

## Note 6 - Distribution of loans by sector/industry

| Parent Bank    |                |                |   | Group          |                |                |
|----------------|----------------|----------------|---|----------------|----------------|----------------|
| 31 Dec<br>2022 | 30 Jun<br>2022 | 30 Jun<br>2023 | (NOKm)  | 30 Jun<br>2023 | 30 Jun<br>2022 | 31 Dec<br>2022 |
| 10,707         | 9,709          | 11,339         | Agriculture and forestry                                  | 11,791         | 10,104         | 11,140         |
| 7,047          | 6,892          | 6,367          | Fisheries and hunting                                     | 6,397          | 6,914          | 7,075          |
| 2,324          | 2,705          | 2,039          | Sea farming industries                                    | 2,315          | 2,969          | 2,656          |
| 2,563          | 2,068          | 3,092          | Manufacturing   | 3,683          | 2,653          | 3,150          |
| 4,370          | 3,719          | 6,396          | Construction, power and water supply                      | 7,534          | 4,817          | 5,526          |
| 2,976          | 2,776          | 3,044          | Retail trade, hotels and restaurants                      | 3,786          | 3,285          | 3,632          |
| 5,382          | 5,064          | 5,944          | Maritime sector   | 5,944          | 5,064          | 5,382          |
| 18,722         | 17,543         | 20,618         | Property management                                       | 20,738         | 17,647         | 18,840         |
| 3,561          | 4,742          | 4,316          | Business services   | 5,134          | 5,151          | 4,312          |
| 5,327          | 5,854          | 5,632          | Transport and other services provision                    | 6,712          | 6,811          | 6,375          |
| 1              | 1              | 1              | Public administration                                     | 33             | 32             | 35             |
| 1,343          | 1,456          | 1,450          | Other sectors   | 1,395          | 1,401          | 1,288          |
| 64,322         | 62,531         | 70,239         | Gross loans in Corporate market                           | 75,463         | 66,848         | 69,411         |
| 134,841        | 132,120        | 149,407        | Wage earners  | 156,637        | 138,657        | 141,833        |
| 199,163        | 194,650        | 219,647        | Gross loans incl. SB1 Boligkreditt /SB1<br>Næringskreditt | 232,100        | 205,504        | 211,244        |
| 56,876         | 55,218         | 63,527         | of which SpareBank 1 Boligkreditt                         | 63,527         | 55,218         | 56,876         |
| 1,739          | 1,605          | 1,754          | of which SpareBank 1 Næringskreditt                       | 1,754          | 1,605          | 1,739          |
| 140,549        | 137,827        | 154,366        | Total Gross loans to and receivables from customers       | 166,819        | 148,681        | 152,629        |
| 890            | 929            | 843            | - Loan loss allowance on amortised cost loans             | 936            | 993            | 972            |
| 109            | 86             | 115            | - Loan loss allowance on loans at FVOCI                   | 115            | 86             | 109            |
| 139,550        | 136,812        | 153,407        | Net loans to and receivables from customers               | 165,767        | 147,602        | 151,549        |