

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

Parent Bank			(NOKm)	Group		
31 Dec 2018	30 June 2018	30 June 2019		30 June 2019	30 June 2018	31 Dec 2018
12,362	11,825	12,559	Agriculture, forestry, fisheries, hunting	12,902	12,137	12,686
869	1,204	858	Sea farming industries	1,160	1,556	1,180
3,438	2,461	2,757	Manufacturing	3,118	2,794	3,787
2,947	2,649	2,892	Construction, power and water supply	3,678	3,349	3,661
2,335	2,633	2,483	Retail trade, hotels and restaurants	2,826	2,902	2,621
4,227	4,706	4,667	Maritime sector	4,667	4,706	4,227
15,107	14,564	14,660	Property management	14,726	14,623	15,168
2,531	2,514	2,435	Business services	2,088	2,195	2,162
4,145	3,747	4,427	Transport and other services provision	5,285	4,545	4,961
44	7	3	Public administration	15	19	55
1,658	1,820	2,080	Other sectors	2,036	1,852	1,679
<b>49,663</b>	<b>48,128</b>	<b>49,820</b>	<b>Gross loans in retail market</b>	<b>52,499</b>	<b>50,676</b>	<b>52,186</b>
103,537	99,959	105,977	Wage earners	111,128	104,114	108,131
<b>153,200</b>	<b>148,087</b>	<b>155,797</b>	<b>Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt</b>	<b>163,627</b>	<b>154,790</b>	<b>160,317</b>
38,062	37,172	40,064	of which SpareBank 1 Boligkreditt	40,064	37,172	38,062
1,782	1,831	1,668	of which SpareBank 1 Næringskreditt	1,668	1,831	1,782
<b>113,356</b>	<b>109,084</b>	<b>114,065</b>	<b>Gross loans in balance sheet</b>	<b>121,895</b>	<b>115,787</b>	<b>120,473</b>
639	1,012	769	- Loan loss allowance on amortised cost loans	824	1,052	686
58	52	46	- Loan loss allowance on loans at FVOCI	46	52	58
<b>112,659</b>	<b>108,020</b>	<b>113,250</b>	<b>Net loans to and receivables from customers</b>	<b>121,025</b>	<b>114,683</b>	<b>119,728</b>