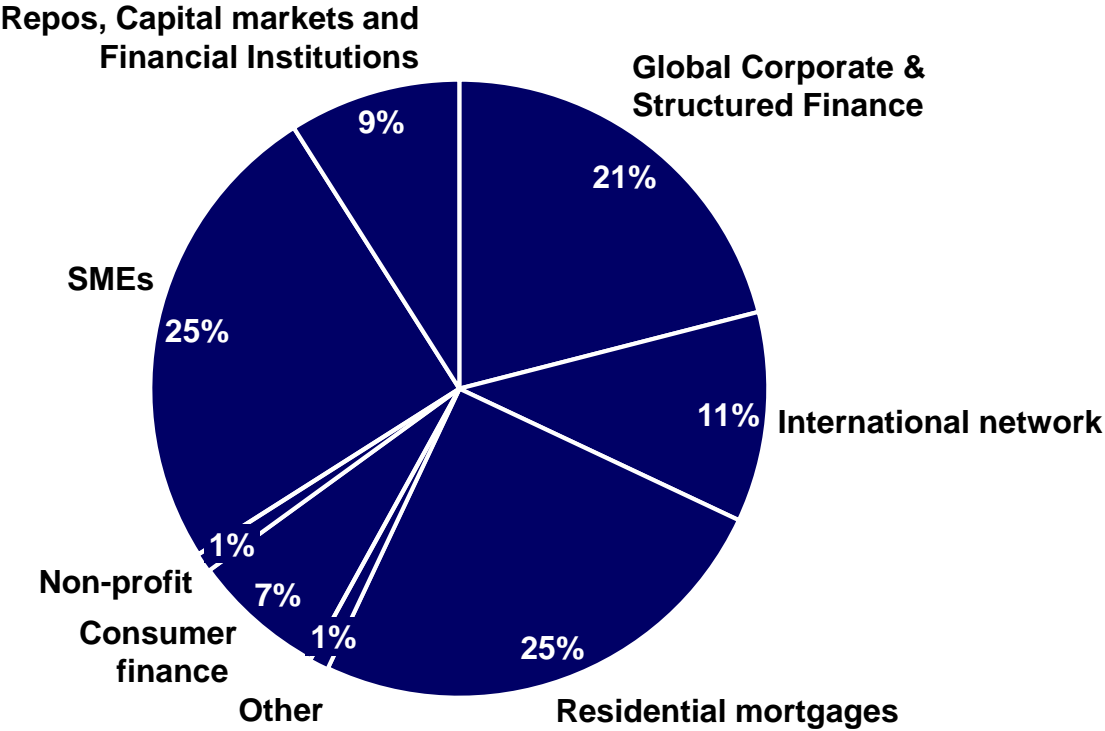


Loans to customers: a well-diversified portfolio

Breakdown by business area (data as at 30.6.22)



- **Low risk profile of residential mortgage portfolio**
 - Instalment/available income ratio at 31%
 - Average Loan-to-Value equal to ~59%
 - Original average maturity equal to ~24 years
 - Residual average life equal to ~19 years

Non-retail loans of the Italian banks and companies of the Group Breakdown by economic business sector

	30.6.22
Public Administration	5.0%
Financial companies	7.7%
Non-financial companies	45.4%
<i>of which:</i>	
UTILITIES	4.8%
SERVICES	4.3%
REAL ESTATE	3.6%
DISTRIBUTION	3.4%
CONSTRUCTION AND MATERIALS FOR CONSTR.	3.3%
METALS AND METAL PRODUCTS	2.6%
FOOD AND DRINK	2.6%
ENERGY AND EXTRACTION	2.4%
FASHION	2.2%
INFRASTRUCTURE	2.2%
TRANSPORTATION MEANS	2.0%
MECHANICAL	1.8%
CHEMICALS, RUBBER AND PLASTICS	1.8%
TOURISM	1.7%
AGRICULTURE	1.6%
TRANSPORT	1.5%
PHARMACEUTICAL	0.9%
ELECTRICAL COMPONENTS AND EQUIPMENT	0.9%
FURNITURE AND WHITE GOODS	0.8%
MEDIA	0.6%
WOOD AND PAPER	0.5%
OTHER CONSUMPTION GOODS	0.2%

Note: figures may not add up exactly due to rounding