

PRESS RELEASE

BANCA MPS: S&P's LOWERS RATINGS

Siena, 31 January 2013 – Banca Monte dei Paschi di Siena informs that the International ratings agency Standard&Poor's has lowered BMPS' ratings. Specifically, the agency revised down its assessment of MPS' Stand Alone Credit Profile (SACP) to 'b' from 'b+' and its long term rating to 'BB' from 'BB+'. Outlook remains on CreditWatch negative. The bank's short-term rating, 'B', has been affirmed.

The full version of Standard&Poor's press release can be viewed on the rating agency's website www.standardandpoors.com.

The press release is available on our website at www.mps.it

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