾	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] [10Y - more]		0	0	0	0	0	0	0	-1 0
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	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] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[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]		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]		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

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	(long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽²⁾	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]	lceland -	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
[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 0
[3Y - 5Y] [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]	italy	3.985	279	3.843	3.372	0	193	4	-3
[5Y - 10Y]		8.754	961	6.338	3.793	0	1.512	1	-280
[10Y - more]		12.402	1.950	12.311	9.971	0	0	13	-159
Total		32.602	3.384	29.751	22.730	0	3.175	23	-444
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		11	0	11	11	0	0	0	0
[2Y - 3Y]		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

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposures	(long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (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 ⁽²⁾	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]		0	0	0	0	0	0	0	0
[1Y - 2Y]		12	0	12	12	0	0	0	0
[2Y - 3Y]	Lithuania	0	0	0	0	0	0	0	0
[3Y - 5Y]	Littidarila	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] [3M-1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		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] [3Y - 5Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y] [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

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure:	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (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 ⁽²⁾	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]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Netherlands	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		3	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]	Nonvov	0	0	0	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
		_		•	•	•	•	•	•

						banking book (FVO)	ŭ	negative fair value)	negative fair value)
						(3)			
ГО - 3M 1		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	3	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]	ivetnenanus	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		3	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]	Norway	0	0	0	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
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y]	1 Olariu	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	0	13	11	0	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

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽²⁾	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]	Romania	0	0	0	0	0	0	0	0
[2Y - 3Y]		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]		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
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		2	2	2	2	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Slovakia	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
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Sioverna	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]		36 0	0	36 0	36 0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		189	0	164	164	0	0	0	-1
[3Y - 5Y]	Spain	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

(in million Euro)	(in million Euro)										
Dacidad Mataria			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽²⁾	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]	1	0	0	0	0	0	0	0	0		
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0		
[3Y - 5Y]	Sweden	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]	United Kingdom	0	0	0	0	0	0	0	0		
[3Y - 5Y]	·	0	0	0	0	0	0	0	1		
[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		
[3W - 1Y] [1Y - 2Y]	1	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0		
[3Y - 5Y]	Australia	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	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]	Cariaua	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		

(in million Euro)	(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽²⁾	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]		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]	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]	U.S.	0	0	0	0	0	0	0	0	
[3Y - 5Y]	0.3.	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]	Switzerland	0	0	0	0	0	0	0	0	
[3Y - 5Y] [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	
I Otal		U	į	U	l d	U	U	U	U	

(in million Euro)									
			T LONG EXPOSURES e gross of provisions) (1)	(gross exposures	(long) net of cash short po	RECT POSITIONS psitions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽²⁾	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
[0 - 3M]		0	0	0	0	0	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 countries non	11	0	11	11	0	0	0	0
[5Y - 10Y]	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] [3Y - 5Y]	Middle East	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]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y]	and the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean	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	5	0	0
Total		6	0	6	0	0	6	0	0

33.230

TOTAL EEA 30

-445

(in million Euro)

			T LONG EXPOSURES le gross of provisions) (1)	(gross exposures	s (long) net of cash short po	ECT POSITIONS sitions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
esiduai 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 ⁽²⁾	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]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Allica	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]	0	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

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

23.295

30.328

3.391

0

3.187

23

⁽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 does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽²⁾	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]	Austria	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
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	-0 0
[2Y - 3Y]		14	0	14	14	0	0	0	0
[3Y - 5Y]	Belgium	11	0	11	11	0	0	0	-0
[5Y - 10Y]		18	0	18	18	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		43	0	43	43	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]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y]	2 4.944	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]		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[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	0	0	0

(in million Euro)								2,,,,,,,,,,	L DEI FASCITI DI SILIVA S.P.A
Residual Maturity			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
v v v v v v v v v v v v v v v v v v v	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 ⁽²⁾	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]		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	0
[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] [3Y - 5Y]	Estonia	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]	1	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]	i iiilaliu	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

(in million Euro)									
Davidual Maturita			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (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 ⁽²⁾	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	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]	Cormony	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]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Greece	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]		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]	3 7	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		1 8	0 5	1 8	1 5	0	3	0	0
Iotai		18	5	18	15	U	3	U	U

(in million Euro)									<u> </u>
Residual Maturity			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
v v v v v v v v v v v v v v v v v v v	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 ⁽²⁾	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]	iooiaria	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	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[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]		275	24	275	0	0	251	0	-1
[3M - 1Y]		3.667	14	3.637	123	0	3.501	1	-1
[1Y - 2Y]		2.438	100	2.368	2.235	0	33	2	0
[2Y - 3Y]	Italy	3.045	80	3.018	2.861	0	77	0	-0
[3Y - 5Y]	•	6.522	249	6.394	4.693	0	1.452	5	321
[5Y - 10Y] [10Y - more]		6.816 12.489	898 1.981	4.518 12.391	3.496 9.989	0	55 45	0 11	-532 0
Total		35.252	3.346	32.601	9.969 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]	1 -6	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

(in million Euro)									L DEI FASCITI DI SILIVA S.P.A
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short p	EECT POSITIONS positions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽²⁾	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]	Licontonoton	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 11	0	0 11	0 11	0	0	0	0
[3W - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Lithuania	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
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y]	Luxombourg	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] [2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 3Y]	Malta	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
Iotai		U	U	U	U	U	U	U	U

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	EECT POSITIONS positions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (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 ⁽²⁾	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]	Hothonando	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		3	0	3	0	0	3	0	-0 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
[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
[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] [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
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Portugal	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

(in million Euro)									
Decided Metasics			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (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 ⁽²⁾	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]	Romania	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] [3M - 1Y]		0	0	0	0	0	0	0	-0
[3M - 1Y] [1Y - 2Y]		2	2	2	2	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Slovakia	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		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
[3Y - 5Y]	Ciovorna	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		1	0	1	0	0	1	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0 163	0	0 163	0 163	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		163	0	163	163	0	0	0	0
[2Y - 3Y] [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
10.01		207		<u> </u>	207		,	· ·	U

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short po	EECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (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 ⁽²⁾	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]	Oweden	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] [2Y - 3Y]		0	0	0	0	0	0	0	0
[21 - 31] [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]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y]	raditalia	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 - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Canada	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

(in million Euro)									
			T LONG EXPOSURES le gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	EECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (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 ⁽²⁾	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]	riong Rong	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		25	0	25	25	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] [2Y - 3Y]		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		Ö	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]	U.S.	0	0	0	0	0	0	0	0
[3Y - 5Y]	0.0.	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] [2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Switzerland	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

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (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 ⁽²⁾	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]	22/1	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]	Other Central	0	0	0	0	0	0	0	0
[1Y - 2Y]	and eastern	11 11	0	11 11	11	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Europe	0	0	0	0	0	0	0	0
[3Y - 5Y] [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]	MODEL From	0	0	0	0	0	0	0	0
[3Y - 5Y]	Middle East	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[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]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	and the Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y]	30	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

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

in million	Euro)
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Davidsol Matsuits	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposure	s (long) net of cash short pe	EECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity			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 ⁽²⁾	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]	Africa	0	0	0	0	0	0	0	0
[3Y - 5Y]	Allica	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
[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 does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(in million Euro)

	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 (1)	92.828	87.481