

Bank Name	SPAREBANK 1 SR-BANK ASA
LEI Code	549300Q3OIWRHQUQM052
Country Code	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.



Key Metrics

(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
Available capital (amounts)						
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
Risk exposure amounts						
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
Capital ratios						
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))	
Leverage ratios						
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



Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	2,471	2,568	2,550	2,697	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	



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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,707	2,810	2,854	3,058	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,197	2,293	2,280	2,374	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	709	797	768	786	C 01.00 (r9030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A.1.2	instruments) Retained earnings	1,695	1,783	1,753	1,841	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-51	-51	-49	-51	C 01.00 (r0180,c0010)	Addicine 4(100), 26(1) point (d) and 36 (1) point (I) of CRR
	_						C 01.00 (0200,c0010)	Addiction 4(117) and 20(1) point (e) of CFR
	A1.4	Other Reserves	0	0	0	0	C 01.00 (9210,c0010)	Anticins 4(11/) and 20(1) point (4) or Live Articins 4(112), 26(1) point (8) and 36 (1) point (8) of CRR
	A1.5	Funds for general banking risk						
	A-1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (49230,c0010)	Article B4 of CFR
	A:1.7	Adjustments to CET1 due to prudential filters	-8	-8	-8	-8	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A-1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-66	-109	-105	-113	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DILS	0	0	0	0	C 01.00 (r0370,c0010)	Articles 30(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-59	-83	-56	-60	C 01.00 (r0380,c0010)	Articles 35(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (+0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A-1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0420,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 35(1) point (j) of CRR Article 4(36), 35(1) point (k) (i) and 80 to 91 of CRR; Article 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (6470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (6472,c0010)	point (b) and 258 of CRR Articles 36(1) point k) (ii) and 378(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 263(1) point (b), 246(1) point (b) and 256 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	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h); 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	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A-1.18		Ō	-9	-4	0	C 01.00 (40510,c0010)	Article 48 of CRR
	A.1.18A		0	0	4	0	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (40514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (40515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		-23	-22	-20	-20	C 01.00 (r0529,c0010)	
	A1.21		0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests $(\bullet A)$	0	0	0	0	C 01.00 (40240,c0010)	Atticles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital $(+\dot{F}_i)$	0	0	0	0	C 01.00 (r0520,c0010)	Atticism 460 to 472, 476 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	274	275	270	323	C 01.00 (40530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	278	279	274	327	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (+0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-4	-4	-4	-4	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transition at adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,471	2,568	2,550	2,697	C 01.00 (49015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	236	242	304	361	C 01.00 (x0750,c0010)	Articles 71 of CRR.
	A4.1	Tier 2 Capital instruments	253	259	321	378	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (40910,c0010) + C 01.00 (40920,c0010) + C 01.00 (40910,c0010) + C 01.00 (40940,c0010) +	
	A4.2		-47	-17	-17	-17	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	12,289	13,022	12,942	13,444	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.88%	17.61%	17.62%	17.66%	GA3(1)	*
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.11%	19.72%	19.70%	20.06%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.03%	21.58%	22.05%	22.75%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,197	2,293	2,280	2,374	[A.1-A.1.13-A.1.21+MN]A.2+A.1.13-A.2.2- A.2.4+MN](A.4+A.2.2-A.4.3,0],0]]	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.88%	17.61%	17.62%	17.66%	[0.1)(8-8.1)	-
Fully loaded ⁴	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to ATI due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to BFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	r F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		Aquistments included in KWAS dust to IHKS 9 transistions are angelments and many members and many members are not the supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a				l "		

⁽¹⁾The fully loaded CCT1 cate is an extinate calculated based on basel's supervisory reporting. Therefore, any capital instruments that on our slighted from a regulatory point of view at the exponding date are not taken into account in this calculation. Fully loaded CET1 capital ratio settination is based on the formulas stated in column "COMP COMP"—places enten that this might lead of differences to fully loaded CET1 capital ratio published by the participating basis as g in their PRIar 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	10,991	11,627	11,571	12,036	C 02.00 (n0440, c0010) (C 07 00 (n0690, c0220, s001) + C 07 00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.00 (n0130, c0220, s001) + C 08.00 1 (n0400, c0260, s001) + C 08.00 1 (n0400, c0260, s001) + C 08.00 1 (n0400, c0260, s002) + C 08.00 (n0470, c0010) + C 08.00 (n0470, 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) ²	96	135	142	100	C 07.00 (10080, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0280, s002) +
Credit valuation adjustment - CVA	35	67	77	64	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (0470, 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 (0010, c0801)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(0010,c0090),C 24.00(0010,c0100),C 24.00(0010,c0100),C 24.00(0010,c0100)*2.5
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 (0590, c0010)
Of which basic indicator approach	107	168	171	178	C 02.00 (0000, c0010)
Of which standardised approach	890	1,010	971	996	C 02.00 (0010, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (0620, 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	

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

² 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.



P&L

(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
TOTAL OPERATING INCOME, NET	559	827	211	444
(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 ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	349	515	131	267
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	264	398	102	206
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	264	398	102	206
Of which attributable to owners of the parent "Information available only as of end of the year	264	398	102	206

⁽¹⁾ Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	3			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
		1	Fair value hierarch	ıy			Fair value hierarchy			,	Fair value hierarch	у		,	air value hierarch	у	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	55				45				67				36				IAS 1.54 (i)
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)(ii);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)(i); 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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	25,178				25,411				24,967				26,659				IFRS 7.8(1); 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 ^t	649				803				809				813				
TOTAL ASSETS	33,639				33,678				33,632				35,115				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min E	EUR)			As of 30/09/20	123				As of 31/12/2023							As of 31/	03/2024									
		Gross carry	ring amount ⁽²⁾		Ac	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amour		Acci	imulated impairms	ent ⁽²⁾	Gros	s carrying amount		Acc	umulated impairme	ent ⁽²⁾	Gros	s carrying amount		Accu	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 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	increase in credit		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 credir 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			References
Financial assets at fair value through other	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	Annex V.Part 1.31, 44(b)
comprehensive income		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 1.32, 44(a)
Financial assets at		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)
amortised cost	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 1.32, 44(a)

 $^{^{\}rm (I)}$ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

^[8] 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



Breakdown of liabilities

SPAREBANK 1 SR-BANK ASA

(mln EUR)

(mar Evry)					
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	467	487	348	301	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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 ¹	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(I)
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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	30,878	30,693	30,675	32,115	IAS 1.9(b);IG 6
TOTAL EQUITY	2,761	2,986	2,957	3,000	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	33,639	33,678	33,632	35,115	IAS 1.IG6

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



Breakdown of liabilities

SPAREBANK 1 SR-BANK ASA

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
SHOLL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Dancaita	of which: Current accounts / overnight deposits	102	117	87	132	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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
TOTAL FINANCIAL LIABILITIES		30,609	30,277	30,323	31,868	



Market Risk SPAREBANK 1 SR-BANK ASA

	SA		VaR (Memorano	fum item)	STRESSED VaR (M INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RISI	(S CAPITAL CHA	ARGE FOR CTP		VaR (Memora	andum item)	STRESSED VaR (M	emorandum item)			ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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	TOTAL RISK EXPOSURE AMOUNT
,	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0	1 1 0 6 0 3 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	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
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk Total	1 0 9 1 7 0 0	1 1 0 8 1 4 3 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	9	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

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

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(minELR, %) Central sovernments or central banks	620	562			742	683		
	Central sovernments or central banks Resignal sovernments or local authorities	95	25	22		742 83	63	26	
	Public sector entities	2	2			2	2		
	Multilateral Development Banks	1,136	1,136	0		1,143	1,143	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,478	2,080	118		2,990	2,542	175	
	Corporates	1,383	1,145	1,013		1,387	1,197	1,059	
	of which: SME	1,337	1,105	916		1,320	1,144	971	
	Retail	1,563	577	432		1,426 960	550 417	412	
Consolidated data	of which: SME	1,104	445	280 53		960 125	417	280	
	Secured by mortalaies on immovable property of which: SME	127	/4	34		125	59	40	
	Exposures in default	4	4	4	0	4	4	4	0
	Items associated with particularly high risk	26	28	41		28	28	42	
	Covered bands	2,427	2,413	241		2,482	2,469	247	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	2	2	0		2	2	0	
	Equity	225	225	501		215	215	487	
	Other enposures	374	374	480		530	529	809	
	Standardised Total 2	20,469	8,716	2,908		11,160	9,529	3,321	
		(**) Original exposure, unlike Exposure value, is re	sported before taking into account	any effect due to credit conversion t	factors or creditrisk mitigation tech	nniques (e.g. substitution effects).			

		Stand ardised Approach												
			As of 30/09/2	023		As of 31/12/2023								
		Original Exposure ^s	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²					
	(minEUR, %)													
	Central sovernments or central banks	342	275	2 22		360	301	2						
	Resional sovernments or local authorities	20	95	22		83	83	26						
NORWAY	Public sector entitles													
	Multilateral Development Banks	9					0							
	International Organisations	1,185	785	106		1,680	1.231	132						
	Institutions	1,185	765 1.128	106		1,680	1,231	132						
	Corporates	1,317	1,128	925		1,381	1,192 1,138	1,054						
	of which: SME	1,271	576	431		1,324	1,130	412						
	Retail	1,960	445	431		259	416	200						
	of which: SME	1,102	74	53		125	410	200						
	Secured by mortgages on immovable property of which SME	127	/4	34		125	10	40						
		50	40	34		39	39	40						
	Exposures in default Items associated with particularly high risk	20	25	41		20	20	42						
	Items associated with particularly high risk Covered bonds	1,886	1.872	187		1.928	1.914	191						
	Covered bonds Claims on institutions and corporates with a ST credit assessment	1,080	1,872	107		1,926	1,916	191						
	Collective investments undertakings (CIU)					3								
	Could investment undertaints (Citi)	225	225	501		215	215	487						
	Other exposures	370	370	479		526	525	807						
	Other exposures Standardized Total ²	270	210	472			343	607						

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %)								
	Central governments or central banks	0		0			0		
	Regional governments or local authorities								
	Public sector entities Multilateral Development Banks	298	298			290	290		
	Multitateral Development Banks International Organisations	230	296			240	290		
	Institutions	241	241	,		237	237	,	
	Corporates	241	271			1.0	0		
	of which: SME			0					
	Retail	0		0		0	0	0	
FINLAND	of which: SME	0	0	0		0	0	0	
FINLAND	Secured by mortifales 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	
	Items associated with particularly high risk	0		0			0		
	Covered bonds	74	74	7		77	77		
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)								
	Equity Other exposures								
	Other exposures					·		,	

					Standardised Ap	proach			
			As of 30/09/2	023			12/2023		
	(minSUR, %)	Original Exposure ¹	Esposure Velue	Risk exposure amount	Value adjustments and provisions ²	Original Exposure 1	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	212	212	0		255	286	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 Ordanisations	0	0	0		0	0	0	
	Institutions	11	11	1		14	14	2	
	Corporates of which: SME	46	13	13		5		5	
	of which: SME Retail	40	13					0	
	of which: SME	0		0			0		
SWEDEN	Secured by morbiates on immovable property			0					
	of which: SME	0		0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	144	144	14		145	145	14	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	0		0			0	0	
	Equity	0					0	0	
	Other exposures			U				0	
	Standardised Total ²								

					Standardised Ap	proach			
			As of 30/09/2	023					
		Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)						12		
	Central governments or central banks	8				12	12		
	Resional sovernments or local authorities Public sector entities								
	Public sector entities Multilateral Development Banks	23	21	0		25	25		
	International Organisations			0					
	Institutions	602	602	3		636	636	25	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0		0			0		
OLIH BUTI	Secured by mortgages on immovable property	0							
	of which: SME Exposures in default								
	Items associated with particularly high risk			0			0		
	Covered bonds	23	33	3		34	36	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0		
	Collective investments undertakings (CRII)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0				0			
	Standardised Total ²	N Control or control of the Control			0				

eba Banking Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach SPAREBANK 1 SR-BANK ASA								
			As of 30/09/2	***	Standardised Ap	proach	As of 31.	*******	
			AS 01 30/09/2	1023			AS 01 31	12/2023	
		Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %)								
DENMARK	Central comments or control shades Model acress or miles Model acress Model acres	0 0 0 236 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 215 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 179 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 1 0 0 0 0 0 0	6
	Collective investments undertakinns (CIU) Equiliv Other azzosures Standardised Total	O Chistoslavovana unika Dromura unika ku	0	0	0	0	0	0	0

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Angenach					
			As of 31/	03/2024		As of 30/06/2024					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min DUR, %) Central sovernments or central banks	1,111	1,033	3		1,112	1,026	4			
	Regional governments or local authorities	103	98	21		113	111	24			
	Public sector entities	2	2			2	2	0			
	Multilateral Development Banks International Organisations	1,027	1,027			1,201	1,201	0			
	International Organisations Institutions	2,747	2,572	229		2,842	2,307	180			
	Corporates	1.646	1,168	1.047		1592	1,258	1.135			
	of which: 536	1,356	1.097	983		1,529	1,203	200			
	Retail	1,647	500	442		1,928	657	493			
Consolidated data	of which: SME	1,187	458	343		1,447	522	0			
Consolidated data	Secured by mortalistics on immovable property	119	72	45		140	82	54			
Consolidated data	of which: SME	22	22	17		25	25	19			
	Exposures in default	5 26	5 26	5		5 27	5 27	5			
	Items associated with particularly high risk	2.567	2.567	257		2.261	2.261	226			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	2,567	2,367	207		2,261	2,81	220			
	Collective investments undertakings (CIU)	2	2			2	2				
	Equity	217	217	493		212	212	489			
	Other exposures	523	521	810		554	553	838			
	Standardised Total 2	11,540	9,899	3,393	6	11.969	9,703	3,466	- 1		

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	intelD.R. Ni	Original Exposure ²	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	419	341	3		393	307	4	
	Regional governments or local authorities	103	98	21		113	111	24	
	Public sector entities		0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations		0	0		0	0	0	
	Institutions	1,369	1,294	184		1,147	1,116	165	
	Corporates	1,640	1,163	1,042		1,587	1,253	1,129	
	of which: SME	1,352	1,091	203		1,523	1,197	298	
NORWAY	Retail	1,645	589	442		1,923	656	492	
	of which: SME	1,185	458	343		1,441	520	0	
	Secured by mortgages on immovable property	119	72	43		140	82	54	
	of which: SME	22	22	17		25	25	19	
	Exposures in default	5	5	5		5	5	5	0
	Items associated with particularly high risk	26	26	30		27	27	40	
	Covered bands	1,658	1,858	186		1,731	1,731	173	
	Claims on institutions and corporates with a ST credit assessment		0			0			
	Collective investments undertakinsis (CIU)	2	2			2	2	0	
	Equity	217	217	493		212	212	489	
	Other exposures	520	518	808		551	550	836	
	Standardised Total ²								

					Standardis	ed Approach			
			As of 31	/63/2024			As of 30	106/2024	
	(min DUR. %)	Original Exposure ¹	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
FINLAND	Control deserments or control leads Facility of the control of all and of all	8 0 2229 2277 0 0 0 0 0 0 7 7 7 7 7 7 9	0 0 220 220 0 0 0 0 0 0 0 73 73 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠	400 0 0 0 0 0 0 0 0 0 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	0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰
	Standardised Total ²								0

		(2) Total value adjustments and pro	visions per country of counterparts	excludes those for securitisation e	reposures but includes general cred	litrisk adjustments.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(mis DUR, Vs)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWEDEN	Control governments or control leaders Annual control services or and called reference and control control control control and control control control control control control control control control control control control control control control control control control control control control control control control control control control control control control control control con	2025 0 0 14 14 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	305 0 0 0 14 5 5 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		349 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	349 0 0 0 144 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 5 0 0 0 0 0 0 0	۰

	(2) Total value adjustments and pr	ovisions per country of counterpart	y excludes those for securitisation	exposures but includes general cre	Strisk adjustments.			
				Standardis	ed Approach			
		As of 31	/63/2024			As of 30	106/2024	
Inia D.R. Ni	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expessure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Central consecuences or central season. As a feature of consecuence or central season. As a feature of consecuence or central season. As a feature of consecuence or central season. As a feature of central season. As a feat	100 0 22 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3460 0 2 2 2 3 3 3 4 4 5 9 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	13 13 10 10 10 10 10 10 10 10 10 10 10 10 10	٥	162 0 2 25 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	142 6 7 2 2 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

eba European 2024 EU-wide Transparency Exercise Credit Risk - Standardised Appreach

						Standardise	ed Approach			
				As of 31	/63/2024			As of 30	1/06/2024	
Could accessment or enterta brass A princial accessment or enterta brass A princial accessment or enterta brass A princial accessment of the second of th			Original Exposure ¹	Exposure Value ¹	Rhik exposure amount		Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Sealer	DENMARK	Control assessment or untrol banks infrared comments of an distribute infrared comments of an distribute infrared comments of an infrared infrared comments of an infrared infrared comments inf	0 0 1 1 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 475 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	133	000000000000000000000000000000000000000	0

Credit Risk - IRB Approach

SPAREBANK 1 SR-BANK ASA

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	VAID		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		its and central governments	0		0	0	0	0		0	0	0	0	0
	Institutions		0	0	9.861	0	0	0	0	280	0 9898	4 849	0	0
	Corporates		11,110 5,293	295 48	9,861 4,952	4,796 2.176	68 25	117	11,111 5.401	280 53	9,838	4,849 2.212	201 10	32
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3,323	119	2,802	1.493	25	56	3,362	114	2,821	1.573	158	51
	Retail		17,364	25	17.363	3,384	19	12	17.592	26	17.591	3,592	26	11
		Retail - Secured on real estate property	16,975	22	16,974	3,226	19	8	17,205	23	17,204	3,434	26	7
		Retail - Secured on real estate property - Of Which: SME	734	1	734	135	0	0	741	1	741	141	0	0
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	16,241	21	16,240	3,090	19	7	16,464	22	16,463	3,293	25	6
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	390	4	389	158	0	4	388	4	387	157	0	4
			45	0	45	14	0	0	45	0	45	14	0	0
		Retail - Other Retail - Of Which: non-SME	345	3	345	144	0	4	343	3	343	143	0	4
	Equity		0		0	0				0	0		0	
		redit-obligation assets				0						0		1
	IRB Total ²					8,180						8,441		

(1) 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).

q issue local code into include the accumulation possion unusual in mine results prior to the auto-session.

On the third most include the accumulation possion unusual in mine results prior to the auto-session.

On the third most include the accumulation and educations. These have been selected under the followishin full: Countries of countries are countries of countries of countries are countries of the accumulation of th

							IRB Ap	proach					
					30/09/2023								
		Original 8	ixposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	ixposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VAID		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	11,088	295	9,838	4,773	68	0	11,110	280	9,837	4,847	201	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5,293 3,301	48 119	4,952 2,780	2,176 1,471	25 6	0	5,401 3,362	53 114	5,068 2,820	2,212 1,572	10 158	0
	Retail	17,364	25	17,363	3,384	19	0	17,592	26 23	17,591	3,591	26	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	16,975 734	22	16,974 734	3,226 135	19	0	17,205 741	23	17,204 741	3,434 141	26 0	
NORWAY	Retail - Secured on real estate property - Of Which: non-SME	16,241	21	16,240	3,090	19	0	16,464	22	16,463	3,293	25	0
	Retail - Qualifying Revolving Retail - Other Retail	389	4	389	158	0	0	387	4	387	157	0	0
	Retail - Other Retail - Of Which: SME	45	0	45	14	0	0	45	0	45	14	0	0
	Resail - Other Resail - Of Which: non-SME Equity	344	0	344	144	0	0	342	0	342 0	143	0	
	Other non credit-obligation assets												
	IRS Yotal												

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
FINLAND	Control bales and control generates to control control bales to control ba	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 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 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 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 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 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 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 0 0
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					Aso	f 31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0	0	0		0	0	0	0	
	Institutions Corporates	0 22		22	0 22	0	0		0	0		0	
		22		22	22	0	0		0	0		0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	22		22	22	0	0		0	0		0	
	Retail.	0			0					0		0	
	Retail - Secured on real estate property				0					0		0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0		0	0		0	
	Retail - Qualifying Revolving	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												
	IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					Aso	f 31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0	0	0		0	0	0	0	
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0		0	
	Corporates - Of Which: SME	ő	ě.	0	0	0	0		0	0	ě.	0	i i
	Retail	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
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OLIVIANI	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualitying Revolving	0		0	0	0	0		0	0		0	
	Retail - Other Retail Retail - Other Retail - Of White: SMF						0			0		0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0		0	0		0		0	0		0	
	Retail - Other Retail - Of Which: non-SME Equity	0			0		0		0	0		0	
	Other non credit-obligation assets		Ů	Ů			Ů		Ů		·		<u> </u>
	IRB Total												



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2023					As o	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	Originat	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
DENMARK	Control banks and control genoments institutions Corporates Criticals Specialized standing Corporates Criticals Specialized standing Corporates Criticals Specialized Standing Retail: Second on that ending property Banks: Special Specialized Standing Specialized Standing Specialized Standing Specialized Standing Specialized Standing Specialized Specialized Standing Specialized Specialized Standing Specialized Sp	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 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 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 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 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 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 0 0	0 0 0 0 0 0 0 0 0 0
	IRB Yotal												

Credit Risk - IRB Approach

								IRBAp	proach					
												30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
		(min EUR. 16)		Of which:	Value		Of which:	and provisions		Of which:	Value		Of which:	and provision
	A	min EUR, 60) nks and central governments		defaulted	0		defaulted			defaulted			defaulted	
	Institution				0		0			0		0		0
	Corporates		11.005	204	9.692	4.745	68	91	11.571	186	10.168	4 989	79	88
		Corporates - Of Which: Specialised Lending	5.257	55	4,946	2.182	18	34	5.528	60	5.208	2,309	24	33
		Corporates - Of Which: SME	3,586	92	2,994	1,574	11	47	3,632	84	3,054	1,577	7	41
	Retail		17,232	27	17,231	3,575	24	11	18,114	34	18,113	3,659	29	13
		Retail - Secured on real estate property	16,803	24	16,803	3,398	24	7	17,679	30	17,678	3,478	29	9
Consolidated data		Retail - Secured on real estate property - Of Which: SME	740	1	740	142	0	0	771	2	771	145	0	0
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	16,063	22	16,063	3,256	24	7	16,908	29	16,907	3,333	29	8
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	429	3	428	177	0	4	436	4	435	181	0	4
		Retail - Other Retail - Of Which: SME	44	0	44	14	0	0	46	0	46	16		0
		Retail - Other Retail - Of Which: non-SME	385	3	384	163	0	4	389	3	389	165		4
	Equity			0	0					0		0		
		credit-obligation assets				0						0		
	IRB Total ²					8,320						8,648		

							IRB Ap	proach					
				As of	31/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIDE		Of which: defaulted	and provisions
	Commits have and central governments institutions. Corporates Corporates—CorWhich Specialised Lending Corporates—Of Which SME Retail Retail Retail Second on real estable property	0 11,005 5,257 3,586 17,232 16,803	0 0 204 55 92 27 24	0 0 9,692 4,946 2,994 17,231 16,803	0 0 4,745 2,182 1,574 3,575 3,398	0 0 68 18 11 24 24	0 0 0 0	0 0 11,571 5,528 3,632 18,114 17,679	0 0 186 60 84 34	0 0 10,168 5,208 3,054 18,113 17,678	0 0 4,989 2,309 1,577 3,659 3,478	0 0 79 24 7 29 29	0 0 0
NORWAY	Retail - Souther on real exists properly - Off Which SHE Retail - Gualify Reventing Retail - Other Retail - Off Which SHE - Retail - Other Retail - Off Which son-SME - Shell - Other Retail - Other Retail - Off Which son-SME - Shell - Other Retail	740 16,063 0 429 44 384 0	1 22 0 3 0 3	740 16,063 0 428 44 384 0	142 3,296 0 177 14 163 0	0 24 0 0 0 0	0 0 0	771 16,908 0 435 46 389 0	2 29 0 4 0 3	771 18,907 0 435 46 389 0	145 3,333 0 180 18 165 0	0 29 0 0 0	0 0 0 0 0 0
	IRB Total												

								IRB Ap	proach					
					Aso	131/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0		0	0	0
	institutions Corperates			0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending			0	0		0	0		0		0		0
				0	0		0			0		0		0
	Retail	Corporate - Or Williams		0	0		0		0	0		0		0
		Retail - Secured on real estate property		0	0	0	0		0	0		0		0
E11.11.41.10		Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0		0
FINLAND		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	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME			0		0	0		0				0
	Equity	edit-obligation assets		0			0	0		0		0	٥	0
	Other non cr	eon-conganon assets												
	IIIB Total													

							IRB Ap	proach					
				As of	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
SWEDEN	Count Javan and central generations. Corporate Corporates Facili Retail Reta	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 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 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 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 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 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 0 0 0 0 0 0 0 0 0
	IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	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
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - 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
GERMANY	Retail - Secured on real estate property - Of Which: SME	۰	0	0	0	0		0	0		0		0
OEI II II II	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail										0		
	Retail - Other Retail - Of Which: SME										0		
	Retail - Other Retail - Of Which: non-SME		0	0		0			0		0		0
	Equity					0			0				
1	Other non credit-obligation assets			, i		,	Ů	_	Ů	, i			Ů
1	IRB Total												
		M. Original and a			d hofore taking into accoun				to a billion of a contract of				

Credit Risk - IRB Approach

							IRB Ap	proach					
				Aso	f 31/03/2024					Asc	of 30/06/2024		
		Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments		0	0		0		0	0		0	0	0
	Institutions Corporates		0	0		0		0	0		0		0
	Corporates - Of Which: Specialised Lending		0	0		0		0	0		0		
	Corporates - 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
DENMARK	Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		0
DEITH BUILT	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0		0		0	0				
	Retail - Other Retail	0	0	0	0	0		0	0		0		0
	Retail - Other Retail - Of Which: SME		0	0		0		0	0		0		0
	Retail - Other Retail - Of Which: non-SME	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											4	
	IRB Total												



General governments exposures by country of the counterparty

							SPAREBANK 1 SR-BANK A	SA						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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)	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	amount
[0 - 3M[Austria													
10 - 3Mf 3M - 1Y	Belgium													
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [11-2Y] [12-3Y] [27-3Y] [37-5Y] [57-10Y] [10Y-more	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
10 all	Estonia													



General governments exposures by country of the counterparty

		SPAREBANK 1 SR-BANK ASA												
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
	(IIIII EON)													-
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					-6	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[288		0	288	0	0	0	0	0	0	0		0
13M - 1Y 1 Y - 2Y 2 Y - 3Y		0		0	0	0	0	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	Finland	0		0	0	0	0	0	0	0	0	0		0
[10Y - more Total		288		0	0	0	0	0	0	0	0	0		0 0
[0-3M[[3M-1Y[
[1Y - 2Y [[2Y - 3Y [France													
[3Y - 5Y] [5Y - 10Y]														
[10Y - more Total		24			24									
[0-3M] [3M-1Y] [1Y-2Y]		0		0	0	0	0	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Germany	0		0	0	0	0	0	0	0	0	0		0
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0		0
Total [0 - 3M [34	4	0	34	0	0	0	0	0	0	0		0
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y 5Y - 10Y [Croatia													
[10Y - more Total														
[0-3M[[3M-1Y[
[1Y-2Y[[2Y-3Y[Greece													
[3Y - 5Y [[5Y - 10Y [Olecci.													
[10Y - more Total														
[3M - 1Y [
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Hungary													
[5Y - 10Y [
[10Y - more Total [0 - 3M]														
[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y [Ireland													
[5Y - 10Y [f10Y - more Total														
10131 1 1 2 3 M [1 3 M - 1 Y I														
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y] [5Y - 10Y]	Italy													
[10Y - more Total	-													



General governments exposures by country of the counterparty

							SPAREBANK 1 SR-BANK A	ion.						
						_ Divo	As of 31/12/2023							
				On halanesel	and the same of th	Dire	ct exposures		Dorive	ivee		Off balan	no oboot	
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sneet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											amount
nesidadiridadiry	Country / Hegion	financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	OI WITICIT. FITTATICIAL ASSELS AL							
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y]														
[1Y - 2Y [[2Y - 3Y [Latvia													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total [0-3M[
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y] [5Y - 10Y]	Lithuania													
[10Y - more Total I 0 - 3MI		***			201									
[3M - 1Y [[1Y - 2Y [200	0 0		0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Luxembourg		0			0	0	0	0	0	0	0	0	
[10Y - more Total		205	0 0		205	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y [Malta													
[5Y - 10Y [[10Y - more Total														
Total [0-3M[[3M-1Y[
[1Y-2Y] [2Y-3Y]	Netherlands													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
[10Y - more Total [0 - 3M [
[3M - 1Y [
[3Y - 5Y [[5Y - 10Y [Poland													
[10Y - more Total [0 - 3M [
[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Portugal													
f10Y - more Total	4													
1 3M - 1A1.														
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Romania													
[5Y - 10Y [[10Y - more Total]													
Total	L													



General governments exposures by country of the counterparty

			SPAREBANK 1 SR-BANK ASA											
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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)	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 yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	amount
[0 - 3M [Slovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	265 0 0 1 19 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 0 0 0 0 0 0 0 0 0 0 0 0	261	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 19 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom													
Total [0-3M[[3M-11] [13Y-21] [11Y-21] [2Y-3Y[[3Y-5Y] [5Y-10Y[[10Y-more Total	Iceland													
Total [0-3M[[3M-11] [13Y-27] [11Y-27] [2Y-3Y[[3Y-5Y] [5Y-10Y[[100'-more Total	Liechtenstein													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more	Norway	322 16 18 33 39 4	2 0 5 0 0 0 6 0 0 0	0 0 0 0 0	233 (1 1 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 16 17 33 34 2 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 60 0 0 0	0 0 0 0	
Total	1	436	0	0	251	. [126			0	0	60	0	28



General governments exposures by country of the counterparty

				SPAREBANK I SK-BANK ASA AS Of 31/12/2023												
							ect exposures									
				On balance sh	oot	Dile	set exposures		Derivat	tivos		Off halar	nce sheet	-		
	(mln EUR)		T T	On Batanee 311					Denva			On bata	ilou Silout			
												Off-balance si	heet exposures			
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	negative fair value					
							I							Risk weighted exposure amount		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	delivative illialiciat assets (liet													
			of short positions)									Nominal	Provisions			
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount					
					profit or loss	comprehensive income										
[0-3M[3M-1Y 1Y-2Y																
[2Y - 3Y [[3Y - 5Y [Australia															
[5Y - 10Y [[10Y - more Total	-															
[0 - 3M [[3M - 1Y [
[14 - 27 [[27 - 37 [[37 - 57 [Canada															
[5Y - 10Y [10Y - more																
Total 0 - 3M 13M - 17																
[1Y-2Y] [2Y-3Y]	Hong Kong															
[3Y - 5Y [[5Y - 10Y [[10Y - more																
Total [0-3M[
[3M-1Y] [1Y-2Y] [2Y-3Y]																
13Y - 5Y1 [5Y - 10Y [Japan															
[10Y - more Total [0 - 3M [
[3M-1Y[[1Y-2Y[
[2Y-3Y[[3Y-5Y[[5Y-10Y[U.S.															
[10Y - more Total																
[0-3M[[3M-1Y[[1Y-2Y]																
[2Y - 3Y [[3Y - 5Y [China															
[5Y - 10Y [[10Y - more Total	4															
[0-3M[[3M-1Y[İ															
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Switzerland															
[5Y - 10Y [[10Y - more]															
Total [0 - 3M [3M - 1Y																
[1Y-2Y] [2Y-3Y]	Other advanced economies non EEA															
[3Y - 5Y] [5Y - 10Y]																
[10Y - more Total	1															



General governments exposures by country of the counterparty

SPAREBANK 1 SR-BANK ASA

			SPAREBANK 1 SR-BANK ASA											
				_		_	As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
					Non deductive financial as	ssets by accounting portfolio		Derivatives with pos	tivo fair value	Dody other with	n negative fair value	Off-balance st	eet exposures	
					Non-delivative ilitalicia a:	ssets by accounting portiono		Denvauves with pos	tive lali value	Delivatives with	i liegative iali value			Risk weighted exposure
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)	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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East													
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean													
Total Total	Africa													
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	687 0 0 0 0 0 0 0	0	0 0 0 0 0	683		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 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 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		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 counterparts (other than sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas),
Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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



General governments exposures by country of the counterparty

			SPAREBANK 1 SR-BANK ASA												
							As of 30/06/2024								
						Dire	ct exposures								
	(mln EUR)			On balance si	neet				Derivat	ives		Off balan	ce sheet		
												Off-balance sh	eet exposures		
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial 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	amount	
[0 - 3M[Austria														
10 - 3M1 [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium														
[0 - 3M[Bulgaria														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic														
10tal 0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Denmark														
10 aM	Estonia														



General governments exposures by country of the counterparty

							As of 30/06/2024	ion		_				
						Dire	ct exposures							
				On balance sh	neet .	Dile	er exposures		Derivat	tivos		Off balar	ice sheet	-
	(mln EUR)			Oil Datalice Si	leet				Denva	lives		OII Datai	ice sileet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			-
					1	1					l .			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											amount
		financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	OI WITICIT. FITIATICIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	profit or loss	comprehensive income	amortised cost	our ying uniount						
[0-3M[[3M-1Y]		335	0 0		335	0	0		0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Finland		0 0	0		0	0		0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y] [10Y - more			0 0			0	0		0	0	0	0	0	
Total [0-3M[1	335	0		335	0	0		0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [_													
[3Y - 5Y] [5Y - 10Y]	France													
[10Y - more Total I 0 - 3M I		100			165									
[3M - 1Y [[1Y - 2Y [0	0 0	0	0	0	0		0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Germany	3	0 0			0	0		0	0	0	0	0	
[10Y - more Total		168	0 0		165	0	0		0	0	0	0	0	0
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y [Croatia													
[5Y - 10Y [[10Y - more Total														
Total [0-3M[[3M-1Y[
[1Y-2Y] [2Y-3Y]	Greece													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
[10Y - more Total [0 - 3M [
[3M - 1Y [
[3Y - 5Y [[5Y - 10Y [Hungary													
[10Y - more Total [0 - 3M [
[3M-1Y[[1Y-2Y[
[2Y - 3Y [3Y - 5Y	Ireland													
[5Y - 10Y [f10Y - more Total	1													
[0-3M] [3M-1Y]														
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Italy													
[5Y - 5Y] [5Y - 10Y] [10Y - more Total]													
Total														



General governments exposures by country of the counterparty

		SPAREBANK 1 SR-BANK ASA												
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)		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	Nominat	Provisions	
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Uthuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more	Luxembourg	128 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	128 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	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] Total	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] Total	Portugal													
[0-3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] Total	Romania													



General governments exposures by country of the counterparty

		SPAREBANK 1 SR-BANK ASA												
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance shi	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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)	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	Nominat	Provisions	amount
[0 - 3M[Stovakia													
[0 - 3M[Slovenia													
10 - 3Mf 13M - 1Yf [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Spain													
[0 - 3M[Sweden	32) 1:	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 0 0 0 0 0 0 0 0 0 0	326 (((((((((((((((((((0 0 0 0 0	0 0 8 8 12 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 0 0	0	0
[0 - 3M[United Kingdom													
[0 - 3M [3M - 1Y 11Y - 2Y 12Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Iceland													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Liechtenstein													
[0-3M[3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Norway	3-4 3- 3- 2- 5- 6	0 0 0 0 0 0 0 0	0 0 0 0	215 ((((0 0 0 0	41 34 28 24 52 4	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 89 0 0 0 0	0 0 0 0 0	
Total	1	493	0	0	221	0	183		0	0	0	89	0	



General governments exposures by country of the counterparty

			SPAREBANK 1 SR-BANK ASA											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial a:	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	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[Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.													
[0 - 3H] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
1013H	Switzerland													
	Other advanced economies non EE/	4												



General governments exposures by country of the counterparty

							SPAREBANK 1 SR-BANK A	SA						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
														Risk weighted exposure
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)	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	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [SY - 10Y] [10Y - more	Middle East													
Total [0.3M[[3M-11] [17-2Y[[27-37] [37-57] [57-107] [107-more Total	Latin America and the Caribbean													
1053 0 - 3M 39 - 17 17 - 27 17 - 27 18 - 57 18 - 57 18 - 107 107 - more	Africa													
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	9336	0 0 0	0 0 0 0 0	920	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 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 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 counterparts (other than sovereigh) on sovereigh credit ink (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 counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas),
Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 e94.

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



Performing and non-performing exposures SPAREBANK 1 SR-BANK ASA

										L OIT DATE CALL								
					As of 30/09/2023									As of 31/12/2023				
		Oros	ss carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to			Gross	carrying amount/ Nominal ar	mount		Accumulated impairs credit risk and provisi	ent, accumulated negative char ons ⁴	iges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performi	ng exposures ³	Collaterals and financial guarantees received on non- performing exposures
(main ELVR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	41	0		0					0 0	37	0	0	0		0	0		
Debt securities (including at amortised cost and fair value)	5,311									5,325	0	0	0		0	0		
Central banks		0		0					0	0	0	0	0		0	0		a o
General governments	933			0 0					0	970	0	0	0		0	0		a 0
Credit institutions	4,18			0 0					0	4,196	0	0	0		0	0		a 0
Other financial corporations	191			0 0					0	157	0	0	0		0	0		a 0
Non-financial corporations	:			0 0					0	1		0	0		0	0		a 0
Loans and advances(including at amortised cost and fair value)	25,81	. 1	25	0 79	250	55	78	7	8	26,056	18	235	63	231	65	55	56	3 161
Central banks		0		0 0					0	٥	0	0	0		0	0		3 0
General governments	6:			0 0					0	78	0	0	0		0	0		a 0
Credit institutions	54-			0 0					0	517	0	0	0		0	0		a 0
Other financial corporations	101			0 0					0	92	0	0	0		0	0		a 0
Non-financial corporations	9,441	0	22	0 66	220	49	69	6	9 2	9,421	14	203	48	201	54	47	45	154
of which: small and medium-sized enterprises	6,15	0	19	0 56	190		2		2 0	6,063	0	113	43	111	3 0	47	47	, ,
of which: Loans collateralised by commercial immovable property	4,89		3	9 10	39	4	13	1	2 2	5,038	3	31	15	3:	4	9	4	2
Households	15,650	1	3	0 14	30	10	8		8 5	15,949	4	32	15	33	2 10	8	8	3 7
of which: Loans collateralised by residential immovable property	15,30	1	2	3 10	23	1	3		3 5	15,491	1	22	10	23	2 1	2	1	2 7
of which: Credit for consumption	354	1		8 4	8	2	6		6 0	428	2	9	5		9 2	5		3 0
DEBT INSTRUMENTS other than HFT	31,18	1	25	0 79	250	55	78	7	8	31,418	18	235	63	231	65	55	58	5 161
OFF-BALANCE SHEET EXPOSURES	5,71			1 0	1		3		3 143	5,504		4	0		8	4		80

[&]quot;First so-planes sheetime, accounted in graphers and accounted in approximate and accounted in a point of the account of the a



Performing and non-performing exposures SPAREBANK 1 SR-BANK ASA

					As of 31/03/2024				As of 30/06/2024												
		Gros	s carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provis	nent, accumulated negative cha	anges in fair value due to			Gros	s carrying amount/ Nominal a	mount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁶						
		Of which performing but past due >30 days and <=90 days		Of which non-performing ³		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non performing exposures			
(min EUR)		doc - 30 days and 1-30 days		Of which: defaulted Of which Stage 3 ⁸				Of which Stage 3 ^b			due - 50 days and 50 days	Of which: defaulted		Of which Stage 3 ^b		Of which Stage 3					
Cash balances at central banks and other demand deposits	60	0				0			0 0	27	0		0			0		0			
Debt securities (including at amortised cost and fair value)	5,667	0							0	5,563	0		0			0					
Central banks	0	0		0		0	0		0 0	0	0		0		0	0		0			
General governments	1,259	0		0		0	0		0 0	1,520	0		0		0	0		0			
Credit institutions	4,383	0		0		0	0		0 0	4,018	0		0		0	0		0			
Other financial corporations	24	0		0		0			0	25	0		0		0	0		0			
Non-financial corporations	2	0	0	0		0	0		0 0	0	0		0		0	0		0			
Loans and advances(including at amortised cost and fair value)	25,665	21	233	198	23	1 56	58	5	8 151	27,358	0	226	49	22	58	58	5	58 14			
Central banks	0	0	0	0		0	0		0 0	0	0		0		0	0		0			
General governments	91	0		0		0	0		0 0	103	0		0		0	0		0			
Credit institutions	575	0	0	0		0	0		0 0	1,005	0		0		0	0		0			
Other financial corporations	100	0	0	0		0	0		0 0	89	0		0		0	0		0			
Non-financial corporations	9,265	16	200	183	19	8 46	49	4	9 129	9,659	0	187	25	18	7 47	48	4	13			
of which: small and medium-sized enterprises	6,018	15	69	20	6	9 (44	4	4 0	6,373	0	101	14	10	1 36	33	3	13			
of which: Loans collateralised by commercial immovable property	4,934	1	36	10	3	4	15	1	4 13	5,129	0	62	9	6.	2 22	14	1	14 1			
Households	15,633	5	33	15	3	3 10	9		9 22	16,502	0	40	24	4	11	10	1	10			
of which: Loans collateralised by residential immovable property	15,124	2	23	12	2	2 1	2		2 20	15,954	0	25	19	2	8	3		3			
of which: Credit for consumption	426	2	11	4	1	1 2	6		6 0	458	0	11	5	1	2	5		5			
DEBT INSTRUMENTS other than HFT	31,392	21	233	198	23	1 56	58	5	8 151	32,948	0	226	49	22	58	58	5	58 14			

(i) first the shadows tear terms, cumulated improprises and a circumstance in separation in the companies of


Forborne exposures

			As of 30/	09/2023		As of 31/12/2023										
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin; exposures wit measures	g amount of th forbearance		exposures with		al guarantees received rbearance 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				
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	o	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 ²																
Loans and advances that have been forborne more than twice ³	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	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

⁽P) 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 F18.00 / F19.00), 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) 2021/465-1. IS 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-balances heet commitments are generally reported with a positive sign.

(I) 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits of 5% or



Forborne exposures

SPAREBANK 1 SR-BANK ASA

i			As of 31	03/2024		As of 30/06/2024										
	Gross carryin exposures wi measures	g amount of th forbearance		r exposures with		al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo					
		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					
Debt securities (including at amortised cost and fair value)	0	0		0	0		0	0	0	0	0	0				
Central banks	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)	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		143	63	17	17	107					
Households	194	6	1	0	189	0	198	5	1	0	194	4				
DEBT INSTRUMENTS other than HFT	426	94	27	27	365		473	113	23	23	418					
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice ³	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3	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 F18.00 F19.00), 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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading SPAREBANK 1 SR-BANK ASA

																						0/06/2024				
			As of 3	0/09/2023	As of 31/12/202 Gross carrying amount										As of 3	1/03/2024										
	Gross carry	carrying amount				Accumulated	Gross carr	nng amount				Accumulated	Gross carry	nng amount				Accumulated	Gross carry	nng amount				Accumulated		
		Of which: non- performing					Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing	š	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin	g	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(min EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹	ng		of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹		
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	19	0	431	8	0	309	17	0	309	8	0	330	18	18	330	7	0	373	18	0	373	7	0		
C Manufacturing	381	18	1	381	12	0	434	21	0	434	12	0	436	18	18	436	12	0	470	17	10	470	4	0		
D Electricity, gas, steam and air conditioning supply	336	0	0	336	1	0	378	0	0	378	1	0	375	1	1	374	1	0	398	1	0	397	2	0		
E Water supply	63	0	0	63	0	0	52	0	0	52	0	0	52	0	0	52	0	0	55	0	0	55	0	0		
F Construction	1,102	19	2	1,102	14	0	1,162	16	4	1,162	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	1,166	114	53	1,166	29	0	1,156	73	33	1,156	5	0	1,112	54	54	1,112	3	0	1,110	20	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	198	2	1	198	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	6	0	604	13	0	585	7	7	585	4	0	170	7	0	170	9	0		
L Real estate activities	3,351	17	5	3,344	23	0	3,547	11	7	3,539	20	0	3,483	28	14	3,476	22	0	3,673	28	4	3,666	19	0		
M Professional, scientific and technical activities	263	25	0	263	9	0	232	20	0	232	9	0	267	27	27	267	9	0	391	14	0	391	9	0		
N Administrative and support service activities	502	1	1	502	5	0	420	12	1	420	7	0	351	12	12	351	7	0	445	19	6	445	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	24	0	0	22	0		22	0	0	29	0	0	29	0	0		
O 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	98	0	0	98	1	0	95	0	0	94	1	0	103	0	0	103	1	0		
S Other services	563	3	2	563	7	0	15	0	0	14	0	0	32	2		31	4	0	166	2	0	166	1	0		
Loans and advances	9,440	220	66	9,431	118	0	9,421	203	47	9,412	101	0	9,265	200	182	9,257	95	0	9,659	187	25	9,651	95	0		

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.