

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

Parent Bank			(NOKm)	Group		
31 Dec 2017	30 June 2017	30 June 2018		30 June 2018	30 June 2017	31 Dec 2017
11,305	10,959	11,825	Agriculture, forestry, fisheries, hunting	12,137	11,213	11,606
1,311	1,298	1,204	Sea farming industries	1,556	1,708	1,697
2,850	3,115	2,461	Manufacturing	2,794	3,415	3,157
2,794	3,407	2,649	Construction, power and water supply	3,349	4,018	3,419
2,432	1,340	2,633	Retail trade, hotels and restaurants	2,902	1,589	2,700
4,639	4,532	4,706	Maritime sector	4,706	4,532	4,639
14,289	14,692	14,564	Property management	14,623	14,749	14,348
2,510	2,482	2,514	Business services	2,195	2,230	2,260
3,547	3,421	3,747	Transport and other services provision	4,545	4,142	4,322
226	269	7	Public administration	19	282	240
1,669	1,788	1,820	Other sectors	1,852	1,819	1,699
<b>47,572</b>	<b>47,303</b>	<b>48,128</b>	<b>Gross loans in retail market</b>	<b>50,676</b>	<b>49,698</b>	<b>50,087</b>
94,984	90,804	99,959	Wage earners	104,114	94,101	98,697
<b>142,556</b>	<b>138,107</b>	<b>148,087</b>	<b>Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt</b>	<b>154,790</b>	<b>143,800</b>	<b>148,784</b>
34,885	34,181	37,172	of which SpareBank 1 Boligkreditt	37,172	34,181	34,885
1,828	2,261	1,831	of which SpareBank 1 Næringskreditt	1,831	2,261	1,828
<b>105,843</b>	<b>101,665</b>	<b>109,084</b>	<b>Gross loans in balance sheet</b>	<b>115,787</b>	<b>107,358</b>	<b>112,071</b>
		1,012	- Loan loss allowance on amortised cost loans	1,052		
		52	- Loan loss allowance on loans at FVOCI	52		
751	551		- Specified write-downs		564	765
323	328		- Collective write-downs		349	347
<b>104,769</b>	<b>98,056</b>	<b>108,020</b>	<b>Net loans to and receivables from customers</b>	<b>114,683</b>	<b>103,204</b>	<b>110,959</b>