

## Note 5 - Distribution of loans by sector/industry

| Parent Bank    |                 |                 |   | Group           |                 |                |
|----------------|-----------------|-----------------|---|-----------------|-----------------|----------------|
| 31 Dec<br>2020 | 30 Sept<br>2020 | 30 Sept<br>2021 | (NOKm)  | 30 Sept<br>2021 | 30 Sept<br>2020 | 31 Dec<br>2020 |
| 9,160          | 8,994           | 9,205           | Agriculture and forestry                                      | 9,546           | 9,442           | 9,591          |
| 5,243          | 4,872           | 5,851           | Fisheries and hunting   | 5,869           | 4,872           | 5,259          |
| 1,704          | 1,384           | 1,843           | Sea farming industries  | 2,093           | 1,790           | 2,100          |
| 2,234          | 1,962           | 2,203           | Manufacturing   | 2,835           | 2,369           | 2,646          |
| 3,195          | 3,227           | 2,884           | Construction, power and water supply                          | 3,825           | 4,087           | 4,077          |
| 2,289          | 2,315           | 2,320           | Retail trade, hotels and restaurants                          | 2,662           | 2,649           | 2,586          |
| 4,537          | 4,787           | 5,237           | Maritime sector   | 5,237           | 4,787           | 4,537          |
| 15,427         | 15,136          | 16,724          | Property management   | 16,839          | 15,215          | 15,509         |
| 3,644          | 3,293           | 4,083           | Business services   | 4,500           | 3,014           | 3,423          |
| 6,032          | 6,089           | 5,433           | Transport and other services provision                        | 6,367           | 6,994           | 6,942          |
| 9              | 6               | 2               | Public administration   | 35              | 29              | 33             |
| 1,626          | 1,627           | 1,392           | Other sectors   | 1,339           | 1,645           | 1,638          |
| <b>55,099</b>  | <b>53,692</b>   | <b>57,176</b>   | <b>Gross loans in Corporate market</b>                        | <b>61,147</b>   | <b>56,893</b>   | <b>58,340</b>  |
| 118,714        | 116,767         | 124,841         | Wage earners  | 130,828         | 122,529         | 124,461        |
| <b>173,814</b> | <b>170,459</b>  | <b>182,017</b>  | <b>Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt</b> | <b>191,976</b>  | <b>179,423</b>  | <b>182,801</b> |
| 46,613         | 44,160          | 46,675          | of which SpareBank 1 Boligkreditt                             | 46,675          | 44,160          | 46,613         |
| 1,540          | 1,622           | 1,329           | of which SpareBank 1 Næringskreditt                           | 1,329           | 1,622           | 1,540          |
| <b>125,660</b> | <b>124,677</b>  | <b>134,013</b>  | <b>Gross loans in balance sheet</b>                           | <b>143,972</b>  | <b>133,640</b>  | <b>134,648</b> |
| 1,351          | 1,284           | 1,411           | - Loan loss allowance on amortised cost loans                 | 1,472           | 1,352           | 1,421          |
| 96             | 105             | 95              | - Loan loss allowance on loans at FVOCI                       | 95              | 105             | 96             |
| <b>124,214</b> | <b>123,288</b>  | <b>132,507</b>  | <b>Net loans to and receivables from customers</b>            | <b>142,404</b>  | <b>132,183</b>  | <b>133,131</b> |