

PRESS RELEASE

**CONSUM.IT: DISPOSAL OF “FIFTH-OF-SALARY” AND “DELEGATION OF
PAYMENT” LOANS TO ANACAP FINANCIAL PARTNERS**

Siena, 13 January 2014 - Banca Monte dei Paschi di Siena announces that, at the end of 2013, Consum.it sold its entire portfolio of “*fifth-of-salary*” and “*delegation of payment*” loans – a total of EUR 551 mln in credit - originated by branches of the Montepaschi Group and agent companies specialised in the product. The counterparty in the deal was Anacap Financial Partners LLP, a UK fund which has over 1.7 billion in assets under management. The disposal is part of the Montepaschi Group's restructuring guidelines under the 2013-2017 Business Plan and has benefits in terms of liquidity and capital absorption.

Consum.it is the Montepaschi Group company specialising in consumer credit.

This press release will be available at www.mps.it

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