



2017 EU-wide Transparency Exercise

Bank Name	Banca Monte dei Paschi di Siena SpA
LEI Code	J4CP7MHCXR8DAQMKIL78
Country Code	IT

2017 EU-wide Transparency Exercise

Capital

Banca Monte dei Paschi di Siena SpA

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	6,817	1,684		C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,353	918		C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,168	7,168		C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-2,267	-5,699		C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	36	93		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,306	1,304		C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0		C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0		C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-204	-180		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-403	-341		C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-307	-845		C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0		C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0		C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0		C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-793	-190		C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0		C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0		C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	-12	-90		C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-103	-548		C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-351	-720		C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-376	-238		C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0		C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-291	-218		C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	1,949	1,423		CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0		C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0		C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,949	1,423		C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0		C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	210	211		C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0		C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	793	190		C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	-1,003	-401		C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,353	918		C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,464	766		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,368	1,005		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	86	-252		C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	10	13		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	65,522	61,038		C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	840	770		C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	8.17%	1.50%		CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	8.17%	1.50%		CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	10.40%	2.76%		CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,198	-315		[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	6.49%	-0.52%		[D.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2017 EU-wide Transparency Exercise

Leverage ratio

Banca Monte dei Paschi di Siena SpA

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,353	918	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,408	-104	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	169,024	158,939	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	168,443	158,238	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.2%	0.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	2.6%	-0.1%	C 47.00 (r330,c010)	



2017 EU-wide Transparency Exercise

Risk exposure amounts

Banca Monte dei Paschi di Siena SpA

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	53,521	48,656
Risk exposure amount for securitisation and re-securitisations in the banking book	7	7
Risk exposure amount for contributions to the default fund of a CCP	14	13
Risk exposure amount Other credit risk	53,500	48,637
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,046	2,846
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	60	81
Risk exposure amount for Credit Valuation Adjustment	480	365
Risk exposure amount for operational risk	8,476	9,170
Other risk exposure amounts	0	0
Total Risk Exposure Amount	65,522	61,038

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2017 EU-wide Transparency Exercise

P&L

Banca Monte dei Paschi di Siena SpA

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	3,345	1,437
Of which debt securities income	287	125
Of which loans and advances income	2,915	1,236
Interest expenses	1,352	541
(Of which deposits expenses)	424	174
(Of which debt securities issued expenses)	821	318
(Expenses on share capital repayable on demand)	0	0
Dividend income	14	10
Net Fee and commission income	1,839	857
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	176	28
Gains or (-) losses on financial assets and liabilities held for trading, net	135	4
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	119	14
Gains or (-) losses from hedge accounting, net	-82	-2
Exchange differences [gain or (-) loss], net	23	5
Net other operating income /(expenses)	319	177
TOTAL OPERATING INCOME, NET	4,534	1,990
(Administrative expenses)	3,168	1,427
(Depreciation)	240	122
(Provisions or (-) reversal of provisions)	-53	107
(Commitments and guarantees given)	-6	47
(Other provisions)	-47	59
Of which pending legal issues and tax litigation ¹	7	
Of which restructuring ¹	-7	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,509	4,631
(Loans and receivables)	4,467	4,597
(Held to maturity investments, AFS assets and financial assets measured at cost)	42	34
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	5	26
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	92	41
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-3,242	-4,282
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-3,240	-3,765
Profit or (-) loss after tax from discontinued operations	-1	523
PROFIT OR (-) LOSS FOR THE YEAR	-3,241	-3,243
Of which attributable to owners of the parent	-3,241	-3,243

⁽¹⁾ Information available only as of end of the year

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banca Monte dei Paschi di Siena SpA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	23,879	25,071	3,553		24,567	25,695	1,558	
	Regional governments or local authorities	2,621	2,039	408		3,190	2,100	420	
	Public sector entities	1,009	483	447		997	526	425	
	Multilateral Development Banks	89	44	0		88	43	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	59,144	11,250	2,754		46,439	10,777	2,773	
	Corporates	11,218	6,630	6,183		9,833	5,756	5,694	
	of which: SME	725	499	459		677	429	408	
	Retail	3,098	1,673	1,192		2,831	1,468	1,034	
	of which: SME	1,013	351	201		998	375	214	
	Secured by mortgages on immovable property	1,165	1,120	452		1,174	1,147	454	
	of which: SME	381	352	140		394	374	150	
	Exposures in default	2,990	1,296	1,522	1,382	2,830	1,124	1,313	1,463
	Items associated with particularly high risk	98	98	148		93	93	139	
	Covered bonds	769	769	148		722	722	139	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	808	613	613		643	557	557	
Equity	1,433	1,433	2,179		752	752	983		
Securitisation	0	0	0		0	0	0		
Other exposures	5,285	5,266	3,585		5,413	5,430	3,691		
Standardised Total	113,606	57,786	23,182	1,608	99,571	56,190	19,180	1,700	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banca Monte dei Paschi di Siena SpA

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	75,067	52,936	20,825	14,616	72,349	51,877	20,417	16,785	16,785	16,785
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	44,026	36,571	11,424	11,415	42,376	35,330	10,743	13,314	13,314	13,314
	Retail	67,991	59,239	9,493	10,125	66,495	58,166	9,039	12,271	12,271	12,271
	Retail - Secured on real estate property	35,673	35,416	5,460	1,208	33,882	33,777	5,184	1,192	1,192	1,192
	Retail - Secured on real estate property - Of Which: SME	7,517	7,368	2,278	772	6,766	6,712	2,051	831	831	831
	Retail - Secured on real estate property - Of Which: non-SME	28,157	28,048	3,183	436	27,117	27,066	3,133	361	361	361
	Retail - Qualifying Revolving	188	95	10	1	185	85	9	1	1	1
	Retail - Other Retail	32,130	23,728	4,023	8,917	32,428	24,305	3,847	11,078	11,078	11,078
	Retail - Other Retail - Of Which: SME	25,241	18,190	3,606	6,806	25,048	18,281	3,442	8,126	8,126	8,126
	Retail - Other Retail - Of Which: non-SME	6,889	5,538	417	2,111	7,380	6,024	405	2,952	2,952	2,952
	Equity	-	-	0	-	-	-	0	-	0	-
	Securitisation	37	37	7	0	77	76	7	0	7	0
	Other non credit-obligation assets	-	-	0	-	-	-	0	-	0	-
IRB Total			30,325				29,464				

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2017 EU-wide Transparency Exercise

Sovereign Exposure

Banca Monte dei Paschi di Siena SpA

(mln EUR)

		As of 31/12/2016																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	22,753.7	2,945.6	19,808.1	4,008.0	0.0	4,008.0	0.0	0.0	0.0	15,426.7	0.0	15,426.7	3,319.0	2,945.6	373.4	0.0	0.0	0.0

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Sovereign Exposure

Banca Monte dei Paschi di Siena SpA

(mln EUR)

		As of 30/06/2017																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments							
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities						
TOTAL - ALL COUNTRIES	21,697.4	2,905.0	18,792.3	5,344.3	0.0	5,344.3	0.0	0.0	0.0	13,099.5	0.0	13,099.5	3,253.5	2,905.0	348.5	0.0	0.0	0.0

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Banca Monte dei Paschi di Siena SpA

	As of 31/12/2016							As of 30/06/2017							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
				Of which: defaulted											
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	18,230	0	44	44	3	44	0	15,857	0	32	32	3	24	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	15,801	0	0	0	1	0	0	13,449	0	0	0	1	0	0	
Credit institutions	1,177	0	0	0	1	0	0	1,117	0	0	0	0	0	0	
Other financial corporations	892	0	41	41	2	41	0	953	0	21	21	2	21	0	
Non-financial corporations	360	0	3	3	0	2	0	338	0	11	11	0	3	0	
Loans and advances (including at amortised cost and fair value)	139,737	1,263	45,771	45,771	756	25,379	15,613	110,842	983	19,659	19,659	674	9,117	7,046	
Central banks	3,608	0	0	0	0	0	0	7,406	0	0	0	0	0	0	
General governments	3,009	56	340	340	4	59	0	2,993	51	346	346	4	84	0	
Credit institutions	4,449	0	23	23	7	22	0	5,089	0	24	24	13	23	0	
Other financial corporations	13,478	27	1,246	1,246	58	758	257	7,976	5	819	819	20	485	186	
Non-financial corporations	71,548	656	34,812	34,812	536	19,958	11,628	49,583	496	13,982	13,982	501	6,497	5,254	
of which: small and medium-sized enterprises at amortised cost	16,064	108	7,597	7,597	120	4,542	2,302	10,662	78	2,631	2,631	113	1,181	1,002	
Households	43,646	524	9,350	9,350	151	4,581	3,728	37,797	431	4,490	4,490	137	2,029	1,606	
DEBT INSTRUMENTS other than HFT	157,968	1,263	45,815	45,815	759	25,423	15,613	126,699	983	19,691	19,691	677	9,140	7,046	
OFF-BALANCE SHEET EXPOSURES	52,969		2,242	2,242	29	154	353	51,678		1,872	1,872	93	137	246	

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2017 EU-wide Transparency Exercise

Forborne exposures

Banca Monte dei Paschi di Siena SpA

	As of 31/12/2016					As of 30/06/2017				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	4	1	1	1	0	12	9	1	1	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	3	0	0	0	0	3	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1	1	1	1	0	9	9	1	1	0
Loans and advances (including at amortised cost and fair value)	12,654	9,907	3,906	3,783	6,892	10,546	7,876	3,150	3,037	5,604
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	1	0	0	0	1	1	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	397	316	159	159	175	402	302	203	198	144
Non-financial corporations	9,930	8,134	3,322	3,226	4,937	8,234	6,515	2,637	2,553	3,991
of which: small and medium-sized enterprises at amortised cost	2,059	1,563	629	600	1,142	1,693	1,261	461	432	902
Households	2,326	1,455	424	399	1,780	1,909	1,059	309	286	1,470
DEBT INSTRUMENTS other than HFT	12,658	9,908	3,907	3,784	6,892	10,558	7,886	3,151	3,038	5,604
Loan commitments given	402	319	0	0	119	313	223	0	0	46

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30