

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

Parent Bank				Group		
31 Dec 2017	30 Sept 2017	30 Sept 2018	(NOKm)	30 Sept 2018	30 Sept 2017	31 Dec 2017
11,305	11,217	12,022	Agriculture, forestry, fisheries, hunting	12,346	11,486	11,606
1,311	1,352	978	Sea farming industries	1,317	1,745	1,697
2,850	3,256	2,827	Manufacturing	3,158	3,560	3,157
2,794	2,712	2,823	Construction, power and water supply	3,536	3,341	3,419
2,432	2,288	2,143	Retail trade, hotels and restaurants	2,410	2,546	2,700
4,639	4,678	4,372	Maritime sector	4,372	4,678	4,639
14,289	14,807	14,678	Property management	14,737	14,867	14,348
2,510	2,415	2,763	Business services	2,463	2,216	2,260
3,547	3,588	4,062	Transport and other services provision	4,876	4,332	4,322
226	211	11	Public administration	23	226	240
1,669	1,766	1,923	Other sectors	1,955	1,796	1,699
<b>47,572</b>	<b>48,289</b>	<b>48,603</b>	<b>Gross loans in retail market</b>	<b>51,195</b>	<b>50,794</b>	<b>50,087</b>
94,984	92,818	102,248	Wage earners	106,631	96,352	98,697
<b>142,556</b>	<b>141,107</b>	<b>150,851</b>	<b>Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt</b>	<b>157,825</b>	<b>147,146</b>	<b>148,784</b>
34,885	34,196	37,669	of which SpareBank 1 Boligkreditt	37,669	34,196	34,885
1,828	2,255	2,112	of which SpareBank 1 Næringskreditt	2,112	2,255	1,828
<b>105,843</b>	<b>104,656</b>	<b>111,069</b>	<b>Gross loans in balance sheet</b>	<b>118,044</b>	<b>110,695</b>	<b>112,071</b>
		785	- Loan loss allowance on amortised cost loans	831		
		60	- Loan loss allowance on loans at FVOCI	60		
751	685		- Specified write-downs		700	765
323	323		- Collective write-downs		346	347
<b>104,769</b>	<b>103,647</b>	<b>110,225</b>	<b>Net loans to and receivables from customers</b>	<b>117,153</b>	<b>109,649</b>	<b>110,959</b>