

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

Parent Bank				Group		
31 Dec 2015	31 Mar 2015	31 Mar 2016	(NOKm)	31 Mar 2016	31 Mar 2015	31 Dec 2015
8,515	7,557	9,061	Agriculture, forestry, fisheries, hunting	9,222	7,694	8,674
1,485	1,137	1,351	Sea farming industries	1,715	1,322	1,807
2,387	1,920	2,537	Manufacturing	2,806	2,190	2,675
3,141	3,571	2,917	Construction, power and water supply	3,391	4,048	3,598
2,482	2,774	2,705	Retail trade, hotels and restaurants	2,898	2,937	2,666
6,043	5,995	5,609	Maritime sector	5,631	6,017	6,066
14,377	14,312	14,327	Property management	14,390	14,375	14,346
2,019	3,389	2,125	Business services	1,822	3,594	1,777
2,859	2,892	3,037	Transport and other services provision	3,544	3,344	3,355
192	266	194	Public administration	212	286	211
1,458	1,951	1,688	Other sectors	1,583	1,969	1,477
<b>44,958</b>	<b>45,765</b>	<b>45,550</b>	<b>Gross loans in retail market</b>	<b>47,214</b>	<b>47,776</b>	<b>46,653</b>
78,575	73,445	79,988	Wage earners	82,307	75,157	80,725
<b>123,533</b>	<b>119,210</b>	<b>125,538</b>	<b>Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt</b>	<b>129,520</b>	<b>122,933</b>	<b>127,378</b>
31,944	29,165	32,676	SpareBank 1 Boligkreditt	32,676	29,165	31,944
1,460	1,457	1,514	SpareBank 1 Næringskreditt	1,514	1,457	1,460
<b>90,129</b>	<b>88,587</b>	<b>91,348</b>	<b>Gross loans in balance sheet</b>	<b>95,331</b>	<b>92,311</b>	<b>93,974</b>
174	151	188	- Specified write-downs	198	160	183
358	278	508	- Collective write-downs	527	295	376
<b>89,596</b>	<b>88,158</b>	<b>90,652</b>	<b>Net loans to and receivables from customers</b>	<b>94,606</b>	<b>91,855</b>	<b>93,415</b>