## Spring 2020 EU-wide Transparency Exercise

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Bank Name</strong></td>
<td>SPAREBANK 1 SMN</td>
</tr>
<tr>
<td><strong>LEI Code</strong></td>
<td>7V6Z97IO7R1SEAO84Q32</td>
</tr>
<tr>
<td><strong>Country Code</strong></td>
<td>NO</td>
</tr>
</tbody>
</table>
### Spring 2020 EU-wide Transparency Exercise
### Key Metrics

#### Available capital (amounts)

<table>
<thead>
<tr>
<th>Description</th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
<th>Corep Code</th>
<th>Regulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (CET1) capital - transitional period</td>
<td>1,592</td>
<td>1,636</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>1,592</td>
<td>1,636</td>
<td>C 01.00 (r020,c010) - C 05.01 (r440,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Tier 1 capital - transitional period</td>
<td>1,760</td>
<td>1,829</td>
<td>C 01.00 (r015,c010)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition</td>
<td>1,760</td>
<td>1,829</td>
<td>C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Total capital - transitional period</td>
<td>1,997</td>
<td>2,044</td>
<td>C 01.00 (r010,c010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>1,997</td>
<td>2,044</td>
<td>C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
</tbody>
</table>

#### Risk-weighted assets (amounts)

<table>
<thead>
<tr>
<th>Description</th>
<th>Risk-weighted assets</th>
<th>Risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</th>
<th>Corep Code</th>
<th>Regulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total risk-weighted assets</td>
<td>10,557</td>
<td>9,323</td>
<td>C 02.00 (r010,c010)</td>
<td>Articles 92(1), 95, 96 and 96 of CRR</td>
</tr>
<tr>
<td>Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>10,557</td>
<td>9,323</td>
<td>C 02.00 (r010,c010) - C 05.01 (r440,c040)</td>
<td>Articles 92(1), 95, 96 and 96 of CRR</td>
</tr>
</tbody>
</table>

#### Capital ratios

<table>
<thead>
<tr>
<th>Description</th>
<th>Ratio</th>
<th>Ratio</th>
<th>Corep Code</th>
<th>Regulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>15.08%</td>
<td>17.54%</td>
<td>CA3 (1)</td>
<td>-</td>
</tr>
<tr>
<td>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</td>
<td>15.08%</td>
<td>17.54%</td>
<td>(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))</td>
<td>-</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>16.67%</td>
<td>19.62%</td>
<td>CA3 (3)</td>
<td>-</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>16.67%</td>
<td>19.62%</td>
<td>(C 01.00 (r020,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))</td>
<td>-</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) - transitional definition</td>
<td>18.92%</td>
<td>21.92%</td>
<td>CA3 (5)</td>
<td>-</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>18.92%</td>
<td>21.92%</td>
<td>(C 01.00 (r020,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) - C 05.01 (r440,c040)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))</td>
<td>-</td>
</tr>
</tbody>
</table>

#### Leverage ratio

<table>
<thead>
<tr>
<th>Description</th>
<th>Ratio</th>
<th>Ratio</th>
<th>Corep Code</th>
<th>Regulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital</td>
<td>23.716</td>
<td>23.971</td>
<td>C 47.00 (r030,c010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td>Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>7.35%</td>
<td>7.39%</td>
<td>C 47.00 (r340,c010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
</tbody>
</table>
## Spring 2020 EU-wide Transparency Exercise

### Leverage ratio

**SPAREBANK 1 SMN**

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.1 Tier 1 capital - transitional definition</td>
<td>1,732</td>
<td>1,771</td>
<td>C 47.00 (r320,c010)</td>
<td></td>
</tr>
<tr>
<td>A.2 Tier 1 capital - fully phased-in definition</td>
<td>1,760</td>
<td>1,799</td>
<td>C 47.00 (r310,c010)</td>
<td></td>
</tr>
<tr>
<td>B.1 Total leverage ratio exposures - using a transitional definition of Tier 1 capital</td>
<td>23,716</td>
<td>23,971</td>
<td>C 47.00 (r300,c010)</td>
<td></td>
</tr>
<tr>
<td>B.2 Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital</td>
<td>23,716</td>
<td>23,971</td>
<td>C 47.00 (r290,c010)</td>
<td>Article 429 of the CRD; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRD</td>
</tr>
<tr>
<td>C.1 Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>7.3%</td>
<td>7.4%</td>
<td>C 47.00 (r340,c010)</td>
<td></td>
</tr>
<tr>
<td>C.2 Leverage ratio - using a fully phased-in definition of Tier 1 capital</td>
<td>7.4%</td>
<td>7.5%</td>
<td>C 47.00 (r330,c010)</td>
<td></td>
</tr>
<tr>
<td>A</td>
<td>COMMON EQUITY TIER 1 CAPITAL (net of deductions and other transitional adjustments)</td>
<td>As of 31/12/2019</td>
<td>As of 31/12/2018</td>
<td>COMP CODE</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>A.1</td>
<td>COMMON EQUITY TIER 1 CAPITAL (net of deductions and other transitional adjustments)</td>
<td>1,997</td>
<td>2,044</td>
<td>1,997</td>
</tr>
<tr>
<td>A.1.1</td>
<td>Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)</td>
<td>1,055</td>
<td>1,055</td>
<td>M-A(2.15.1) to M-A(2.15.15) and M-A(2.15.17)</td>
</tr>
<tr>
<td>A.1.2</td>
<td>Retained earnings</td>
<td>1,230</td>
<td>1,230</td>
<td>M-A(2.15.16) and M-A(2.15.17)</td>
</tr>
<tr>
<td>A.1.3</td>
<td>Accrued capital from comprehensive income</td>
<td>3</td>
<td>3</td>
<td>M-A(2.15.18)</td>
</tr>
<tr>
<td>A.1.4</td>
<td>Other Reserves</td>
<td>26</td>
<td>26</td>
<td>M-A(2.15.19) and M-A(2.15.20)</td>
</tr>
<tr>
<td>A.1.5</td>
<td>Funds for general banking risk</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.21) to M-A(2.15.25)</td>
</tr>
<tr>
<td>A.1.6</td>
<td>Other transitional adjustments to CET1 Capital (+/-)</td>
<td>44</td>
<td>44</td>
<td>M-A(2.15.26) and M-A(2.15.27)</td>
</tr>
<tr>
<td>A.1.7</td>
<td>Adjustments to CET1 due to prudential filters</td>
<td>4</td>
<td>4</td>
<td>M-A(2.15.28) and M-A(2.15.29)</td>
</tr>
<tr>
<td>A.1.8</td>
<td>Intangible assets (including Goodwill)</td>
<td>-14</td>
<td>-14</td>
<td>M-A(2.15.30)</td>
</tr>
<tr>
<td>A.1.9</td>
<td>Holdings of CET1 capital instruments of financial sector entities where the institution has a material influence and is not consolidated</td>
<td>-14</td>
<td>-14</td>
<td>M-A(2.15.31) and M-A(2.15.32)</td>
</tr>
<tr>
<td>A.1.10</td>
<td>Additional Tier 1 Capital instruments</td>
<td>1,391</td>
<td>1,391</td>
<td>M-A(2.15.33) and M-A(2.15.34)</td>
</tr>
<tr>
<td>A.1.11</td>
<td>Transitional adjustments</td>
<td>-1</td>
<td>-1</td>
<td>M-A(2.15.35)</td>
</tr>
<tr>
<td>A.1.12</td>
<td>Excess deduction from T2 items over T2 capital</td>
<td>214</td>
<td>214</td>
<td>M-A(2.15.36)</td>
</tr>
<tr>
<td>A.1.13</td>
<td>Excess deduction from CET1 items over CET1 Capital</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.37)</td>
</tr>
<tr>
<td>A.1.14</td>
<td>Adjustments to AT1 due to IFRS 9 transitional arrangements</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.38)</td>
</tr>
<tr>
<td>A.1.15</td>
<td>Adjustments to CET1 due to prudential filters</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.39)</td>
</tr>
<tr>
<td>A.1.16</td>
<td>DTAs that rely on future profitability and do not arise from temporary differences net of associated BTAs</td>
<td>-19</td>
<td>-19</td>
<td>M-A(2.15.40) and M-A(2.15.41)</td>
</tr>
<tr>
<td>A.1.17</td>
<td>Adjustments relating to assets which on annination are subject to a 1.25 or 0% risk weight</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.42)</td>
</tr>
<tr>
<td>A.1.18</td>
<td>Additional Tier 1 transitional adjustments</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.43)</td>
</tr>
<tr>
<td>A.1.19</td>
<td>Articles 469 to 472, 478 and 481 of CRR</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.44)</td>
</tr>
<tr>
<td>A.1.20</td>
<td>Other transitional adjustments to CET1 Capital (+/-)</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.45)</td>
</tr>
<tr>
<td>A.1.21</td>
<td>Adjustments to CET1 due to prudential filters</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.46)</td>
</tr>
<tr>
<td>A.1.22</td>
<td>Fundos for general banking risk</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.47)</td>
</tr>
<tr>
<td>A.1.23</td>
<td>Intangible assets (including Goodwill)</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.48)</td>
</tr>
<tr>
<td>A.1.24</td>
<td>Holdings of CET1 capital instruments of financial sector entities where the institution has a material influence and is not consolidated</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.49) and M-A(2.15.50)</td>
</tr>
<tr>
<td>A.1.25</td>
<td>Additional Tier 1 Capital instruments</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.51) and M-A(2.15.52)</td>
</tr>
<tr>
<td>A.1.26</td>
<td>Transitional adjustments due to prudential filters (+/-)</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.53)</td>
</tr>
<tr>
<td>A.1.27</td>
<td>Other transitional adjustments to CET1 Capital (+/-)</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.54)</td>
</tr>
<tr>
<td>A.2</td>
<td>ADDITIONAL TIER 1 CAPITAL (net of deductions and other transitional adjustments)</td>
<td>148</td>
<td>148</td>
<td>M-A(2.15.55)</td>
</tr>
<tr>
<td>A.2.1</td>
<td>Additional Tier 1 capital instruments</td>
<td>148</td>
<td>148</td>
<td>M-A(2.15.56)</td>
</tr>
<tr>
<td>A.2.2</td>
<td>Excess deduction from CET1 items over CET1 Capital</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.57)</td>
</tr>
<tr>
<td>A.2.3</td>
<td>Other Additional Tier 1 capital components and deductions</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.58)</td>
</tr>
<tr>
<td>A.2.4</td>
<td>Additional Tier 1 transitional adjustments</td>
<td>28</td>
<td>28</td>
<td>M-A(2.15.59)</td>
</tr>
<tr>
<td>A.3</td>
<td>TIER 1 CAPITAL (net of deductions and other transitional adjustments)</td>
<td>1,793</td>
<td>1,829</td>
<td>M-A(2.15.60)</td>
</tr>
<tr>
<td>A.3.1</td>
<td>Tier 1 Capital Instruments</td>
<td>227</td>
<td>227</td>
<td>M-A(2.15.61)</td>
</tr>
<tr>
<td>A.3.2</td>
<td>Tier 1 transitional adjustments</td>
<td>-14</td>
<td>-14</td>
<td>M-A(2.15.62)</td>
</tr>
<tr>
<td>A.3.3</td>
<td>Tier 1 capital components and deductions</td>
<td>-38</td>
<td>-38</td>
<td>M-A(2.15.63)</td>
</tr>
<tr>
<td>A.3.4</td>
<td>Excess deduction from CET1 items over CET1 Capital</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.64)</td>
</tr>
<tr>
<td>A.3.5</td>
<td>Tier 1 capital adjustments</td>
<td>0</td>
<td>0</td>
<td>M-A(2.15.65)</td>
</tr>
<tr>
<td>B</td>
<td>TOTAL RISK EXPOSURE AMOUNT</td>
<td>15,017</td>
<td>15,017</td>
<td>M-A(2.35.1) to M-A(2.35.15)</td>
</tr>
<tr>
<td>B.1</td>
<td>Of which: Transitional adjustments included</td>
<td>0</td>
<td>0</td>
<td>M-A(2.35.16)</td>
</tr>
<tr>
<td>C.1</td>
<td>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</td>
<td>12.08%</td>
<td>12.08%</td>
<td>M-A(2.35.17) and M-A(2.35.18)</td>
</tr>
<tr>
<td>C.2</td>
<td>TIER 1 CAPITAL RATIO (transitional period)</td>
<td>19.42%</td>
<td>19.42%</td>
<td>M-A(2.35.19) and M-A(2.35.20)</td>
</tr>
<tr>
<td>C.3</td>
<td>CAPITAL RATIO (transitional period)</td>
<td>18.92%</td>
<td>18.92%</td>
<td>M-A(2.35.21) and M-A(2.35.22)</td>
</tr>
<tr>
<td>D</td>
<td>Own funds</td>
<td>1,997</td>
<td>1,997</td>
<td>M-A(2.35.23) and M-A(2.35.24)</td>
</tr>
<tr>
<td>D.1</td>
<td>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</td>
<td>1,997</td>
<td>1,997</td>
<td>M-A(2.35.25) and M-A(2.35.26)</td>
</tr>
<tr>
<td>D.2</td>
<td>TIER 1 CAPITAL (fully loaded)</td>
<td>1,793</td>
<td>1,793</td>
<td>M-A(2.35.27) and M-A(2.35.28)</td>
</tr>
<tr>
<td>D.3</td>
<td>CAPITAL RATIO (fully loaded)</td>
<td>12.08%</td>
<td>12.08%</td>
<td>M-A(2.35.29) and M-A(2.35.30)</td>
</tr>
</tbody>
</table>

*The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital requirements that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.*
<table>
<thead>
<tr>
<th>Risk Category</th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
<th>COREP CODE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit risk (excluding CCR and Securitisations)</td>
<td>8,076 (mln EUR)</td>
<td>8,045 (mln EUR)</td>
<td>C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)</td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>2,269 (mln EUR)</td>
<td>2,151 (mln EUR)</td>
<td>C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]</td>
</tr>
<tr>
<td>Of which the foundation IRB (FIRB) approach</td>
<td>1 (mln EUR)</td>
<td>1 (mln EUR)</td>
<td>C 02.00 (r070, c010)</td>
</tr>
<tr>
<td>Of which the advanced IRB (AIRB) approach</td>
<td>5,806 (mln EUR)</td>
<td>5,892 (mln EUR)</td>
<td>C 02.00 (r070, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]</td>
</tr>
<tr>
<td>Of which equity IRB</td>
<td>1 (mln EUR)</td>
<td>1 (mln EUR)</td>
<td>C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]</td>
</tr>
<tr>
<td>Counterparty credit risk (CCR, excluding CVA)</td>
<td>201 (mln EUR)</td>
<td>153 (mln EUR)</td>
<td>C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)</td>
</tr>
<tr>
<td>Credit valuation adjustment - CVA</td>
<td>164 (mln EUR)</td>
<td>146 (mln EUR)</td>
<td>C 02.00 (r050, c010)</td>
</tr>
<tr>
<td>Settlement risk</td>
<td>0 (mln EUR)</td>
<td>0 (mln EUR)</td>
<td>C 02.00 (r040, c010)</td>
</tr>
<tr>
<td>Securitisation exposures in the banking book (after the cap)</td>
<td>0 (mln EUR)</td>
<td>0 (mln EUR)</td>
<td>C 02.00 (r070, c010) - C 02.00 (R220, c010) - C 02.00 (R430, c010)</td>
</tr>
<tr>
<td>Position, foreign exchange and commodities risks (Market risk)</td>
<td>45 (mln EUR)</td>
<td>66 (mln EUR)</td>
<td>C 02.00 (r050, c010) - C 02.00 (R220, c010) - C 02.00 (R430, c010)</td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>45 (mln EUR)</td>
<td>66 (mln EUR)</td>
<td>C 02.00 (r050, c010)</td>
</tr>
<tr>
<td>Of which IMA</td>
<td>0 (mln EUR)</td>
<td>0 (mln EUR)</td>
<td>C 02.00 (r050, c010)</td>
</tr>
<tr>
<td>Of which securitisations and resecuritisations in the trading book</td>
<td>0 (mln EUR)</td>
<td>0 (mln EUR)</td>
<td>C 02.00 (r050, c010)</td>
</tr>
<tr>
<td>Large exposures in the trading book</td>
<td>0 (mln EUR)</td>
<td>0 (mln EUR)</td>
<td>C 02.00 (r050, c010)</td>
</tr>
<tr>
<td>Operational risk</td>
<td>828 (mln EUR)</td>
<td>913 (mln EUR)</td>
<td>C 02.00 (r050, c010)</td>
</tr>
<tr>
<td>Of which basic indicator approach</td>
<td>339 (mln EUR)</td>
<td>397 (mln EUR)</td>
<td>C 02.00 (r050, c010)</td>
</tr>
<tr>
<td>Of which standardised approach</td>
<td>489 (mln EUR)</td>
<td>516 (mln EUR)</td>
<td>C 02.00 (r050, c010)</td>
</tr>
<tr>
<td>Of which advanced measurement approach</td>
<td>0 (mln EUR)</td>
<td>0 (mln EUR)</td>
<td>C 02.00 (r050, c010)</td>
</tr>
<tr>
<td>Other risk exposure amounts</td>
<td>1,242 (mln EUR)</td>
<td>0 (mln EUR)</td>
<td>C 02.00 (r050, c010) - C 02.00 (R060, c010) - C 02.00 (R070, c010) - C 02.00 (R080, c010)</td>
</tr>
<tr>
<td>Total</td>
<td>10,557 (mln EUR)</td>
<td>9,323 (mln EUR)</td>
<td>C 02.00 (r050, c010) + C 02.00 (R060, c010) - C 02.02 (R070, c010) - C 02.02 (R080, c010)</td>
</tr>
</tbody>
</table>
### Spring 2020 EU-wide Transparency Exercise

**P&L**

**SPAREBANK 1 SMN**

<table>
<thead>
<tr>
<th>Description</th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income</td>
<td>506</td>
<td>708</td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>34</td>
<td>48</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>466</td>
<td>643</td>
</tr>
<tr>
<td>Interest expenses</td>
<td>250</td>
<td>360</td>
</tr>
<tr>
<td>(Of which deposits expenses)</td>
<td>85</td>
<td>120</td>
</tr>
<tr>
<td>(Of which debt securities issued expenses)</td>
<td>110</td>
<td>148</td>
</tr>
<tr>
<td>(Expenses on share capital repayable on demand)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Dividend income</td>
<td>1</td>
<td>2</td>
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<tr>
<td>Net Fee and commission income</td>
<td>53</td>
<td>73</td>
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<tr>
<td>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</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Gains or (-) losses on financial assets and liabilities held for trading, net</td>
<td>14</td>
<td>23</td>
</tr>
<tr>
<td>Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net</td>
<td>10</td>
<td>4</td>
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<tr>
<td>Gains or (-) losses from hedge accounting, net</td>
<td>-2</td>
<td>-5</td>
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<tr>
<td>Exchange differences (gain or (-) loss), net</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Net other operating income/(expenses)</td>
<td>89</td>
<td>115</td>
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<tr>
<td><strong>TOTAL OPERATING INCOME, NET</strong></td>
<td>426</td>
<td>562</td>
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<tr>
<td>(Administrative expenses)</td>
<td>196</td>
<td>263</td>
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<tr>
<td>(Depreciation)</td>
<td>16</td>
<td>20</td>
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<tr>
<td>Modification gains or (-) losses, net</td>
<td>0</td>
<td>0</td>
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<tr>
<td>(Provisions or (-) reversal of provisions)</td>
<td>-3</td>
<td>-5</td>
</tr>
<tr>
<td>(Commitments and guarantees given)</td>
<td>-3</td>
<td>-5</td>
</tr>
<tr>
<td>(Other provisions)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which pending legal issues and tax litigation(^2)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which restructuring(^1)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Increases or (-) decreases of the fund for general banking risks, net(^1)</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</td>
<td>24</td>
<td>38</td>
</tr>
<tr>
<td>(Financial assets at amortised cost)</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>(Financial assets at at amortised cost)</td>
<td>24</td>
<td>34</td>
</tr>
<tr>
<td>Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(of which Goodwill)</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Negative goodwill recognised in profit or loss</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Share of the profit or (-) loss in subsidiaries, joint ventures and associates</td>
<td>77</td>
<td>75</td>
</tr>
<tr>
<td>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</td>
<td>270</td>
<td>320</td>
</tr>
<tr>
<td>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</td>
<td>225</td>
<td>261</td>
</tr>
<tr>
<td>Profit or (-) loss after tax from discontinued operations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>PROFIT OR (-) LOSS FOR THE YEAR</strong></td>
<td>225</td>
<td>261</td>
</tr>
<tr>
<td>Of which attributable to owners of the parent</td>
<td>221</td>
<td>256</td>
</tr>
</tbody>
</table>

\(^{1}\)For IFRS compliance banks “zero” in cell “increases or (-) decreases of the fund for general banking risks, net” must be read as “n.a.”

\(^{2}\)Information available only as of end of the year
Spring 2020 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

SPAREBANK 1 SMN

### ASSETS:

<table>
<thead>
<tr>
<th>Carrying amount</th>
<th>Fair value hierarchy</th>
<th>Carrying amount</th>
<th>Fair value hierarchy</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Level 1</td>
<td>Level 2</td>
<td>Level 3</td>
<td>Level 1</td>
</tr>
<tr>
<td>Cash, cash balances at central banks and other demand deposits</td>
<td>384</td>
<td></td>
<td></td>
<td>370</td>
</tr>
<tr>
<td>Financial assets held for trading</td>
<td>643</td>
<td>180</td>
<td>463</td>
<td>0</td>
</tr>
<tr>
<td>Non-trading financial assets mandatorily at fair value through profit or loss</td>
<td>2,088</td>
<td>248</td>
<td>1,771</td>
<td>69</td>
</tr>
<tr>
<td>Financial assets designated at fair value through profit or loss</td>
<td>1,277</td>
<td>2</td>
<td>785</td>
<td>49</td>
</tr>
<tr>
<td>Financial assets at fair value through other comprehensive income</td>
<td>7,000</td>
<td>0</td>
<td>0</td>
<td>7,000</td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td>10,664</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Derivatives - Hedge accounting</td>
<td>550</td>
<td>550</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Fair value changes of the hedged items in portfolio hedge of interest rate risk</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other assets</td>
<td>574</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>23,179</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

### Breakdown of financial assets by instrument and by counterparty sector:

<table>
<thead>
<tr>
<th>Gross carrying amount</th>
<th>Accumulated impairment</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Stage 1</strong> Assets without significant increase in credit risk since initial recognition</td>
<td><strong>Stage 2</strong> Assets with significant increase in credit risk since initial recognition but not credit-impaired</td>
<td><strong>Stage 3</strong> Credit-impaired assets</td>
<td><strong>Stage 1</strong> Assets without significant increase in credit risk since initial recognition</td>
<td><strong>Stage 2</strong> Assets with significant increase in credit risk since initial recognition but not credit-impaired</td>
</tr>
<tr>
<td>Financial assets at fair value through other comprehensive income</td>
<td>Debt securities</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances</td>
<td>6,586</td>
<td>386</td>
<td>36</td>
<td>0</td>
</tr>
<tr>
<td>Financial assets at amortised cost</td>
<td>Debt securities</td>
<td>149</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances</td>
<td>9,653</td>
<td>766</td>
<td>188</td>
<td>-11</td>
</tr>
</tbody>
</table>

1) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.
## Breakdown of liabilities

### SPAREBANK 1 SMN

#### (mln EUR)

<table>
<thead>
<tr>
<th>Liabilities:</th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial liabilities held for trading</td>
<td>346</td>
<td>363</td>
<td>IFRS 7.8 (a)(1), IFRS 9.BA.6</td>
</tr>
<tr>
<td>Trading financial liabilities</td>
<td>0</td>
<td>0</td>
<td>Accounting Directive art 8(3)(a)(3)(b)</td>
</tr>
<tr>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>4,048</td>
<td>4,917</td>
<td>IFRS 7.8 (a)(b), IFRS 6.4.2.2</td>
</tr>
<tr>
<td>Financial liabilities measured at amortised cost</td>
<td>15,516</td>
<td>15,524</td>
<td>IFRS 7.8(g); IFRS 9.4.2.1</td>
</tr>
<tr>
<td>Non-trading non-derivative financial liabilities measured at a cost-based method</td>
<td>0</td>
<td>0</td>
<td>Accounting Directive art 8(3)</td>
</tr>
<tr>
<td>Derivatives – Hedge accounting</td>
<td>32</td>
<td>52</td>
<td>IFRS 6.2.1; Annex V.Part 1.26</td>
</tr>
<tr>
<td>Fair value changes of the hedged items in portfolio hedge of interest rate risk</td>
<td>0</td>
<td>0</td>
<td>IAS 39.84A(1); IFRS 9.6.5.8</td>
</tr>
<tr>
<td>Provisions</td>
<td>16</td>
<td>14</td>
<td>IAS 37.10; IAS 1.54(i)</td>
</tr>
<tr>
<td>Tax liabilities</td>
<td>104</td>
<td>78</td>
<td>IAS 1.54(n)</td>
</tr>
<tr>
<td>Share capital repayable on demand</td>
<td>0</td>
<td>0</td>
<td>IAS 32 II 31; IFRS 2; Annex V.Part 2.12</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>173</td>
<td>143</td>
<td>Annex V.Part 2.11</td>
</tr>
<tr>
<td>Liabilities included in disposal groups classified as held for sale</td>
<td>0</td>
<td>0</td>
<td>IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14</td>
</tr>
<tr>
<td>Haircuts for trading liabilities at fair-value</td>
<td>0</td>
<td>0</td>
<td>Annex V.Part 2.19</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>21,136</td>
<td>21,091</td>
<td>IAS 1.9(a)(15)</td>
</tr>
</tbody>
</table>

#### (mln EUR)

<table>
<thead>
<tr>
<th>Breakdown of financial liabilities by instrument and by counterparty sector</th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td>Derivatives</td>
<td>375</td>
<td>396</td>
<td>IFRS 9.BA.7(a); CRR Annex II</td>
</tr>
<tr>
<td>Short positions</td>
<td>Equity instruments</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>Debt securities</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Deposits</td>
<td>Central banks</td>
<td>65</td>
<td>96</td>
</tr>
<tr>
<td></td>
<td>of which: Current accounts / overnight deposits</td>
<td>65</td>
<td>96</td>
</tr>
<tr>
<td></td>
<td>General governments</td>
<td>1,283</td>
<td>1,352</td>
</tr>
<tr>
<td></td>
<td>of which: Current accounts / overnight deposits</td>
<td>642</td>
<td>630</td>
</tr>
<tr>
<td></td>
<td>Credit institutions</td>
<td>950</td>
<td>954</td>
</tr>
<tr>
<td></td>
<td>of which: Current accounts / overnight deposits</td>
<td>894</td>
<td>865</td>
</tr>
<tr>
<td></td>
<td>Other financial corporations</td>
<td>236</td>
<td>236</td>
</tr>
<tr>
<td></td>
<td>of which: Current accounts / overnight deposits</td>
<td>131</td>
<td>139</td>
</tr>
<tr>
<td></td>
<td>Non-financial corporations</td>
<td>2,786</td>
<td>2,880</td>
</tr>
<tr>
<td></td>
<td>of which: Current accounts / overnight deposits</td>
<td>2,187</td>
<td>2,230</td>
</tr>
<tr>
<td></td>
<td>Households</td>
<td>4,720</td>
<td>4,752</td>
</tr>
<tr>
<td></td>
<td>of which: Subordinated Debt securities issued</td>
<td>3,913</td>
<td>3,903</td>
</tr>
<tr>
<td>Debt securities issued</td>
<td>16,360</td>
<td>16,361</td>
<td>Annex V.Part 1.2.130, 1.10</td>
</tr>
<tr>
<td>Of which: Subordinated Debt securities issued</td>
<td>16,360</td>
<td>16,361</td>
<td>Annex V.Part 1.2.130, 1.10</td>
</tr>
<tr>
<td>Other financial liabilities</td>
<td>412</td>
<td>317</td>
<td>Annex V.Part 1.2.130, 1.10</td>
</tr>
<tr>
<td>Total financial liabilities</td>
<td>26,942</td>
<td>27,056</td>
<td>IFRS 9.6.5.10</td>
</tr>
</tbody>
</table>

(1) Portfolios which are mGAAP specific, i.e. which are not applicable for IFRS reporting banks
## Spring 2020 EU-wide Transparency Exercise

### Market Risk

<table>
<thead>
<tr>
<th>SPAREBANK 1 SMN SA</th>
<th></th>
</tr>
</thead>
</table>

<p>| | | | | | | | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
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<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
<td><strong>MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)</strong></td>
<td><strong>MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)</strong></td>
<td><strong>STRESSED VaR (Memorandum item)</strong></td>
<td><strong>STRESSED SVaR (Memorandum item)</strong></td>
<td><strong>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</strong></td>
<td><strong>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</strong></td>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
<td><strong>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</strong></td>
<td><strong>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</strong></td>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
</tr>
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</tr>
<tr>
<td>As of 30/09/2019</td>
<td>As of 31/12/2019</td>
<td></td>
<td></td>
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<td></td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Traded Debt Instruments</td>
<td>34</td>
<td>43</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which: General risk</td>
<td>9</td>
<td>16</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which: Specific risk</td>
<td>25</td>
<td>28</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td>0</td>
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</tr>
<tr>
<td>Equities</td>
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<td>0</td>
<td>0</td>
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<tr>
<td>Of which: General risk</td>
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<td>0</td>
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<td>Of which: Specific risk</td>
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<td>0</td>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Foreign exchange risk</td>
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**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 OV1 template.**
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<th>As of 12/2019</th>
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<td>Other exposures</td>
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</table>

(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).
(2) Standardised Total does not include the Securitisation position.
# Spring 2020 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

**SPAREBANK 1 SMN**

### As of 30/09/2019

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<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
<th>Original Exposure</th>
<th>Exposure Value</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
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<td>Corporates - Of Which: SME</td>
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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).

2. IRB Total does not include the Securitisation position.
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<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
<th>Risk weighted exposure amount</th>
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<tbody>
<tr>
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<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
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As of 31/12/2019

SPAREBANK 1 SMN
## Spring 2020 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

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<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
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<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
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### Spring 2020 EU-wide Transparency Exercise

**General governments exposures by country of the counterparty**

**SPAREBANK 1 SMN**

As of 31/12/2019

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<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets (mln EUR)</th>
<th>Total carrying amount of non-derivative financial assets (net of short positions)</th>
<th>of which: Financial assets held for trading</th>
<th>of which: Financial assets categorized as held for trading through profit or loss</th>
<th>of which: Financial assets categorized as held for trading through comprehensive income</th>
<th>of which: Financial assets at amortized cost</th>
<th>Derivatives with positive fair value</th>
<th>Derivatives with negative fair value</th>
<th>Off balance sheet positions</th>
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<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
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<tr>
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</tr>
<tr>
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<td></td>
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</tr>
<tr>
<td>Residual Maturity</td>
<td>Country / Region</td>
<td>Direct exposures</td>
<td>Derivatives</td>
<td>Off balance sheet</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short position)</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposure</td>
<td>Risk weighted exposure amount</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: financial assets held for trading</td>
<td>of which: financial assets reclassified in profit or loss</td>
<td>of which: financial assets at fair value through other comprehensive income</td>
<td>of which: financial assets at amortised cost</td>
<td>Carrying amount</td>
<td>National amount</td>
<td>Carrying amount</td>
<td>National amount</td>
<td>Nominal</td>
<td>Provisions</td>
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<tr>
<td>[1Y - 3M]</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>[3M - 1Y]</td>
<td>U.S.</td>
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</tr>
<tr>
<td>[1Y - 2Y]</td>
<td>China</td>
<td>0.00</td>
<td>0.00</td>
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<td>[2Y - 3Y]</td>
<td>Netherlands</td>
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<td>[3Y - 5Y]</td>
<td>Other advanced economies non EEA</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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</tr>
<tr>
<td>[5Y - 10Y]</td>
<td>Other emerging and middle income countries non EEA</td>
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<td>0.00</td>
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<tr>
<td>[10Y - more]</td>
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<td>0.00</td>
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<tr>
<td>[10Y - more]</td>
<td>Latin America and the Caribbean</td>
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<td>0.00</td>
<td>0.00</td>
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<td>0.00</td>
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</tr>
</tbody>
</table>
### General governments exposures by country of the counterparty

**SPAREBANK 1 SMN**

#### Spring 2020 EU-wide Transparency Exercise

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On balance sheet</td>
<td></td>
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<td></td>
<td>Derivatives with positive fair value</td>
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<tr>
<td></td>
<td></td>
<td>Derivatives with negative fair value</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Off-balance sheet exposure</td>
<td></td>
<td>Risk weighted exposure amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Carrying amount</td>
<td>National amount</td>
<td>Carrying amount</td>
</tr>
</tbody>
</table>

#### Notes and definitions

1. Information disclosed in this template is sourced from COREP template C23, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.
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 counterparts (other than sovereign) on sovereign credit risk (i.e. COD), financial guarantees included in the accounting portfolio (on/off balance sheet), definition of the denominator in accounting classification of the positions.
5. The banks must disclose the positions that have been used as a criteria for the identification of the exposures to be included in this column. The fees also do not include positions to counterparts (other than sovereign with full or partial government guarantees by central, regional and local governments).
6. Information on sovereign exposures is only available for institutions that hold sovereign exposures of at least 1% of total "Net securities and loans receivable". Country of residence is only available for institutions that hold non-domestic sovereign exposures of at least 5% in more comparably to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

### Other advanced non EEA: Israel, Korea, New Zealand, Norway, Switzerland and Taiwan.

### Regions

- **Latin America**: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, French Guiana, Guyana, Honduras, Jamaica, Mexico, Paraguay, Peru, Suriname, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Barbados, Belize, Dominica, Grenada, Guyana, Haiti, Montserrat, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Anguilla, Ascension Island, St. Helena, Ascension Island, Tristan da Cunha, British Indian Ocean Territory, Falkland Islands, South Georgia and the South Sandwich Islands.
- **Middle East**: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates, Yemen.
- **North America**: Antigua and Barbuda, Aruba, Belize, Barbados, Bermuda, Cayman Islands, Cuba, Dominica, El Salvador, Grenada, Guadeloupe, Martinique, Montserrat, Puerto Rico, Saint Barthélemy, Saint Kitts and Nevis, Saint Lucia, Samoa, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe.
- **Other advanced non EEA:**: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- **Regional groupings**: Europe, Asia, Americas, Middle East, Africa, Oceania, Other regions.
- **Countries**: The exposure amount is reported as of 31 December 2019.

#### Data quality

- Information on residual maturity is only available for institutions that hold sovereign exposures of at least 1% of total "Net securities and loans receivable".
- Information on country of residence is only available for institutions that hold non-domestic sovereign exposures of at least 5% in comparability to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

#### Risk weighted exposure amount

- Information on nominal exposure is only available for institutions that hold sovereign exposures of at least 1% of total "Net securities and loans receivable".
## Spring 2020 EU-wide Transparency Exercise
### Performing and non-performing exposures

#### SPAREBANK 1 SMN

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2019</th>
<th></th>
<th>As of 31/12/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount</td>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions1</td>
<td>Collaterals and financial guarantees received on non-performing exposures</td>
</tr>
<tr>
<td></td>
<td>Of which performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which non-performing2 On performing exposures3</td>
<td>On non-performing exposures3</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>2,932 0 0 0 0 0 0 0</td>
<td>2,411 0 0 0 0 0 0 0</td>
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</tr>
<tr>
<td>Central banks</td>
<td>20 0 0 0 0 0 0 0</td>
<td>20 0 0 0 0 0 0 0</td>
<td></td>
</tr>
<tr>
<td>General governments</td>
<td>755 0 0 0 0 0 0 0</td>
<td>775 0 0 0 0 0 0 0</td>
<td></td>
</tr>
<tr>
<td>Credit institutions</td>
<td>2,145 0 0 0 0 0 0 0</td>
<td>1,624 0 0 0 0 0 0 0</td>
<td></td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>10 0 0 0 0 0 0 0</td>
<td>10 0 0 0 0 0 0 0</td>
<td></td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>2 0 0 0 0 0 0 0</td>
<td>2 0 0 0 0 0 0 0</td>
<td></td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>18,488 61 229 76 38 63 0</td>
<td>18,700 56 229 78 43 65 3</td>
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</tr>
<tr>
<td>Central banks</td>
<td>131 0 0 0 0 0 0 0</td>
<td>104 0 0 0 0 0 0 0</td>
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</tr>
<tr>
<td>General governments</td>
<td>2,177 0 0 0 0 0 0 0</td>
<td>427 0 0 0 0 0 0 0</td>
<td></td>
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<tr>
<td>Credit institutions</td>
<td>1,097 0 0 0 0 0 0 0</td>
<td>1,095 0 0 0 0 0 0 0</td>
<td></td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>142 1 2 0 0 0 0 0</td>
<td>125 0 0 0 0 0 0 0</td>
<td></td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>4,648 4 107 25 26 54 0</td>
<td>4,648 3 160 17 31 58 0</td>
<td></td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>3,872 4 108 22 22 53 0</td>
<td>3,895 3 91 15 29 57 0</td>
<td></td>
</tr>
<tr>
<td>Households</td>
<td>13,029 56 80 51 12 7 0</td>
<td>13,397 53 69 61 12 7 3</td>
<td></td>
</tr>
<tr>
<td>DEBT INSTRUMENTS other than HFT</td>
<td>21,420 61 229 76 38 63 0</td>
<td>21,111 56 229 78 43 65 3</td>
<td></td>
</tr>
<tr>
<td>OFF-BALANCE SHEET EXPOSURES</td>
<td>2,387 56 0 12 0 0</td>
<td>2,715 54 0 10 0 0</td>
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</tr>
</tbody>
</table>

2. Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT).
3. Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT).
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 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 paragraph 5 and 18 of Regulation (EU) No 648/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same (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.
### Spring 2020 EU-wide Transparency Exercise

**Forborne exposures**

**SPAREBANK 1 SMN**

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Debt securities (including at amortised cost and fair value)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which on non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Loans and advances (including at amortised cost and fair value)</strong></td>
<td>330</td>
<td>158</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>2</td>
<td>15</td>
</tr>
<tr>
<td>Of which on non-performing exposures with forbearance measures</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td><strong>DEBT INSTRUMENTS other than HFT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which on non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Central banks**

- non-performing exposures with forbearance measures: 0
- on non-performing exposures with forbearance measures: 0

**General governments**

- non-performing exposures with forbearance measures: 0
- on non-performing exposures with forbearance measures: 0

**Credit institutions**

- non-performing exposures with forbearance measures: 0
- on non-performing exposures with forbearance measures: 0

**Other financial corporations**

- non-performing exposures with forbearance measures: 0
- on non-performing exposures with forbearance measures: 0

**Non-financial corporations**

- non-performing exposures with forbearance measures: 0
- on non-performing exposures with forbearance measures: 0

**Loans and advances (including at amortised cost and fair value)**

- Total: 330
  - Of which non-performing exposures with forbearance measures: 2
  - Of which on non-performing exposures with forbearance measures: 15

**Debt securities (including at amortised cost and fair value)**

- Total: 0
  - Of which non-performing exposures with forbearance measures: 0
  - Of which on non-performing exposures with forbearance measures: 0

**DEBT INSTRUMENTS other than HFT**

- Total: 0
  - Of which non-performing exposures with forbearance measures: 0
  - Of which on non-performing exposures with forbearance measures: 0

---

1. For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30
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 conversion, 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 9 and 10 of Regulation (EU) No 680/2014 - 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.
### Spring 2020 EU-wide Transparency Exercise

**Breakdown of loans and advances to non-financial corporations other than held for trading**

**SPAREBANK 1 SMN**

<table>
<thead>
<tr>
<th>Sector</th>
<th>As of 30/09/2019</th>
<th>As of 31/12/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Agriculture, forestry and fishing</td>
<td>622</td>
<td>0</td>
</tr>
<tr>
<td>B Mining and quarrying</td>
<td>7</td>
<td>0</td>
</tr>
<tr>
<td>C Manufacturing</td>
<td>300</td>
<td>6</td>
</tr>
<tr>
<td>D Electricity, gas, steam and air conditioning supply</td>
<td>23</td>
<td>1</td>
</tr>
<tr>
<td>E Water supply</td>
<td>15</td>
<td>0</td>
</tr>
<tr>
<td>F Construction</td>
<td>356</td>
<td>3</td>
</tr>
<tr>
<td>G Wholesale and retail trade</td>
<td>203</td>
<td>4</td>
</tr>
<tr>
<td>H Transport and storage</td>
<td>835</td>
<td>127</td>
</tr>
<tr>
<td>I Accommodation and food service activities</td>
<td>49</td>
<td>0</td>
</tr>
<tr>
<td>J Financial and insurance activities</td>
<td>63</td>
<td>4</td>
</tr>
<tr>
<td>K Professional, scientific and technical activities</td>
<td>116</td>
<td>1</td>
</tr>
<tr>
<td>L Administrative and support service activities</td>
<td>77</td>
<td>2</td>
</tr>
<tr>
<td>M Public administration and defense, compulsory social security</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>N Health services and social welfare activities</td>
<td>13</td>
<td>0</td>
</tr>
<tr>
<td>O Arts, entertainment and recreation</td>
<td>10</td>
<td>1</td>
</tr>
<tr>
<td>P Other services</td>
<td>7</td>
<td>0</td>
</tr>
<tr>
<td>Q Loans and advances</td>
<td>4,648</td>
<td>167</td>
</tr>
</tbody>
</table>

**Accumulated negative changes in fair value due to credit risk on non-performing exposures**

- Of which: non-performing exposures subject to impairment
- Of which: non-performing exposures

(1) The items ‘accumulated impairment’ and ‘accumulated negative changes in fair value due to credit risk on non-performing exposures’ are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 648/2014 - ITS on Supervisory reporting.