

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

Parent Bank				Group		
31 Dec 2023	30 Sep 2023	30 Sep 2024	(NOKm)	30 Sep 2024	30 Sep 2023	31 Dec 2023
12,021	11,684	12,639	Agriculture and forestry	13,131	12,141	12,489
5,459	6,343	6,362	Fisheries and hunting	6,388	6,371	5,488
2,218	2,709	2,758	Sea farming industries	3,058	2,978	2,473
3,170	3,241	3,833	Manufacturing	4,476	3,843	3,757
6,111	6,107	5,387	Construction, power and water supply	6,725	7,360	7,353
2,845	3,004	3,043	Retail trade, hotels and restaurants	3,959	3,682	3,777
6,030	5,957	4,846	Maritime sector	4,846	5,957	6,030
21,288	20,519	25,204	Property management	25,320	20,646	21,400
4,239	4,335	4,620	Business services	5,364	5,193	5,148
5,396	4,737	6,058	Transport and other services provision	7,272	5,818	6,459
2	4	40	Public administration	66	36	39
2,220	1,554	1,509	Other sectors	1,429	1,493	2,140
70,997	70,194	76,300	Gross loans in Corporate market	82,034	75,516	76,553
152,710	151,599	157,833	Wage earners	165,114	158,800	159,777
223,708	221,793	234,133	Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt	247,148	234,316	236,329
64,719	63,616	65,983	of which SpareBank 1 Boligkreditt	65,983	63,616	64,719
1,749	1,761	1,576	of which SpareBank 1 Næringskreditt	1,576	1,761	1,749
157,240	156,417	166,575	Total Gross loans to and receivables from customers	179,590	168,940	169,862
659	863	667	- Loan loss allowance on amortised cost loans	801	956	790
117	118	142	- Loan loss allowance on loans at FVOCI	142	118	117
156,464	155,435	165,765	Net loans to and receivables from customers	178,646	167,865	168,955