

Note 5 - Distribution of loans by sector/industry

| Parent Bank | | | Gro | Group | |
|-------------|-------------|--|-------------|-------------|--|
| 31 Dec 2021 | 31 Dec 2022 | (NOKm) | 31 Dec 2022 | 31 Dec 2021 | |
| 9,433 | 10,707 | Agriculture and forestry | 11,140 | 9,783 | |
| 5,853 | 7,047 | Fisheries and hunting | 7,075 | 5,870 | |
| 1,926 | 2,324 | Sea farming industries | 2,656 | 2,176 | |
| 2,151 | 2,563 | Manufacturing | 3,150 | 2,766 | |
| 3,169 | 4,370 | Construction, power and water supply | 5,526 | 4,124 | |
| 2,572 | 2,976 | Retail trade, hotels and restaurants | 3,632 | 2,966 | |
| 4,715 | 5,382 | Maritime sector | 5,382 | 4,715 | |
| 16,924 | 18,722 | Property management | 18,840 | 17,044 | |
| 4,497 | 3,561 | Business services | 4,312 | 4,990 | |
| 5,714 | 5,327 | Transport and other services provision | 6,375 | 6,667 | |
| 2 | 1 | Public administration | 35 | 34 | |
| 1,383 | 1,343 | Other sectors | 1,288 | 1,325 | |
| 58,337 | 64,322 | Gross loans in Corporate market | 69,411 | 62,458 | |
| 126,828 | 134,841 | Wage earners | 141,833 | 132,894 | |
| 185,165 | 199,163 | Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt | 211,244 | 195,353 | |
| 46,650 | 56,876 | of which SpareBank 1 Boligkreditt | 56,876 | 46,650 | |
| 1,402 | 1,739 | of which SpareBank 1 Næringskreditt | 1,739 | 1,402 | |
| 137,113 | 140,549 | Total Gross loans to and receivables from customers | 152,629 | 147,301 | |
| 1,250 | 890 | - Loan loss allowance on amortised cost loans | 972 | 1,313 | |
| 97 | 109 | - Loan loss allowance on loans at FVOCI | 109 | 97 | |
| 135,766 | 139,550 | Net loans to and receivables from customers | 151,549 | 145,890 | |