

Sector	Exposure percentage(*) ⁽¹⁾
Personal mortgages	40.3%
Automotive	2.2%
Power utilities	2.0%
Agriculture	1.3%
Oil and gas	1.0%
Water	0.8%
Chemicals	0.3%
Mining and metals	0.3%

(1) Exposure percentage represents the gross lending and related off balance sheet exposure to a sector as a percentage of total gross lending and the related off balance sheet exposures.