

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

Parent Bank			Group	
31 Dec 2016	31 Dec 2017	(NOKm)	31 Dec 2017	31 Dec 2016
10,290	11,305	Agriculture, forestry, fisheries, hunting	11,606	10,499
1,599	1,311	Sea farming industries	1,697	1,985
2,701	2,850	Manufacturing	3,157	2,985
2,980	2,794	Construction, power and water supply	3,419	3,532
2,288	2,432	Retail trade, hotels and restaurants	2,700	2,510
4,983	4,639	Maritime sector	4,639	4,983
13,688	14,289	Property management	14,348	13,744
2,442	2,510	Business services	2,260	2,072
3,220	3,547	Transport and other services provision	4,322	3,836
273	226	Public administration	240	288
1,670	1,669	Other sectors	1,699	1,700
<b>46,135</b>	<b>47,572</b>	<b>Gross loans in retail market</b>	<b>50,087</b>	<b>48,133</b>
86,513	94,984	Wage earners	98,697	89,402
<b>132,648</b>	<b>142,556</b>	<b>Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt</b>	<b>148,784</b>	<b>137,535</b>
33,142	34,885	of which SpareBank 1 Boligkreditt	34,885	33,142
2,069	1,828	of which SpareBank 1 Næringskreditt	1,828	2,069
<b>97,437</b>	<b>105,843</b>	<b>Gross loans in balance sheet</b>	<b>112,071</b>	<b>102,325</b>
620	751	- Specified write-downs	765	632
318	323	- Collective write-downs	347	339
<b>96,499</b>	<b>104,769</b>	<b>Net loans to and receivables from customers</b>	<b>110,959</b>	<b>101,354</b>