

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

Parent Bank			(NOKm)	Group		
31 Dec 2021	30 June 2021	30 June 2022		30 June 2022	30 June 2021	31 Dec 2021
9,433	9,313	9,709	Agriculture and forestry	10,104	9,654	9,783
5,853	5,264	6,892	Fisheries and hunting	6,914	5,283	5,870
1,926	2,127	2,705	Sea farming industries	2,969	2,398	2,176
2,151	2,085	2,068	Manufacturing	2,653	2,729	2,766
3,169	3,271	3,719	Construction, power and water supply	4,817	4,191	4,124
2,572	2,325	2,776	Retail trade, hotels and restaurants	3,285	2,628	2,966
4,715	5,023	5,064	Maritime sector	5,064	5,023	4,715
16,924	16,393	17,543	Property management	17,647	16,500	17,044
4,497	4,179	4,742	Business services	5,151	3,969	4,990
5,714	5,445	5,854	Transport and other services provision	6,811	6,386	6,667
2	2	1	Public administration	32	32	34
1,383	1,914	1,456	Other sectors	1,401	1,923	1,325
<b>58,337</b>	<b>57,341</b>	<b>62,531</b>	<b>Gross loans in Corporate market</b>	<b>66,848</b>	<b>60,716</b>	<b>62,458</b>
126,828	122,424	132,120	Wage earners	138,657	128,299	132,894
<b>185,165</b>	<b>179,765</b>	<b>194,650</b>	<b>Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt</b>	<b>205,504</b>	<b>189,015</b>	<b>195,353</b>
46,650	45,707	55,218	of which SpareBank 1 Boligkreditt	55,218	45,707	46,650
1,402	1,374	1,605	of which SpareBank 1 Næringskreditt	1,605	1,374	1,402
<b>137,113</b>	<b>132,684</b>	<b>137,827</b>	<b>Gross loans in balance sheet</b>	<b>148,681</b>	<b>141,935</b>	<b>147,301</b>
1,250	1,393	929	- Loan loss allowance on amortised cost loans	993	1,454	1,313
97	101	86	- Loan loss allowance on loans at FVOCI	86	101	97
<b>135,766</b>	<b>131,190</b>	<b>136,812</b>	<b>Net loans to and receivables from customers</b>	<b>147,602</b>	<b>140,379</b>	<b>145,890</b>