

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

Parent Bank				Group		
31 Dec 2019	30 June 2019	30 June 2020 (NOKm)		30 June 2020	30 June 2019	31 Dec 2019
13,203	12,559	13,913	Agriculture, forestry, fisheries, hunting	14,324	12,902	13,558
833	858	888	Sea farming industries	1,258	1,160	1,132
2,212	2,757	1,999	Manufacturing	2,390	3,118	2,595
3,157	2,892	2,955	Construction, power and water supply	3,795	3,678	3,970
2,181	2,483	2,244	Retail trade, hotels and restaurants	2,578	2,826	2,517
4,660	4,667	5,006	Maritime sector	5,006	4,667	4,660
14,800	14,660	14,674	Property management	14,753	14,726	14,878
2,445	2,435	3,123	Business services	2,840	2,088	2,146
4,542	4,427	5,725	Transport and other services provision	6,636	5,285	5,409
2	3	6	Public administration	26	15	12
1,890	2,080	1,610	Other sectors	1,632	2,036	1,863
<b>49,926</b>	<b>49,820</b>	<b>52,142</b>	<b>Gross loans in retail market</b>	<b>55,238</b>	<b>52,499</b>	<b>52,740</b>
109,544	105,977	114,210	Wage earners	119,861	111,128	115,036
<b>159,470</b>	<b>155,797</b>	<b>166,353</b>	<b>Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt</b>	<b>175,100</b>	<b>163,627</b>	<b>167,777</b>
39,833	40,064	43,073	of which SpareBank 1 Boligkreditt	43,073	40,064	39,833
1,667	1,668	1,400	of which SpareBank 1 Næringskreditt	1,400	1,668	1,667
<b>117,970</b>	<b>114,065</b>	<b>121,880</b>	<b>Gross loans in balance sheet</b>	<b>130,627</b>	<b>121,895</b>	<b>126,277</b>
850	769	1,092	- Loan loss allowance on amortised cost loans	1,154	824	911
87	46	111	- Loan loss allowance on loans at FVOCI	113	46	87
<b>117,033</b>	<b>113,250</b>	<b>120,677</b>	<b>Net loans to and receivables from customers</b>	<b>129,360</b>	<b>121,025</b>	<b>125,279</b>