

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

Parent bank			Group	
31 Dec 2014	31 Dec 2015 (NOKm)		31 Dec 2015	31 Dec 2014
7,042	8,515	Agriculture, forestry, fisheries, hunting	8,674	7,158
1,213	1,485	Sea farming industries	1,807	1,367
2,069	2,387	Manufacturing	2,675	2,330
3,221	3,141	Construction, power and water supply	3,598	3,717
2,509	2,482	Retail trade, hotels and restaurants	2,666	2,671
5,616	6,043	Maritime sector	6,066	5,638
14,002	14,377	Property management	14,346	14,075
3,445	2,019	Business services	1,777	3,681
2,696	2,859	Transport and other services provision	3,355	3,141
280	192	Public administration	211	300
2,252	1,458	Other sectors	1,477	2,270
<b>44,347</b>	<b>44,958</b>	<b>Gross loans in retail market</b>	<b>46,653</b>	<b>46,348</b>
72,430	78,575	Wage earners	80,725	74,087
<b>116,777</b>	<b>123,533</b>	<b>Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt</b>	<b>127,378</b>	<b>120,435</b>
28,393	31,944	SpareBank 1 Boligkreditt	31,944	28,393
1,463	1,460	SpareBank 1 Næringskreditt	1,460	1,463
<b>86,920</b>	<b>90,129</b>	<b>Gross loans in balance sheet</b>	<b>93,974</b>	<b>90,578</b>