

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

Parent Bank			(NOKm)	Group		
31 Dec 2018	30 Sept 2018	30 Sept 2019		30 Sept 2019	30 Sept 2018	31 Dec 2018
12,362	12,022	12,772	Agriculture, forestry, fisheries, hunting	13,130	12,346	12,686
869	978	1,051	Sea farming industries	1,348	1,317	1,180
3,438	2,827	2,734	Manufacturing	3,097	3,158	3,787
2,947	2,823	2,909	Construction, power and water supply	3,719	3,536	3,661
2,335	2,143	2,213	Retail trade, hotels and restaurants	2,555	2,410	2,621
4,227	4,372	4,678	Maritime sector	4,678	4,372	4,227
15,107	14,678	14,457	Property management	14,530	14,737	15,168
2,531	2,763	2,443	Business services	2,053	2,463	2,162
4,145	4,062	4,595	Transport and other services provision	5,459	4,876	4,961
44	11	3	Public administration	14	23	55
1,658	1,923	2,062	Other sectors	2,026	1,955	1,679
<b>49,663</b>	<b>48,603</b>	<b>49,916</b>	<b>Gross loans in retail market</b>	<b>52,609</b>	<b>51,195</b>	<b>52,186</b>
103,537	102,248	107,398	Wage earners	112,772	106,631	108,131
<b>153,200</b>	<b>150,851</b>	<b>157,314</b>	<b>Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt</b>	<b>165,380</b>	<b>157,825</b>	<b>160,317</b>
38,062	37,669	39,713	of which SpareBank 1 Boligkreditt	39,713	37,669	38,062
1,782	2,112	1,701	of which SpareBank 1 Næringskreditt	1,701	2,112	1,782
<b>113,356</b>	<b>111,069</b>	<b>115,900</b>	<b>Gross loans in balance sheet</b>	<b>123,967</b>	<b>118,044</b>	<b>120,473</b>
639	785	808	- Loan loss allowance on amortised cost loans	865	831	686
58	60	65	- Loan loss allowance on loans at FVOCI	65	60	58
<b>112,659</b>	<b>110,225</b>	<b>115,027</b>	<b>Net loans to and receivables from customers</b>	<b>123,037</b>	<b>117,153</b>	<b>119,728</b>