

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

Parent Bank				Group		
31 Dec 2023	31 Mar 2023	31 Mar 2024	(NOKm)	31 Mar 2024	31 Mar 2023	31 Dec 2023
12,021	10,773	11,919	Agriculture and forestry	12,398	11,214	12,489
5,459	7,095	5,599	Fisheries and hunting	5,626	7,123	5,488
2,218	1,864	2,239	Sea farming industries	2,499	2,179	2,473
3,170	2,736	3,206	Manufacturing	3,806	3,321	3,757
6,111	4,923	6,238	Construction, power and water supply	7,484	6,086	7,353
2,845	3,129	3,019	Retail trade, hotels and restaurants	3,961	3,872	3,777
6,030	5,700	5,066	Maritime sector	5,066	5,700	6,030
21,288	19,587	22,121	Property management	22,237	19,703	21,400
4,239	3,817	4,050	Business services	4,904	4,635	5,148
5,396	5,102	6,275	Transport and other services provision	7,424	6,182	6,459
2	3	10	Public administration	46	37	39
2,220	1,142	2,038	Other sectors	1,958	1,094	2,140
70,997	65,872	71,779	Gross loans in Corporate market	77,407	71,146	76,553
152,710	135,646	153,782	Wage earners	160,863	142,822	159,777
223,708	201,518	225,561	Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt	238,270	213,967	236,329
64,719	59,054	67,249	of which SpareBank 1 Boligkreditt	67,249	59,054	64,719
1,749	1,732	1,695	of which SpareBank 1 Næringskreditt	1,695	1,732	1,749
157,240	140,731	156,617	Total Gross loans to and receivables from customers	169,326	153,181	169,862
659	784	667	- Loan loss allowance on amortised cost loans	793	870	790
117	102	126	- Loan loss allowance on loans at FVOCI	126	102	117
156,464	139,845	155,824	Net loans to and receivables from customers	168,407	152,208	168,955