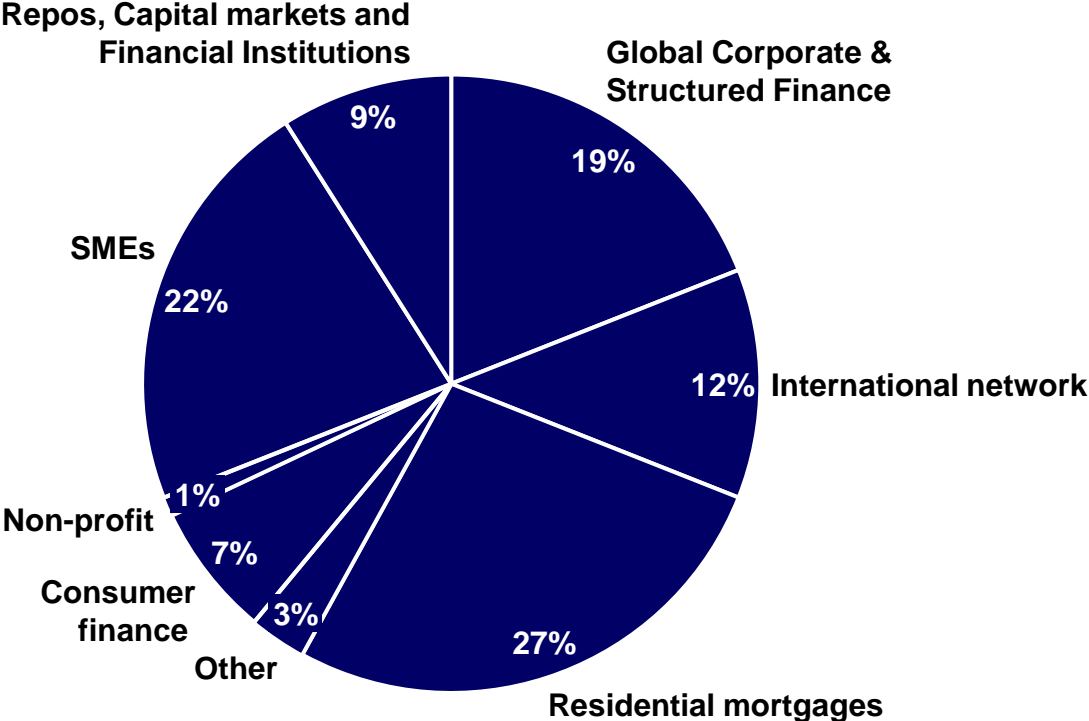


Loans to customers: a well-diversified portfolio

Breakdown by business area (data as at 31.12.23)



- **Low risk profile of residential mortgage portfolio**
 - Instalment/available income ratio at 31%
 - Average Loan-to-Value equal to ~58%
 - 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

	31.12.23
Public Administration	5.1%
Financial companies	8.1%
Non-financial companies	42.6%
<i>of which:</i>	
SERVICES	4.7%
UTILITIES	4.3%
DISTRIBUTION	3.1%
REAL ESTATE	3.0%
CONSTRUCTION AND MATERIALS FOR CONSTR.	2.9%
FOOD AND DRINK	2.7%
METALS AND METAL PRODUCTS	2.2%
FASHION	2.1%
INFRASTRUCTURE	2.1%
TRANSPORTATION MEANS	1.9%
ENERGY AND EXTRACTION	1.9%
MECHANICAL	1.8%
AGRICULTURE	1.7%
TOURISM	1.6%
TRANSPORT	1.6%
CHEMICALS, RUBBER AND PLASTICS	1.6%
ELECTRICAL COMPONENTS AND EQUIPMENT	0.9%
PHARMACEUTICAL	0.8%
FURNITURE AND WHITE GOODS	0.7%
MEDIA	0.5%
WOOD AND PAPER	0.4%
OTHER CONSUMPTION GOODS	0.2%

Note: figures may not add up exactly due to rounding