

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

Parent Bank			Group	
31 Dec 2020	31 Dec 2021	(NOKm)	31 Dec 2021	31 Dec 2020
9,160	9,433	Agriculture and forestry	9,783	9,591
5,243	5,853	Fisheries and hunting	5,870	5,259
1,704	1,926	Sea farming industries	2,176	2,100
2,234	2,151	Manufacturing	2,766	2,646
3,195	3,169	Construction, power and water supply	4,124	4,077
2,289	2,572	Retail trade, hotels and restaurants	2,966	2,586
4,537	4,715	Maritime sector	4,715	4,537
15,427	16,924	Property management	17,044	15,509
3,644	4,497	Business services	4,990	3,423
6,032	5,714	Transport and other services provision	6,667	6,942
9	2	Public administration	34	33
1,626	1,383	Other sectors	1,325	1,638
<b>55,099</b>	<b>58,337</b>	<b>Gross loans in Corporate market</b>	<b>62,458</b>	<b>58,340</b>
118,714	126,828	Wage earners	132,894	124,461
<b>173,814</b>	<b>185,165</b>	<b>Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt</b>	<b>195,353</b>	<b>182,801</b>
46,613	46,650	of which SpareBank 1 Boligkreditt	46,650	46,613
1,540	1,402	of which SpareBank 1 Næringskreditt	1,402	1,540
<b>125,660</b>	<b>137,113</b>	<b>Gross loans in balance sheet</b>	<b>147,301</b>	<b>134,648</b>
1,351	1,250	- Loan loss allowance on amortised cost loans	1,313	1,421
96	97	- Loan loss allowance on loans at FVOCI	97	96
<b>124,214</b>	<b>135,766</b>	<b>Net loans to and receivables from customers</b>	<b>145,890</b>	<b>133,131</b>