

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

Parent Bank				Group		
31 Dec 2019	31 March 2019	31 March 2020	(NOKm)	31 March 2020	31 March 2019	31 Dec 2019
13,203	12,327	13,477	Agriculture, forestry, fisheries, hunting	13,853	12,658	13,558
833	866	756	Sea farming industries	1,053	1,176	1,132
2,212	3,148	1,870	Manufacturing	2,255	3,507	2,595
3,157	2,938	3,025	Construction, power and water supply	3,837	3,703	3,970
2,181	2,683	2,266	Retail trade, hotels and restaurants	2,607	3,014	2,517
4,660	4,609	5,177	Maritime sector	5,177	4,609	4,660
14,800	14,840	14,614	Property management	14,689	14,915	14,878
2,445	2,410	2,454	Business services	2,158	2,060	2,146
4,542	4,158	5,546	Transport and other services provision	6,379	4,977	5,409
2	3	6	Public administration	17	15	12
1,890	1,771	1,718	Other sectors	1,742	1,720	1,863
<b>49,926</b>	<b>49,754</b>	<b>50,909</b>	<b>Gross loans in retail market</b>	<b>53,767</b>	<b>52,354</b>	<b>52,740</b>
109,544	103,949	111,460	Wage earners	117,004	108,738	115,036
<b>159,470</b>	<b>153,703</b>	<b>162,369</b>	<b>Gross loans incl. SB1 Boligkreditt /SB1 Næringskreditt</b>	<b>170,771</b>	<b>161,091</b>	<b>167,777</b>
39,833	39,220	41,972	of which SpareBank 1 Boligkreditt	41,972	39,220	39,833
1,667	1,771	1,526	of which SpareBank 1 Næringskreditt	1,526	1,771	1,667
<b>117,970</b>	<b>112,712</b>	<b>118,871</b>	<b>Gross loans in balance sheet</b>	<b>127,272</b>	<b>120,100</b>	<b>126,277</b>
850	717	964	- Loan loss allowance on amortised cost loans	1,019	769	911
87	46	123	- Loan loss allowance on loans at FVOCI	125	46	87
<b>117,033</b>	<b>111,949</b>	<b>117,784</b>	<b>Net loans to and receivables from customers</b>	<b>126,128</b>	<b>119,285</b>	<b>125,279</b>