

2024 EU-wide Transparency Exercise

Bank Name	SpareBank 1 SMN
LEI Code	7V6Z97IO7R1SEAO84Q32
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.

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Key Metrics

SpareBank 1 SMN

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,990	1,921	1,863	1,926	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	1,990	1,921	1,863	1,926	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,158	2,117	2,058	2,125	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	2,158	2,117	2,058	2,125	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,395	2,349	2,329	2,411	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	2,395	2,349	2,329	2,411	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	10,112	10,198	10,062	10,428	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	10,112	10,198	10,062	10,428	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	19.68%	18.83%	18.52%	18.47%	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	19.68%	18.83%	18.52%	18.47%	(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	21.34%	20.76%	20.45%	20.38%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.34%	20.76%	20.45%	20.38%	(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	23.68%	23.03%	23.15%	23.12%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.68%	23.03%	23.15%	23.12%	(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	29,452	29,558	28,894	30,078	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	7.33%	7.16%	7.12%	7.06%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,158	2,117	2,058	2,125	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,158	2,117	2,058	2,125	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	29,452	29,558	28,894	30,078	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	29,452	29,558	28,894	30,078	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.33%	7.16%	7.12%	7.06%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.33%	7.16%	7.12%	7.06%	[A.2]/[B.2]	

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Capital
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		(mm EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A	OWN FUNDS	2,395	2,349	2,329	2,411	C01.00 (0003.0003)	Articles 41(1) and 72 of CRR
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,990	1,921	1,863	1,926	C01.00 (0003.0003)	Article 36 of CRR
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	471	472	463	466	C01.00 (0003.0003)	Articles 36(1) point (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
A.1.2	Retained earnings	1,635	1,600	1,556	1,610	C01.00 (0003.0003)	Articles 36(1) point (c), 26(2) and 36(1) point (a) and (f) of CRR
A.1.3	Accumulated other comprehensive income	3	0	0	0	C01.00 (0003.0003)	Articles 41(10), 26(1) point (e) and 36(1) point (f) of CRR
A.1.4	Other Reserves	9	13	12	13	C01.00 (0003.0003)	Articles 41(17) and 26(1) point (a) of CRR
A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0003.0003)	Articles 41(2), 26(1) point (f) and 36(1) point (f) of CRR
A.1.6	Minority interest given recognition in CET1 capital	72	60	58	61	C01.00 (0003.0003)	Article 64 of CRR
A.1.7	Adjustments to CET1 due to prudential filters	-9	-7	-7	-7	C01.00 (0003.0003)	Article 32 to 35 and 36(1) point (f) of CRR
A.1.8	(-) Intangible assets (including Goodwill)	-124	-144	-145	-149	C01.00 (0003.0003) + C01.00 (0040.0003)	Articles 41(13), 36(1) point (b) and 37 of CRR; Article 41(13), 36(1) point (b) and 37 point (a) of CRR
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-3	-1	0	0	C01.00 (0003.0003)	Articles 36(1) point (c) and 39 of CRR
A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-37	-49	-42	-44	C01.00 (0003.0003)	Articles 36(1) point (e), 40 and 130 of CRR
A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0003.0003)	Articles 41(10), 36(1) point (a) and 61 of CRR
A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0420.0003)	Articles 41(2), 36(1) point (g) and 44 of CRR
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0040.0003)	Articles 36(1) point (f) of CRR
A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.25% risk weight	0	0	0	0	C01.00 (0400.0003) + C01.00 (0400.0003) + C01.00 (0470.0003) + C01.00 (0470.0003)	Articles 42(6), 36(1) point (h) and 89 to 91 of CRR; Article 36(1) point (h), 244(1) point (a) and 250 of CRR; Articles 36(1) point (h), 131 and 132(2) of CRR; Article 36(1) point (h), 131 and 132(2) of CRR and Article 36(1) point (h), 131 and 132(2) of CRR
A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0400.0003)	Articles 36(1) point (h), 244(1) point (b), 244(1) point (b) and 250 of CRR
A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities whose the institution does not have a significant investment	0	0	0	0	C01.00 (0400.0003)	Articles 42(7), 36(1) point (i), 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	0	0	0	C01.00 (0003.0003)	Articles 36(1) point (c) and 39; Article 40(1) point (a) and 40(2) of CRR
A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities whose the institution has a significant investment	0	0	0	0	C01.00 (0003.0003)	Articles 42(7), 36(1) point (i), 45, 46, 47, 48(1) point (a), 48(1) to (3), and 79 of CRR
A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0003.0003)	Article 48 of CRR
A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C01.00 (0003.0003)	Articles 36(1) point (i) and Article 67; CRR
A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0003.0003)	Articles 36(1) point (i) and Article 232(2); CRR
A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0003.0003)	Articles 36(1) point (i) of CRR
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C01.00 (0004.0003)	Article 3 CRR
A.1.20	CET1 Capital elements or deductions - other	-26	-25	-23	-23	C01.00 (0003.0003)	-
A.1.21	Transitional adjustments	0	0	0	0	NAI (S 1.1.6 - L 1.1.9 + L 1.1.9)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0003.0003)	Articles 40(3) to (5), and 48A to 48F of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0003.0003)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0003.0003)	Articles 480 to 472, 479 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	187	196	194	199	C01.00 (0003.0003)	Article 41 of CRR
A.2.1	Additional Tier 1 Capital instruments	172	200	198	203	C01.00 (0040.0003) + C01.00 (0067.0003)	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0070.0003)	
A.2.3	Other Additional Tier 1 Capital components and deductions	-4	-4	-4	-4	C01.00 (0000.0003) + C01.00 (0070.0003) + C01.00 (0070.0003) + C01.00 (0070.0003) + C01.00 (0070.0003)	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000.0003) + C01.00 (0000.0003) + C01.00 (0000.0003)	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,158	2,117	2,058	2,125	C01.00 (0003.0003)	Articles 39 of CRR
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	237	232	272	286	C01.00 (0070.0003)	Articles 71 of CRR
A.4.1	Tier 2 Capital instruments	256	251	290	305	C01.00 (0070.0003) + C01.00 (0080.0003)	
A.4.2	Other Tier 2 Capital components and deductions	-19	-19	-18	-19	C01.00 (0000.0003) + C01.00 (0000.0003) + C01.00 (0000.0003) + C01.00 (0000.0003) + C01.00 (0070.0003) + C01.00 (0000.0003) + C01.00 (0000.0003)	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000.0003) + C01.00 (0000.0003) + C01.00 (0000.0003)	
B	TOTAL RISK EXPOSURE AMOUNT	10,112	10,198	10,062	10,428	C01.00 (0003.0003)	Articles 90(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0003.0003)	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.68%	18.83%	18.52%	18.47%	SAB(1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	21.34%	20.76%	20.45%	20.39%	SAB(2)	-
C.3	TOTAL CAPITAL RATIO (transitional period)	23.64%	23.03%	23.15%	23.12%	SAB(3)	-
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,990	1,921	1,863	1,926	A.1 + A.2 + A.3 + A.4 + A.5 + A.6 + A.7 + A.8 + A.9 + A.10 + A.11 + A.12 + A.13 + A.14 + A.15 + A.16 + A.17 + A.18 + A.19 + A.20 + A.21 + A.21.1 + A.21.2 + A.21.3 + A.22 + A.23 + A.24	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.68%	18.83%	18.52%	18.47%	(B 1) / (D 1)	-
F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0400.0003)	
F	Adjustments to AT1s due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0400.0003)	
F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0400.0003)	
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0400.0003)	

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

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	8,648	8,693	8,635	9,028	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	2,580	2,575	2,590	2,718	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	1	1	1	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	6,067	6,117	6,044	6,309	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	200	273	246	224	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	120	171	151	121	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	61	34	44	65	C 02.00 (r0520, c0010)
Of which the standardised approach	61	34	44	65	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	999	1,027	987	989	C 02.00 (r0590, c0010)
Of which basic indicator approach	457	421	404	392	C 02.00 (r0600, c0010)
Of which standardised approach	542	606	582	598	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	83	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	10,112	10,198	10,062	10,428	

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.

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P&L
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(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,035	1,457	415	860
Of which debt securities income	117	163	45	93
Of which loans and advances income	887	1,252	354	735
Interest expenses	670	948	277	578
(Of which deposits expenses)	282	402	119	251
(Of which debt securities issued expenses)	203	288	83	173
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	2	1	2
Net Fee and commission income	47	66	20	45
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	37	0	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	25	-11	12	15
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-23	18	-4	-1
Gains or (-) losses from hedge accounting, net	1	0	1	2
Exchange differences [gain or (-) loss], net	7	10	2	3
Net other operating income /(expenses)	104	99	32	73
TOTAL OPERATING INCOME, NET	529	731	202	419
(Administrative expenses)	221	278	76	159
(Cash contributions to resolution funds and deposit guarantee schemes)	6	9	2	4
(Depreciation)	12	16	4	9
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-2	-1	0	2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-1	0	2
(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)	4	6	3	5
(Financial assets at fair value through other comprehensive income)	2	1	1	1
(Financial assets at amortised cost)	1	5	2	4
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	1	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-6	-3	3	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	283	420	120	240
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	217	328	93	184
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	217	328	93	184
Of which attributable to owners of the parent	210	322	91	179

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."

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Total Assets: fair value and impairment distribution

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(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	530				456				607				534				IAS 1.54 (f)	
Financial assets held for trading	1,314	63	1,051	0	726	39	687	0	774	-49	734	0	760	-46	714	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	3,589	1,134	2,377	79	3,700	1,280	2,338	82	3,762	1,215	2,463	84	3,759	1,175	2,525	60	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	514	0	0	514	507	0	0	507	514	0	0	514	532	0	0	532	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	8,940	0	0	8,940	9,014	0	0	9,014	8,563	0	0	8,563	9,076	0	0	9,076	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	13,826				13,627				13,099				14,031				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	207	0	207	0	267	0	267	0	355	0	355	0	249	0	249	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 ¹	801				578				589				728					
TOTAL ASSETS	29,520				28,876				28,260				29,669				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References		
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets						
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	8,499	446	48	0	-11	-2	8,424	552	51	0	-10	-2	8,027	463	65	0	-9	-3	8,499	517	73	0	-10	-3	Annex V Part 1.31.44(a)		
Financial assets at amortised cost	Debt securities	199	0	0	0	0	193	0	0	0	0	0	182	0	0	0	0	0	211	0	0	0	0	0	0	Annex V Part 1.31.44(b)		
	Loans and advances	12,447	1,198	166	-21	-30	-43	12,174	1,197	143	-20	-31	-28	11,694	1,176	124	-19	-29	12,666	1,117	117	-19	-30	-30	Annex V Part 1.31.44(a)			

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

SpareBank 1 SMN

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	688	484	464	401	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	25,373	25,234	24,642	26,036	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	385	246	237	293	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	7	7	7	10	IAS 37.10; IAS 1.54(l)
Tax liabilities	88	113	101	80	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	412	176	421	284	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	27,005	26,303	25,933	27,188	IAS 1.9(b); IG 6
TOTAL EQUITY	2,516	2,573	2,327	2,481	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	29,520	28,876	28,260	29,669	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

SpareBank 1 SMN

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		1,073	730	702	694	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	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	2,255	1,730	1,784	1,895	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,119	782	895	1,034	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,440	1,411	1,425	1,530	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	1,023	1,003	1,008	1,064	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	299	297	414	374	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	109	110	116	198	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,935	3,919	3,622	3,749	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,805	2,743	2,587	2,756	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,448	6,472	6,328	6,888	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	4,708	4,614	4,505	4,963	Annex V.Part 1.42(f), 44(c)
Debt securities issued		10,922	11,299	10,909	11,544	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		244	231	270	278	Annex V.Part 1.37
Other financial liabilities		125	148	219	140	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		26,497	26,006	25,404	26,815	

2024 EU-wide Transparency Exercise
Market Risk
SpareBank 1 SMN

	SA				IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE					
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023													
Traded Debt Instruments	42	25	0	0	0	0							0	0	0	0										
Of which: General risk	9	6	0	0	0	0							0	0	0	0										
Of which: Specific risk	33	19	0	0	0	0							0	0	0	0										
Equities	18	7	0	0	0	0							0	0	0	0										
Of which: General risk	3	0	0	0	0	0							0	0	0	0										
Of which: Specific risk	14	4	0	0	0	0							0	0	0	0										
Foreign exchange risk	1	2	0	0	0	0							0	0	0	0										
Commodities risk	0	0	0	0	0	0							0	0	0	0										
Total	61	34	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 30/06/2024													
Traded Debt Instruments	33	52	0	0	0	0							0	0	0	0										
Of which: General risk	11	14	0	0	0	0							0	0	0	0										
Of which: Specific risk	21	38	0	0	0	0							0	0	0	0										
Equities	11	10	0	0	0	0							0	0	0	0										
Of which: General risk	1	1	0	0	0	0							0	0	0	0										
Of which: Specific risk	8	5	0	0	0	0							0	0	0	0										
Foreign exchange risk	0	3	0	0	0	0							0	0	0	0										
Commodities risk	0	0	0	0	0	0							0	0	0	0										
Total	44	65	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 CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
(in EUR, %)									
Consolidated data	Central governments or central banks	1,074	807	77	-	1,003	1,017	0	-
	Regional governments or local authorities	877	877	183	-	796	796	181	-
	Public sector entities	20	20	0	-	27	27	1	-
	Multilateral Development Banks	500	500	0	-	540	540	0	-
	International Organisations	0	0	0	-	0	0	0	-
	Industries	1,086	1,083	278	-	1,086	1,148	311	-
	Corporates	604	560	402	-	608	637	563	-
	of which: SME	362	362	272	-	408	428	328	-
	Secured by mortgages on immovable property	1,498	1,331	778	-	1,478	1,371	759	-
	of which: SME	365	396	174	-	385	377	159	-
	Secured by mortgages on immovable property	824	779	141	-	754	781	140	-
	of which: SME	776	754	121	-	688	727	118	-
	Reserves in default	21	20	20	-	21	21	21	-
	Risks associated with particular high risk	38	38	56	-	29	29	43	-
	Covered bonds	1,113	1,408	146	-	1,711	1,689	178	-
Claims on institutions and corporates with a ST credit assessment	0	0	0	-	0	0	0	-	
Collective investments undertakings (CEI)	228	228	458	-	242	242	474	-	
Other resources	421	421	397	-	390	389	393	-	
Standardised total ^d	8,811	7,990	3,780	11	9,299	7,690	3,494	11	

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

^b Distributed Total does not include the securitisation position unless in the results prior to the 2012 exercise.

^c Only the most relevant categories are disclosed. These have been selected under the following rule: Clusters of counterparties covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

^d Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
(in EUR, %)									
NORWAY	Central governments or central banks	450	452	1	-	452	448	1	-
	Regional governments or local authorities	829	829	183	-	668	668	163	-
	Public sector entities	0	0	0	-	1	1	1	-
	Multilateral Development Banks	0	0	0	-	0	0	0	-
	International Organisations	0	0	0	-	0	0	0	-
	Industries	1,794	856	236	-	1,573	853	229	-
	Corporates	664	500	401	-	608	652	562	-
	of which: SME	362	302	272	-	408	334	279	-
	Secured by mortgages on immovable property	1,488	1,103	778	-	1,478	1,071	758	-
	of which: SME	365	398	174	-	385	377	159	-
	Secured by mortgages on immovable property	854	779	141	-	754	781	140	-
	of which: SME	776	754	121	-	688	727	118	-
	Reserves in default	21	20	20	-	21	21	21	-
	Risks associated with particular high risk	38	38	56	-	29	29	43	-
	Covered bonds	1,296	1,202	128	-	1,471	1,457	146	-
Claims on institutions and corporates with a ST credit assessment	0	0	0	-	0	0	0	-	
Collective investments undertakings (CEI)	1	1	1	-	1	1	1	-	
Other resources	228	228	458	-	228	228	458	-	
Standardised total ^d	551	551	553	1	528	528	553	1	

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

^b Total value adjustments and provisions per country of country include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central governments or central banks	1,851	896	0		765	765	33	
	Regional governments or local authorities	814	814	134		822	822	795	312
	Public sector entities	21	21	1		20	20	0	0
	Multilateral Development Banks	364	364	0		612	612	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	1,814	1,209	285		2,219	1,444	263	263
	Corporates	927	710	555		924	679	567	572
	of which: SME	365	265	205		365	265	212	212
	Secured by mortgages on immovable property	1,614	1,037	712		1,991	1,091	710	710
	of which: SME	271	269	195		297	291	195	195
	Secured by mortgages on immovable property	811	252	122		1,212	304	142	142
	of which: SME	989	177	76		871	220	98	98
	Securities in default	24	13	25	1	27	22	26	26
	Items associated with particularly high risk	29	29	44		45	45	68	68
	Covered bonds	1,744	1,744	174		1,755	1,755	175	175
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0	
Collective investments undertakings (CIU)	223	223	467		225	225	460	460	
Equity	234	234	239		224	223	239	239	
Other resources	1,823	1,823	1,823	0	1,823	1,823	1,823	1,823	
Standardised Total ³									

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

(2) Defaulted Total does not include the securitisation position unless in the results prior to the 2023 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NORWAY	Central governments or central banks	535	479	5		410	425	25	
	Regional governments or local authorities	68	68	144		812	144	113	113
	Public sector entities	1	1	1		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	1,493	890	229		1,819	834	206	206
	Corporates	927	710	555		924	679	567	572
	of which: SME	365	265	205		365	265	212	212
	Secured by mortgages on immovable property	1,414	1,037	712		1,491	1,091	710	710
	of which: SME	271	269	195		297	291	195	195
	Secured by mortgages on immovable property	811	252	122		1,212	304	142	142
	of which: SME	989	177	76		871	220	98	98
	Securities in default	24	13	25	0	27	22	26	26
	Items associated with particularly high risk	29	29	44		45	45	68	68
	Covered bonds	1,475	1,475	148		1,484	1,484	148	148
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0	
Collective investments undertakings (CIU)	2	2	0		2	2	0	0	
Equity	223	223	468		215	215	468	468	
Other resources	362	362	314		411	411	375	375	
Standardised Total ³				0				0	

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

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

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
(in EUR, %)																	
Consolidated data	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	6,700	141	6,336	2,807	78	35	6,693	130	6,324	2,745	32	17				
	Corporates - Of which: Specialised Lending	4,392	35	4,029	1,865	8	3	4,227	50	4,066	1,718	18	8				
	Corporates - Of which: SME	2,115	87	1,934	895	28	25	2,073	62	1,908	845	22	9				
	Retail	16,325	59	16,323	3,260	38	2	16,389	64	16,387	3,373	37	2				
	Retail - Secured on real estate property	16,066	56	16,065	3,127	35	1	16,027	60	16,024	3,232	37	1				
	Retail - Secured on real estate property - Of which: SME	1,024	8	1,024	270	2	0	1,037	10	1,037	277	3	0				
	Retail - Secured on real estate property - Of which: non-SME	14,982	48	14,981	2,857	33	1	15,029	50	15,018	2,956	34	1				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	359	3	318	133	0	1	355	4	352	160	0	1				
	Retail - Other Retail - Of which: SME	45	0	45	17	0	0	45	0	45	16	0	0				
	Retail - Other Retail - Of which: non-SME	274	3	273	116	0	1	287	3	287	124	0	1				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total ⁽³⁾																	

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total derived includes the Securitisation position unless in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
(in EUR, %)																	
NORWAY	Central banks and central governments	0	0	0	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	0	0	0	
	Corporates	6,897	141	6,333	2,805	78	0	6,890	130	6,321	2,743	32	0				
	Corporates - Of which: Specialised Lending	4,392	35	4,029	1,865	8	0	4,227	50	4,066	1,719	10	0				
	Corporates - Of which: SME	2,112	87	1,931	892	28	0	2,070	62	1,906	847	22	0				
	Retail	16,338	59	16,314	3,256	38	0	16,380	64	16,374	3,369	37	0				
	Retail - Secured on real estate property	16,064	56	16,063	3,127	35	0	16,054	60	16,053	3,232	37	0				
	Retail - Secured on real estate property - Of which: SME	1,024	8	1,024	270	2	0	1,037	10	1,037	277	3	0				
	Retail - Secured on real estate property - Of which: non-SME	14,980	48	14,979	2,857	33	0	15,017	50	15,014	2,956	34	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	312	3	311	129	0	0	326	4	326	137	0	0				
	Retail - Other Retail - Of which: SME	45	0	45	17	0	0	45	0	45	16	0	0				
	Retail - Other Retail - Of which: non-SME	267	3	267	112	0	0	280	3	280	120	0	0				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total																	

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposures ⁽¹⁾		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
Consolidated data	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	6,467	108	6,110	2,684	44	17	6,931	106	6,556	2,650	52	23	6,931	106	6,556	2,650
	Corporate - Of Which: Specialised Lending	4,391	46	4,032	1,725	22	8	4,556	46	4,286	1,843	20	8	4,556	46	4,286	1,843
	Corporate - Of Which: SME	1,942	63	1,765	823	22	9	2,047	57	1,886	874	32	13	2,047	57	1,886	874
	Retail	15,740	67	15,738	3,361	44	3	16,466	75	16,467	3,460	57	3	16,466	75	16,467	3,460
	Retail - Secured on real estate property	15,433	63	15,432	3,222	39	2	16,133	69	16,132	3,319	52	2	16,133	69	16,132	3,319
	Retail - Secured on real estate property - Of Which: SME	1,054	11	1,033	258	3	0	1,072	13	1,072	275	7	0	1,072	13	1,072	275
	Retail - Secured on real estate property - Of Which: non-SME	14,379	52	14,379	2,963	36	2	15,061	57	15,060	3,043	45	2	15,061	57	15,060	3,043
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	207	4	209	139	4	1	335	5	335	142	5	1	335	5	335	142
	Retail - Other Retail - Of Which: SME	49	0	46	17	0	0	56	1	49	26	0	0	56	1	49	26
Retail - Other Retail - Of Which: non-SME	278	4	278	122	4	1	286	4	285	115	5	1	286	4	285	115	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽²⁾																	

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

(2) IRB Total does not include the Securitisation position unless in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 20% of total original exposure in Top 20 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposures ⁽¹⁾		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
NORWAY	Central banks and central governments	0	0	0	0	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	0	0	0	0
	Corporates	6,465	106	6,107	2,681	44	0	6,929	106	6,554	2,648	52	0	6,929	106	6,554	2,648
	Corporate - Of Which: Specialised Lending	4,391	46	4,032	1,725	22	0	4,556	46	4,390	1,843	20	0	4,556	46	4,390	1,843
	Corporate - Of Which: SME	1,939	60	1,783	823	22	0	2,045	57	1,884	872	32	0	2,045	57	1,884	872
	Retail	15,732	67	15,738	3,358	44	0	16,460	75	16,458	3,456	57	0	16,460	75	16,458	3,456
	Retail - Secured on real estate property	15,431	63	15,430	3,222	39	0	16,132	69	16,131	3,316	52	0	16,132	69	16,131	3,316
	Retail - Secured on real estate property - Of Which: SME	1,054	11	1,033	258	3	0	1,072	13	1,072	275	7	0	1,072	13	1,072	275
	Retail - Secured on real estate property - Of Which: non-SME	14,377	52	14,377	2,963	36	0	15,059	57	15,059	3,043	45	0	15,059	57	15,059	3,043
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	130	4	130	136	4	0	328	5	328	139	5	0	328	5	328	139
	Retail - Other Retail - Of Which: SME	49	0	46	17	0	0	56	1	49	26	0	0	56	1	49	26
Retail - Other Retail - Of Which: non-SME	272	4	271	119	4	0	278	4	278	122	5	0	278	4	278	122	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽²⁾																	

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

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

SpareBank 1 SMN

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Slovakia															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Slovenia															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Spain															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Sweden		36	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]			0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]			0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]			33	0	0	0	0	0	128	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		64	0	0	0	0	0	128	0	0	0	0	0	0	0	
[0 - 3M]	United Kingdom															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Iceland															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Liechtenstein															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Norway		683	0	0	0	107	0	23	0	0	0	0	0	0	0
[3M - 1Y]			86	0	0	0	0	0	10	0	0	0	0	18	0	0
[1Y - 2Y]			43	0	0	0	10	0	7	0	0	0	0	18	0	0
[2Y - 3Y]			65	0	0	0	2	0	13	0	15	0	0	19	0	0
[3Y - 5Y]			338	0	0	0	83	0	5	0	0	0	0	17	0	0
[5Y - 10Y]		94	0	0	0	0	0	0	1	62	5	0	133	0	0	
[10Y - more]		0	0	0	0	0	0	0	4	89	0	0	87	0	0	
Total		1,273	0	0	0	175	0	60	6	165	6	0	195	37	0	

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

SpareBank 1 SMN

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	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] Total	Spain																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Sweden	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] Total	United Kingdom	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] Total	Iceland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Liechtenstein																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Norway	408	370	0	0	0	0	39	0	1	0	1	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		895	880	0	0	0	0	87	4	11	11	121	67	0	0	0	184

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

SpareBank 1 SMN

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount					
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet									
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures									
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	115	70	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] Total		20	10	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] Total		11	11	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] Total		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] Total		9	9	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] Total		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] Total		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] Total		137	99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
SpareBank 1 SMN

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾				Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾											
mil. EUR																					
Cash balances at central banks and other demand deposits	528	0	0	0	0	0	0	0	0	0	454	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	3,668	0	0	0	0	0	0	0	0	3,774	0	0	0	0	0	0	0	0	0	0	
Central banks	8	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	
General governments	1,645	0	0	0	0	0	0	0	0	1,528	0	0	0	0	0	0	0	0	0	0	
Credit institutions	1,994	0	0	0	0	0	0	0	0	2,215	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	20	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	23,187	30	214	88	214	81	45	45	158	23,048	46	196	69	194	81	31	31	154	154	154	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	3	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	
Credit institutions	776	0	0	0	0	0	0	0	0	506	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	101	0	0	0	0	0	0	0	0	115	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	6,034	10	138	40	138	46	37	37	97	6,038	26	113	20	113	47	23	23	85	85	85	
of which: small and medium-sized enterprises	4,683	10	124	39	124	39	37	37	83	4,677	12	101	20	101	40	23	23	74	74	74	
of which: Loans collateralised by commercial immovable property	3,742	5	27	10	27	27	2	2	20	3,762	7	32	13	32	27	4	4	28	28	28	
Households	16,272	19	79	40	79	13	8	8	62	16,388	20	82	48	81	14	8	8	68	68	68	
of which: Loans collateralised by residential immovable property	15,346	12	83	31	83	10	5	5	56	15,463	12	66	37	65	10	4	4	62	62	62	
of which: Credit for consumption	562	1	5	4	5	2	3	3	0	565	2	5	5	5	2	3	3	0	0	0	
DEBT INSTRUMENTS other than HFT	27,382	30	214	88	214	81	45	45	158	27,273	46	196	69	194	81	31	31	154	154	154	
OFF-BALANCE SHEET EXPOSURES	2,222	0	0	0	0	0	0	0	0	2,442	0	0	0	0	0	0	0	0	0	0	

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
SpareBank 1 SMN

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾						
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾			Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	
(in € bn)																						
Cash balances at central banks and other demand deposits	606	0	0	0	0	0	0	0	0	0	534	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	3,817	0	0	0	0	0	0	0	0	0	3,840	0	0	0	0	0	0	0	0	0	0	
Central banks	56	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	
General governments	1,371	0	0	0	0	0	0	0	0	0	1,347	0	0	0	0	0	0	0	0	0	0	
Credit institutions	2,371	0	0	0	0	0	0	0	0	0	2,456	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	19	0	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	22,084	27	193	70	190	98	32	32	151	23,521	31	191	80	190	99	34	34	147	147	147	147	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	4	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	396	0	0	0	0	0	0	0	0	773	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	112	0	0	0	0	0	0	0	0	118	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	5,888	9	104	21	102	44	23	23	78	6,201	11	91	23	91	44	24	24	65	65	65	65	
of which: small and medium-sized enterprises	4,572	7	80	20	80	38	23	23	64	4,860	11	66	22	66	38	23	23	40	40	40	40	
of which: Loans collateralised by commercial immovable property	3,683	4	44	12	42	24	1	1	38	3,924	0	38	11	38	21	9	9	38	38	38	38	
Households	15,685	18	89	49	87	54	9	9	72	16,426	20	56	57	56	15	10	10	18	18	18	18	
of which: Loans collateralised by residential immovable property	14,800	10	37	68	10	4	4	4	65	15,498	14	80	44	79	11	6	6	73	73	73	73	
of which: Credit for consumption	559	2	7	5	4	2	3	3	1	573	2	6	6	4	2	3	3	1	1	1	1	
DEBT INSTRUMENTS other than HFT	26,507	27	193	70	190	98	32	32	151	27,894	31	191	80	190	99	34	34	147	147	147	147	
OFF-BALANCE SHEET EXPOSURES	2,110		4	0	4	4	1	1	0	2,370		11	0	11	4	3	3	0	0	0	0	0

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Forborne exposures

SpareBank 1 SMN

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	256	88	23	18	211	59	249	52	9	2	219	41
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	213	81	21	17	175	53	203	44	7	1	176	34
of which: small and medium-sized enterprises	199	69	21	17	0		172	33	7	1	0	
Households	43	7	2	1	36	5	46	8	2	1	43	7
DEBT INSTRUMENTS other than HFT	256	88	23	18	211		249	52	9	2	219	
Loan commitments given	9	1	0	0	0	0	15	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

SpareBank 1 SMN

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
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)	141	38	6	1	121	25	146	39	7	1	136	37
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	101	32	4	1	83	20	104	30	5	0	97	30
of which: small and medium-sized enterprises	74	10	4	1	0		76	8	5	0	0	
Households	40	6	2	1	38	5	42	9	1	1	40	8
DEBT INSTRUMENTS other than HFT	141	38	6	1	121		146	39	7	1	136	
Loan commitments given	17	0	0	0	0	0	17	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ²	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 SpareBank 1 SMN

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount	Of which: non-performing	Of which: of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount	Of which: non-performing	Of which: of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount	Of which: non-performing	Of which: of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount	Of which: non-performing	Of which: of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	858	1	0	858	4	0	737	1	0	737	5	0	759	6	0	718	10	0	758	6	2	758	10	0
B Mining and quarrying	17	11	0	17	0	0	15	11	0	15	0	0	15	10	0	15	0	0	15	11	0	15	0	0
C Manufacturing	319	3	0	319	6	0	314	4	1	314	7	0	305	3	2	305	6	0	304	7	4	304	6	0
D Electricity, gas, steam and air conditioning supply	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0	14	0	0	14	0	0
E Water supply	11	0	0	11	0	0	12	0	0	12	0	0	10	0	0	10	0	0	11	0	0	11	0	0
F Construction	690	11	2	690	10	0	696	15	6	696	13	0	671	16	5	671	13	0	677	13	6	677	11	0
G Wholesale and retail trade	271	1	0	271	2	0	276	1	1	276	2	0	277	1	1	277	3	0	290	3	1	290	3	0
H Transport and storage	542	54	1	542	20	0	500	46	0	500	17	0	491	27	1	491	13	0	476	16	0	476	12	0
I Accommodation and food service activities	42	0	0	42	1	0	44	0	0	44	0	0	44	0	0	44	1	0	45	0	0	44	1	0
J Information and communication	183	19	18	183	11	0	180	1	0	180	3	0	160	1	0	160	2	0	101	1	0	101	2	0
K Financial and insurance activities	124	0	0	124	0	0	125	0	0	125	1	0	118	0	0	118	1	0	126	0	0	126	1	0
L Real estate activities	2,303	21	0	2,303	17	0	2,289	20	0	2,287	17	0	2,281	20	7	2,281	15	0	2,092	15	6	2,090	13	0
M Professional, scientific and technical activities	118	13	8	118	9	0	106	6	1	106	0	0	104	1	1	104	1	0	132	1	1	132	1	0
N Administrative and support service activities	162	2	1	162	2	0	166	3	2	166	2	0	148	3	2	148	2	0	167	2	2	167	3	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	7	0	0	7	0	0	9	0	0	9	0	0	9	0	0	9	0	0	8	0	0	8	0	0
Q Human health services and social work activities	20	0	0	20	0	0	21	0	0	21	0	0	20	0	0	20	0	0	21	0	0	21	0	0
R Arts, entertainment and recreation	24	0	0	24	0	0	25	0	0	25	0	0	23	0	0	23	1	0	24	0	0	24	1	0
S Other services	10	0	0	10	0	0	9	0	0	9	0	0	8	0	0	8	0	0	8	1	0	8	0	0
Loans and advances	6,034	138	49	6,032	83	0	6,038	113	20	6,035	70	0	5,888	104	20	5,889	67	0	6,201	91	23	6,198	69	0

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