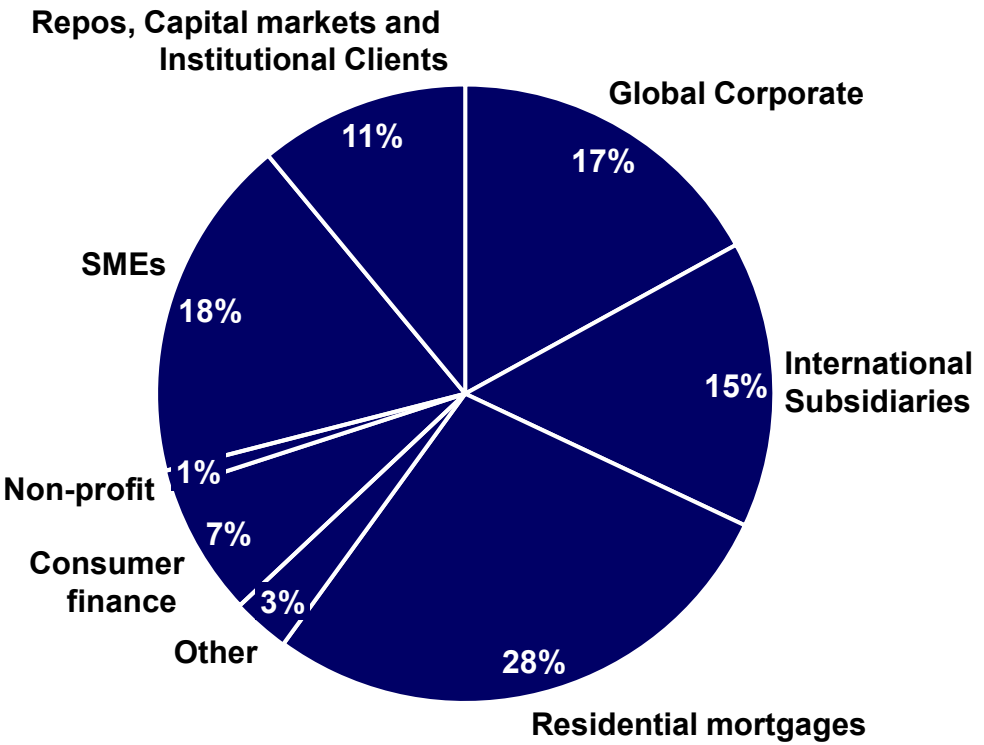
Loans to customers: a well-diversified portfolio

Breakdown by business area (data as at 30.9.26)



- **No material exposure to Private Credit**
- **Low risk profile of residential mortgage portfolio**
  - **Instalment/available income ratio at 30%**
  - **Average Loan-to-Value equal to ~58%**
  - **Original average maturity equal to ~25 years**
  - **Residual average life equal to ~20 years**

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

	30.9.26
Public Administration	**5.0%**
Financial companies	**8.5%**
Non-financial companies	**37.8%**
of which:	
UTILITIES	5.3%
SERVICES	4.6%
REAL ESTATE	2.8%
INFRASTRUCTURE	2.7%
FOOD AND DRINK	2.4%
DISTRIBUTION	2.4%
TRANSPORTATION MEANS	1.9%
ENERGY AND EXTRACTION	1.8%
CONSTRUCTION AND MATERIALS FOR CONSTR.	1.8%
METALS AND METAL PRODUCTS	1.8%
FASHION	1.4%
CHEMICALS, RUBBER AND PLASTICS	1.3%
AGRICULTURE	1.3%
TOURISM	1.2%
MECHANICAL	1.2%
ELECTRICAL COMPONENTS AND EQUIPMENT	1.0%
TRANSPORT	0.9%
PHARMACEUTICAL	0.7%
FURNITURE AND WHITE GOODS	0.4%
MEDIA	0.4%
WOOD AND PAPER	0.4%
OTHER CONSUMPTION GOODS	0.1%

No material exposure to Private Credit

Note: figures may not add up exactly due to rounding