

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	SPAREBANK 1 SR-BANK ASA
<b>LEI Code</b>	549300Q3OIWRHQQM052
<b>Country Code</b>	NO

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2024 EU-wide Transparency Exercise

### Key Metrics

SPAREBANK 1 SR-BANK ASA

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	2,197	2,293	2,280	2,374	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,197	2,293	2,280	2,374	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,471	2,568	2,550	2,697	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,471	2,568	2,550	2,697	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,707	2,810	2,854	3,058	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,707	2,810	2,854	3,058	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	12,289	13,022	12,942	13,444	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,289	13,022	12,942	13,444	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.88%	17.61%	17.62%	17.66%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.88%	17.61%	17.62%	17.66%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.11%	19.72%	19.70%	20.06%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.11%	19.72%	19.70%	20.06%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.03%	21.58%	22.05%	22.75%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.03%	21.58%	22.05%	22.75%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	34,695	35,724	35,711	36,816	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.12%	7.19%	7.14%	7.33%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,471	2,568	2,550	2,697	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,471	2,568	2,550	2,697	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	34,695	35,724	35,711	36,816	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	34,695	35,724	35,711	36,816	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.12%	7.19%	7.14%	7.33%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.12%	7.19%	7.14%	7.33%	[A.2]/[B.2]	

		(mm EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	2,707	2,810	2,854	2,858	C01.00 (0000,0000)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,587	2,293	2,280	2,374	C01.00 (0000,0000)	Article 42 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	709	797	768	768	C01.00 (0000,0000)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,695	1,783	1,753	1,841	C01.00 (0000,0000)	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (h) of CRR
	A.1.3	Accumulated other comprehensive income	-51	-51	-49	-51	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 38(1) point (i) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00 (0000,0000)	Articles 41(17) and 36(1) point (k) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) point (l) and 36(1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-8	-8	-8	C01.00 (0000,0000)	Article 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-66	-109	-105	-113	C01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 41(23), 36(1) point (m) and 37 of CRR, Article 43(2), 36(1) point (n) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (o) and 39 of CRR
	A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses	-59	-83	-56	-60	C01.00 (0000,0000)	Articles 36(1) point (p), 40 and 43 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0000,0000)	Articles 41(10), 36(1) point (q) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) point (r) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Article 36(1) point (s) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.25% risk weight	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 42(6), 36(1) point (t) and 89 to 91 of CRR, Article 36(1) point (u), 34(2) point (b), 24(2) point (b) and 25 of CRR, Article 36(1) point (v) and 37(2) of CRR, Article 36(1) point (w), 13(1) of CRR and Article 36(1) point (x) and 32(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (u), 34(2) point (b), 24(2) point (b) and 25 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (z), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	-4	0	0	C01.00 (0000,0000)	Articles 36(1) point (y) and 39 of Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (z), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	-9	-1	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	-1	0	C01.00 (0000,0000)	Articles 36(1) point (aa) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (ab) and Article 23(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (ac) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-23	-22	-20	-20	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 + 1.1.8 + 1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(2) to (4), and 48A to 48F of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 47B and 48D of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48D to 47F, 47D and 48E of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	274	275	270	223	C01.00 (0000,0000)	Article 43 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	278	279	274	227	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	-4	-4	-4	-4	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,471	2,568	2,550	2,897	C01.00 (0000,0000)	Article 51 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	236	242	304	361	C01.00 (0000,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	253	259	321	378	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	-17	-17	-17	-17	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	12,289	13,022	12,942	13,464	C01.00 (0000,0000)	Articles 92(b), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.88%	17.61%	17.62%	17.66%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.14%	19.72%	19.70%	20.06%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.63%	21.58%	22.05%	22.73%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,587	2,293	2,280	2,374	A.1.A.12.A.1.13.A.1.14.A.1.15.A.1.16.A.1.17.A.1.18.A.1.18A.A.1.18B.A.1.18C.A.1.19.A.1.20.A.1.21.A.1.21.1.A.1.21.2.A.1.21.3	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.88%	17.61%	17.62%	17.66%	SA1(4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-

(1) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	10,991	11,627	11,571	12,036	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	2,812	3,186	3,251	3,388	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	8,180	8,441	8,320	8,648	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	96	135	142	100	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	35	67	77	64	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	8	10	11	C 02.00 (r0520, c0010)
Of which the standardised approach	0	8	10	11	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	998	1,178	1,141	1,175	C 02.00 (r0590, c0010)
Of which basic indicator approach	107	168	171	178	C 02.00 (r0600, c0010)
Of which standardised approach	890	1,010	971	996	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	169	7	0	57	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	12,289	13,022	12,942	13,444	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L

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(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,245	1,752	497	1,033
Of which debt securities income	172	242	71	145
Of which loans and advances income	1,072	1,510	426	888
Interest expenses	807	1,146	334	699
(Of which deposits expenses)	325	460	131	273
(Of which debt securities issued expenses)	474	674	199	282
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	5	6	1	4
Net Fee and commission income	152	200	48	106
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-13	10	0	-6
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-35	22	-16	-9
Gains or (-) losses from hedge accounting, net	350	287	281	100
Exchange differences [gain or (-) loss], net	-307	-297	-264	-84
Net other operating income /(expenses)	-30	-7	-2	-2
<b>TOTAL OPERATING INCOME, NET</b>	<b>559</b>	<b>827</b>	<b>211</b>	<b>444</b>
(Administrative expenses)	196	293	72	151
(Cash contributions to resolution funds and deposit guarantee schemes)	9	12	3	6
(Depreciation)	12	17	4	8
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1	-1	1	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	-1	1	-1
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-9	-18	3	14
(Financial assets at fair value through other comprehensive income)	1	0	0	0
(Financial assets at amortised cost)	-10	-18	3	14
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	2	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-2	-6	2	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>349</b>	<b>515</b>	<b>131</b>	<b>267</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>264</b>	<b>398</b>	<b>102</b>	<b>206</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>264</b>	<b>398</b>	<b>102</b>	<b>206</b>
Of which attributable to owners of the parent	264	398	102	206

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2024 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
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(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	55				45				67				36				IAS 1.54 (f)	
Financial assets held for trading	1,838	0	1,838	0	1,476	33	1,443	0	1,413	34	1,379	0	1,331	38	1,292	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	102	26	0	76	92	28	2	62	95	30	5	60	96	32	29	35	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	5,035	58	4,276	701	5,044	61	4,274	710	5,451	58	4,715	678	5,300	113	4,514	673	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	782	0	0	782	806	0	0	806	800	0	0	800	846	0	0	846	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	25,178				25,411				24,967				26,659				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2	0	2	0	2	0	2	0	30	0	30	0	35	0	35	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1)</sup>	649				803				809				813					
<b>TOTAL ASSETS</b>	<b>33,639</b>				<b>33,678</b>				<b>33,632</b>				<b>35,115</b>				IAS 1.8(a), 10.6	

<sup>1)</sup> Portfolios, which are vGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References	
Breakdown of financial assets by instrument and by counterparty sector <sup>1)</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	670	110	4	0	-3	0	624	181	4	0	-2	0	633	155	15	0	-2	0	668	163	17	0	-2	0	Annex V Part 1.31.44(a)	
Financial assets at amortised cost	Debt securities	985	0	0	0	0	0	990	0	0	0	0	0	894	0	0	0	0	0	936	0	0	0	0	0	Annex V Part 1.31.44(b)	
	Loans and advances	22,064	2,016	246	-23	-33	-78	22,369	1,939	231	-23	-39	-55	22,206	1,763	216	-24	-31	-57	23,794	1,833	209	-26	-30	-58	Annex V Part 1.31.44(a)	

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

SPAREBANK 1 SR-BANK ASA

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	467	487	348	301	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	51	42	60	85	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	28,894	28,988	29,108	30,648	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,197	760	807	834	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	35	36	35	35	IAS 37.10; IAS 1.54(l)
Tax liabilities	84	252	208	61	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	150	127	109	152	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>30,878</b>	<b>30,693</b>	<b>30,675</b>	<b>32,115</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>2,761</b>	<b>2,986</b>	<b>2,957</b>	<b>3,000</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>33,639</b>	<b>33,678</b>	<b>33,632</b>	<b>35,115</b>	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

SPAREBANK 1 SR-BANK ASA

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		1,664	1,247	1,154	1,131	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	1	1	4	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	103	224	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,266	2,053	2,194	2,295	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1	1	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	206	152	128	172	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	102	117	87	132	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	220	210	192	260	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	4	5	4	6	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,141	5,214	4,821	4,902	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	82	83	83	81	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,544	6,563	6,418	6,946	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	492	475	443	476	Annex V.Part 1.42(f), 44(c)
Debt securities issued		14,417	14,570	15,371	16,116	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		246	248	312	371	Annex V.Part 1.37
Other financial liabilities		49	44	43	44	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>30,609</b>	<b>30,277</b>	<b>30,323</b>	<b>31,868</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
SPAREBANK 1 SR-BANK ASA

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	0	1	0	0	0	0						0	0	0	0								
Of which: General risk	0	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Equities	0	6	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	3	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	2	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	1	1	0	0	0	0						0	0	0	0								
Of which: General risk	1	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Equities	9	8	0	0	0	0						0	0	0	0								
Of which: General risk	1	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	7	4	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	3	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>10</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HCEB, %)									
Consolidated data	Central governments or central banks	629	567	72	747	687	73		
	Regional governments or local authorities	90	90	22	81	81	26		
	Public sector entities	1,136	1,136	0	1,142	1,142	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	2,678	2,688	118	2,998	2,962	178		
	Corporates	1,383	1,345	1,013	1,387	1,397	1,059		
	of which: SME	1,321	1,283	959	1,325	1,346	971		
	Retail	1,051	1,051	577	1,029	1,029	422		
	Secured by mortgages on immovable property	1,194	465	390	960	417	390		
	of which: SME	127	74	51	124	62	58		
	of which: SME	50	49	34	59	59	49		
	Reserve in default	4	4	0	4	4	0		
	Risks associated with particular high risk	28	28	41	28	28	42		
Covered bonds	2,427	2,423	241	2,482	2,488	247			
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0			
Collective investments undertakings (CIS)	224	224	551	213	213	457			
Equity	371	371	460	370	370	301			
Other resources	371	371	460	370	370	301			
Standardised total <sup>4</sup>	38,490	37,740	2,959	41,199	40,229	3,221			

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Exposed Total does not include the securitisation portfolio under the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been selected under the following logic: Clusters of counterparty covering up to 5% of total exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HCEB, %)									
NORWAY	Central governments or central banks	342	271	42	350	351	42		
	Regional governments or local authorities	90	90	22	81	81	26		
	Public sector entities	10	10	0	10	10	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	1,185	798	396	1,680	1,231	132		
	Corporates	1,121	1,128	925	1,181	1,182	1,024		
	of which: SME	1,071	1,088	916	1,114	1,138	971		
	Retail	1,060	421	421	1,024	388	422		
	Secured by mortgages on immovable property	1,102	445	288	958	418	288		
	of which: SME	127	74	53	125	83	58		
	Reserve in default	4	4	0	4	4	0		
	Risks associated with particular high risk	28	28	41	28	28	42		
	Covered bonds	1,888	1,872	187	1,928	1,914	191		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0			
Collective investments undertakings (CIS)	224	224	551	213	213	457			
Equity	371	371	460	370	370	301			
Other resources	371	371	460	370	370	301			
Standardised total <sup>4</sup>	4,018	3,728	2,051	4,128	3,928	2,051			

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HCEB, %)									
FINLAND	Central governments or central banks	0	0	0	0	0	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	298	298	0	298	298	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	243	243	0	237	237	0		
	Corporates	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Reserve in default	0	0	0	0	0	0		
	Risks associated with particular high risk	0	0	0	0	0	0		
	Covered bonds	78	78	0	79	79	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0			
Collective investments undertakings (CIS)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other resources	0	0	0	0	0	0			
Standardised total <sup>4</sup>	546	546	0	546	546	0			

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HCEB, %)									
SWEDEN	Central governments or central banks	212	212	0	206	206	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	11	11	1	14	14	1		
	Corporates	46	11	12	5	5	0		
	of which: SME	1,060	121	12	12	12	0		
	Retail	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Reserve in default	0	0	0	0	0	0		
	Risks associated with particular high risk	0	0	0	0	0	0		
	Covered bonds	149	149	14	145	145	14		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0			
Collective investments undertakings (CIS)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other resources	0	0	0	0	0	0			
Standardised total <sup>4</sup>	471	471	15	461	461	15			

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HCEB, %)									
GERMANY	Central governments or central banks	11	11	0	12	12	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	20	20	0	20	20	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	602	602	0	636	636	20		
	Corporates	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Reserve in default	0	0	0	0	0	0		
	Risks associated with particular high risk	0	0	0	0	0	0		
	Covered bonds	30	30	0	34	34	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0			
Collective investments undertakings (CIS)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other resources	0	0	0	0	0	0			
Standardised total <sup>4</sup>	644	644	0	662	662	20			

<sup>1</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
DENMARK		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		236	236	0	0	179	179	1	1
Corporates		0	0	0	0	0	0	0	0
- of which: SME		0	0	0	0	0	0	0	0
Retail		1	0	0	0	0	0	0	0
- of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property		0	0	0	0	0	0	0	0
- of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particular high risk		0	0	0	0	0	0	0	0
Covered bonds		36	36	4	0	37	37	4	4
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised total <sup>(4)</sup>									0

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account effective risk transfer to third counterparties or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUIDOR, %)									
Consolidated data	Central governments or central banks	1,112	1,053	-		1,112	1,055	-4	
	Regional governments or local authorities	302	98	71		312	111	24	
	Public sector entities	2	2	0		2	2	0	
	Multilateral Development Banks	1,827	1,827	0		1,823	1,823	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,245	2,272	228		2,242	2,207	35	
	Corporates	1,466	1,368	1,047		1,592	1,258	1,126	
	of which: SME	1,204	1,087	803		1,209	1,001	996	
	Retail	1,647	1,505	142		1,628	1,077	622	
	of which: SME	1,387	458	343		1,467	392	9	
	Secured by mortgages on immovable property	328	72	48		346	82	54	
	of which: SME	22	22	17	0	25	25	19	0
	Exposures in default	1	1	1		1	1	1	
	Items associated with particular high risk	29	29	29		27	27	40	
	Covered bonds	2,557	2,557	207		2,261	2,261	226	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	217	217	483		212	212	489		
Other resources	323	323	323		358	358	328		
Standardised Total <sup>4</sup>	11,448	10,899	1,303	4	11,898	9,793	1,488	33	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Exposure Value does not include the securitisation position unless in the register prior to the 2024 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUIDOR, %)									
NORWAY	Central governments or central banks	425	361	-		355	207	-4	
	Regional governments or local authorities	10	98	24		113	111	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,209	1,204	334		1,247	1,135	305	
	Corporates	1,441	1,303	1,042		1,467	1,203	1,129	
	of which: SME	1,202	1,091	803		1,203	1,197	998	
	Retail	1,441	1,389	442		1,423	1,068	402	
	of which: SME	1,195	458	343		1,411	525	0	
	Secured by mortgages on immovable property	319	72	48		346	82	54	
	of which: SME	22	22	17	0	25	25	19	0
	Exposures in default	1	1	1		1	1	1	
	Items associated with particular high risk	29	29	29		27	27	40	
	Covered bonds	1,828	1,828	186		1,711	1,711	173	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	217	217	483		212	212	489		
Other resources	323	323	323		351	351	328		
Standardised Total <sup>4</sup>	11,448	10,899	1,303	4	11,898	9,793	1,488	33	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUIDOR, %)									
FINLAND	Central governments or central banks	0	0	0		49	49	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	223	223	242		242	242	1	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	775	775	78		775	775	8	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	0	0	0	4	0	0	0	4	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUIDOR, %)									
SWEDEN	Central governments or central banks	305	305	0		349	349	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	14	2		14	14	2	
	Corporates	5	5	5		5	5	5	
	of which: SME	1	1	1		1	1	1	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	50	50	9		33	33	2	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	1	1	1		1	1	1		
Standardised Total <sup>4</sup>	0	0	0	4	0	0	0	4	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUIDOR, %)									
GERMANY	Central governments or central banks	342	342	0		342	342	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	2	2	0		2	2	0	
	Multilateral Development Banks	24	24	0		24	24	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	469	469	13		369	369	2	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	38	38	4		40	40	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	0	0	0	4	0	0	0	4	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(XLSX, 3)									
DENMARK	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	361	361	1		478	311	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with verticible high risk	0	0	0		0	0	0	
	Covered bonds	248	248	25		95	95	9	
Issued on institutions and corporates with a SF credit assessment	0	0	0		0	0	0		
Collective investment undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised total<sup>(2)</sup></b>				<b>0</b>				<b>0</b>	

(1) Original exposure, unless Exposure value, is reported before taking into account the effect due to credit risk mitigation techniques (e.g. collateral effects).  
 (2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.



2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

SPAREBANK 1 SR-BANK ASA

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
Of which: off-balance			Of which: retained		Of which: off-balance			Of which: retained					
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).





2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
 SPAREBANK 1 SR-BANK ASA

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: securities	Of which: derivatives	Of which: securities	Of which: derivatives	Of which: securities	Of which: derivatives	Of which: securities	Of which: derivatives				
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-eligible assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total	0	0	0	0	0	0	0	0	0	0	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).











2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

SPAREBANK 1 SR-BANK ASA

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal	Provisions
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	687	0	0	0	687	0	0	0	0	0	0	0	0	0	0	0	0
		687	0	0	0	687	0	0	0	0	0	0	0	0	0	0	0	0

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions**

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying eGAAP









2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

SPAREBANK 1 SR-BANK ASA

As of 30/06/2024

Direct exposures														Risk weighted exposure amount
On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M]	Slovakia													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Slovenia													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Spain													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Sweden		326	0	0	0	326	0	0	0	0	0	0	0
[ 3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]			0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]			8	0	0	0	0	0	8	0	0	0	0	0
[ 3Y - 5Y]			13	0	0	0	0	0	12	0	0	0	0	0
[ 5Y - 10Y]		2	0	0	0	0	0	2	0	0	0	0	0	
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	
Total		349	0	0	0	326	0	22	0	0	0	0	0	
[ 0 - 3M]	United Kingdom													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Iceland													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Liechtenstein													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Norway		346	0	0	0	210	0	41	0	0	0	0	0
[ 3M - 1Y]			36	0	0	0	0	0	34	0	0	0	0	0
[ 1Y - 2Y]			30	0	0	0	0	0	28	0	0	0	0	0
[ 2Y - 3Y]			24	0	0	0	0	0	24	0	0	0	0	0
[ 3Y - 5Y]			52	0	0	0	0	0	52	0	0	0	0	0
[ 5Y - 10Y]		6	0	0	0	2	0	4	0	0	0	0	0	
[ 10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	
Total		492	0	0	0	212	0	162	0	0	0	0	0	



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

SPAREBANK 1 SR-BANK ASA

As of 30/06/2024

Direct exposures														Risk weighted exposure amount							
On balance sheet												Off balance sheet									
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures									
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions								
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA																				
[ 3M - 1Y ]																					
[ 1Y - 2Y ]																					
[ 2Y - 3Y ]																					
[ 3Y - 5Y ]																					
[ 5Y - 10Y ]																					
[ 10Y - more ]																					
Total																					
[ 0 - 3M ]	Middle East																				
[ 3M - 1Y ]																					
[ 1Y - 2Y ]																					
[ 2Y - 3Y ]																					
[ 3Y - 5Y ]																					
[ 5Y - 10Y ]																					
[ 10Y - more ]																					
Total																					
[ 0 - 3M ]	Latin America and the Caribbean																				
[ 3M - 1Y ]																					
[ 1Y - 2Y ]																					
[ 2Y - 3Y ]																					
[ 3Y - 5Y ]																					
[ 5Y - 10Y ]																					
[ 10Y - more ]																					
Total																					
[ 0 - 3M ]	Africa																				
[ 3M - 1Y ]																					
[ 1Y - 2Y ]																					
[ 2Y - 3Y ]																					
[ 3Y - 5Y ]																					
[ 5Y - 10Y ]																					
[ 10Y - more ]																					
Total																					
[ 0 - 3M ]	Others	930	0	0	0	926	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		931	0	0	0	926	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
SPAREBANK 1 SR-BANK ASA

	As of 30/09/2023										As of 31/12/2023												
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>					
		Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>		Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>								
mil. EUR																							
Cash balances at central banks and other demand deposits	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	5,319	0	0	0	0	0	0	0	0	0	5,319	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	933	0	0	0	0	0	0	0	0	0	970	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,196	0	0	0	0	0	0	0	0	0	4,196	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	196	0	0	0	0	0	0	0	0	0	157	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	25,812	1	250	79	250	59	78	79	8	26,554	18	235	63	235	65	55	55	161					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	62	0	0	0	0	0	0	0	0	78	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	544	0	0	0	0	0	0	0	0	517	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	108	0	0	0	0	0	0	0	0	92	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	9,440	0	220	68	220	49	69	69	2	9,421	14	203	48	203	54	47	47	154					
of which: small and medium-sized enterprises	6,150	0	190	56	190	0	2	2	0	6,063	0	113	43	113	0	0	0	47					
of which: Loans collateralised by commercial immovable property	4,894	0	30	10	30	4	13	13	2	5,038	1	31	13	31	4	0	0	0					
Households	15,654	1	30	14	30	10	8	8	0	15,648	4	30	10	30	10	8	8	7					
of which: Loans collateralised by residential immovable property	15,307	1	23	10	23	1	3	3	0	15,491	1	22	10	22	1	2	2	7					
of which: Credit for consumption	354	1	8	4	8	2	6	6	0	428	2	9	5	9	2	5	5	0					
DEBT INSTRUMENTS other than HFT	31,180	1	250	79	250	59	78	79	8	31,418	18	235	63	235	65	55	55	161					
OFF-BALANCE SHEET EXPOSURES	6,727								143	6,584													

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
SPAREBANK 1 SR-BANK ASA

	As of 31/03/2024										As of 30/06/2024																			
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>					Collateral and financial guarantees received on non-performing exposures					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>					Collateral and financial guarantees received on non-performing exposures				
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures								
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>			Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>										
(in € bn)																														
Cash balances at central banks and other demand deposits	66	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	5,687	0	0	0	0	0	0	0	0	0	5,583	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,259	0	0	0	0	0	0	0	0	0	1,520	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,382	0	0	0	0	0	0	0	0	0	4,014	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	24	0	0	0	0	0	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	25,885	21	233	188	231	56	58	58	55	151	27,358	226	49	224	58	58	58	144												
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												
General governments	91	0	0	0	0	0	0	0	0	0	101	0	0	0	0	0	0	0												
Credit institutions	575	0	0	0	0	0	0	0	0	0	1,005	0	0	0	0	0	0	0												
Other financial corporations	100	0	0	0	0	0	0	0	0	0	89	0	0	0	0	0	0	0												
Non-financial corporations	9,265	16	200	183	198	46	49	49	129	9,659	187	25	187	47	48	48	138													
of which: small and medium-sized enterprises	6,018	15	69	20	69	0	44	44	0	6,373	0	101	14	101	36	33	33	33												
of which: Loans collateralised by commercial immovable property	4,934	3	36	11	34	1	11	14	11	5,120	0	62	9	62	22	14	14	14												
Households	15,633	5	31	13	31	5	5	5	22	16,302	0	46	24	46	11	10	10	8												
of which: Loans collateralised by residential immovable property	15,124	2	23	12	22	1	2	2	20	15,954	0	29	19	29	8	3	3	3												
of which: Credit for consumption	426	2	11	4	11	2	4	4	0	458	0	11	5	11	2	5	5	0												
DEBT INSTRUMENTS other than HFT	31,392	21	233	188	231	56	58	58	151	32,848	226	49	224	58	58	58	144													
OFF-BALANCE SHEET EXPOSURES	5,734		29	0	28	4	4	4	88	6,420		0	0	0	0	0	0	119												

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.01 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/4451 - IT5 on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2024 EU-wide Transparency Exercise

Forborne exposures

SPAREBANK 1 SR-BANK ASA

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	596	137	47	47	537	136	508	124	22	22	457	101
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	400	134	47	47	352	134	312	119	21	21	267	96
of which: small and medium-sized enterprises	247	114	42	42	206		193	80	12	12	166	
Households	196	3	1	0	185	2	196	5	1	0	190	4
DEBT INSTRUMENTS other than HFT	596	137	47	47	537		508	124	22	22	457	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2024 EU-wide Transparency Exercise

Forborne exposures

SPAREBANK 1 SR-BANK ASA

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	426	94	27	27	365	1	473	113	23	23	418	90
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	232	88	27	26	176	1	275	108	22	22	225	86
of which: small and medium-sized enterprises	142	57	22	22	110	0	143	63	17	17	107	0
Households	194	6	1	0	189	0	198	5	1	0	194	4
DEBT INSTRUMENTS other than HFT	426	94	27	27	365	1	473	113	23	23	418	90
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 SPAREBANK 1 SR-BANK ASA

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	435	0	0	435	2	0	458	1	0	458	3	0	440	2	2	439	3	0	468	2	0	468	3	0
B Mining and quarrying	431	18	0	431	8	0	309	17	0	309	8	0	330	18	18	330	7	0	373	18	0	373	7	0
C Manufacturing	393	18	1	393	12	0	434	21	0	434	12	0	436	18	18	436	19	0	470	17	10	470	4	0
D Electricity, gas, steam and air conditioning supply	396	0	0	396	1	0	378	0	0	378	1	0	375	1	1	374	1	0	388	1	0	387	2	0
E Water supply	63	0	0	63	0	0	62	0	0	62	0	0	62	0	0	62	0	0	60	0	0	60	0	0
F Construction	1,102	19	2	1,102	14	0	1,362	16	4	1,362	13	0	1,154	23	23	1,154	15	0	1,219	24	0	1,219	14	0
G Wholesale and retail trade	258	2	1	258	3	0	248	3	1	248	3	0	269	5	5	268	4	0	280	30	0	280	6	0
H Transport and storage	1,188	114	53	1,188	29	0	1,156	73	33	1,156	5	0	1,112	54	54	1,112	3	0	1,110	29	4	1,110	4	0
I Accommodation and food service activities	66	0	0	66	1	0	69	1	0	69	1	0	64	1	0	64	1	0	64	3	0	64	2	0
J Information and communication	188	2	1	188	3	0	193	19	1	193	4	0	178	1	0	178	1	0	177	1	0	177	1	0
K Financial and insurance activities	108	0	0	108	0	0	604	0	0	604	13	0	585	7	7	585	4	0	170	0	0	170	0	0
L Real estate activities	3,351	17	0	3,344	23	0	3,347	11	7	3,339	20	0	3,481	28	14	3,476	22	0	3,673	28	4	3,666	19	0
M Professional, scientific and technical activities	263	26	0	263	9	0	232	20	0	232	9	0	267	27	27	267	8	0	391	14	0	391	9	0
N Administrative and support service activities	602	1	1	602	5	0	400	12	1	400	7	0	351	12	12	351	7	0	446	19	6	446	13	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	32	0	0	32	0	0	24	0	0	24	0	0	22	0	0	22	0	0	29	0	0	29	0	0
Q Human health services and social work activities	67	0	0	67	1	0	22	0	0	22	0	0	22	0	0	22	0	0	67	0	0	67	0	0
R Arts, entertainment and recreation	117	0	0	116	1	0	88	0	0	88	1	0	85	0	0	84	1	0	103	0	0	103	1	0
S Other services	460	3	2	460	7	0	15	0	0	14	0	0	23	2	0	21	4	0	108	2	0	108	1	0
Loans and advances	9,440	220	66	9,431	118	0	9,421	203	47	9,412	101	0	9,269	200	182	9,267	95	0	9,659	187	25	9,651	95	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.