



2023 EU-wide Transparency Exercise

Bank Name	SPAREBANK 1 SR-BANK ASA
LEI Code	549300Q3OIWRHQUQM052
Country Code	NO

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

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Key Metrics

SPAREBANK 1 SR-BANK ASA

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,215	2,226	2,090	2,090	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,215	2,226	2,090	2,090	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,385	2,396	2,286	2,332	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	2,385	2,396	2,286	2,332	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,582	2,594	2,525	2,565	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	2,582	2,594	2,525	2,565	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	12,434	12,776	11,996	11,719	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,434	12,776	11,996	11,719	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.82%	17.42%	17.42%	17.83%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.82%	17.42%	17.42%	17.83%	(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	19.18%	18.76%	19.05%	19.90%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.18%	18.76%	19.05%	19.90%	(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	20.76%	20.31%	21.05%	21.89%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.76%	20.31%	21.05%	21.89%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	34,915	34,972	33,772	33,389	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	6.83%	6.85%	6.77%	6.98%	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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(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,385	2,396	2,285	2,332	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	2,385	2,396	2,285	2,332	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	34,915	34,972	33,772	33,389	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	34,915	34,972	33,772	33,389	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.83%	6.85%	6.77%	6.98%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.83%	6.85%	6.77%	6.98%	[A.2]/[B.2]	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory 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 "CORE 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 disclosure.

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹	10,862	11,347	10,783	10,481	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 (r0460, c0010)]
Of which the standardised approach	2,808	2,867	2,806	2,724	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	8,054	8,479	7,977	7,757	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	201	125	136	97	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 (r0460, c0010)
Credit valuation adjustment - CVA	47	40	40	33	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	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, c0601)*12.5 + C 20.00 (r010, 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	1,004	1,058	985	958	C 02.00 (r0590, c0010)
Of which basic indicator approach	98	105	106	102	C 02.00 (r0600, c0010)
Of which standardised approach	905	953	879	856	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	320	207	51	151	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	12,434	12,776	11,996	11,719	

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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	618	961	365	747
Of which debt securities income	49	88	51	103
Of which loans and advances income	569	873	314	644
Interest expenses	273	477	228	478
(Of which deposits expenses)	86	134	49	182
(Of which debt securities issued expenses)	185	338	177	291
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	4	6	3	5
Net Fee and commission income	146	197	47	99
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	18	24	-6	-8
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-97	-84	1	-38
Gains or (-) losses from hedge accounting, net	487	446	374	579
Exchange differences (gain or (-) loss), net	-390	-363	-373	-536
Net other operating income / (expenses)	-29	-38	-10	-21
TOTAL OPERATING INCOME, NET	484	671	172	350
(Administrative expenses)	179	247	62	125
(Cash contributions to resolution funds and deposit guarantee schemes)	9	12	3	6
(Depreciation)	13	17	4	8
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	2	-1	-1	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	-1	-1	0
(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	4	5	-4
(Financial assets at fair value through other comprehensive income)	1	1	0	1
(Financial assets at amortised cost)	-4	2	5	-4
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	1	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	3	17	2	0
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	288	409	101	215
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	225	321	77	163
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	225	321	77	163
Of which attributable to owners of the parent	225	321	77	163

¹ Information available only as of end of the year² 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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(mln EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				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	30				31				68				46				IAS 1.54 (i)	
Financial assets held for trading	2,040	0	603	1,437	1,767	0	1,767	0	1,822	0	1,822	0	1,697	0	1,697	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	130	29	6	95	112	31	4	77	97	26	2	69	96	25	0	71	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	4,777	130	3,874	774	4,995	160	4,064	770	5,322	150	4,472	700	5,017	56	4,270	690	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	777	0	0	777	812	0	0	812	742	0	0	742	730	0	0	730	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	24,492				25,904				24,593				24,055				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1	0	1	0	5	0	5	0	1	0	1	1	1	0	1	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(e); IFRS 9.6.5.8	
Other assets ¹	714				699				688				574					
TOTAL ASSETS	32,962				34,324				33,334				32,216				IAS 1.9(e), ICG 6	

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

(mln EUR)		As of 30/09/2022									As of 31/12/2022									As of 31/03/2023									As of 30/06/2023									References
		Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾															
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 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	Annex V.Part 1.31, 44(b)												
	Loans and advances	717	58	3	0	-1	0	732	79	3	0	-2	0	659	81	4	0	-2	0	641	88	4	0	-2	0	Annex V.Part 1.32, 44(a)												
	Debt securities	1,027	0	0	0	0	0	1,122	0	0	0	0	0	1,053	0	0	0	0	0	973	0	0	0	0	0	Annex V.Part 1.31, 44(b)												
Financial assets at amortised cost	Loans and advances	22,025	1,303	298	-24	-37	-99	23,238	1,408	302	-31	-31	-105	22,070	1,361	256	-29	-30	-88	21,487	1,509	223	-26	-25	-85	Annex V.Part 1.32, 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.

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Breakdown of liabilities

SPAREBANK 1 SR-BANK ASA

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	1,617	308	413	370	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	36	49	47	50	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	28,440	29,726	28,832	27,928	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	13	1,210	1,093	1,155	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	41	38	34	34	IAS 37.10; IAS 1.54(l)
Tax liabilities	69	136	141	53	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	101	107	148	85	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	30,316	31,576	30,709	29,675	IAS 1.9(b); IG 6
TOTAL EQUITY	2,646	2,748	2,625	2,541	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	32,962	34,324	33,334	32,216	IAS 1.IG6

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

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Breakdown of liabilities

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(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		1,630	1,519	1,507	1,525	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	8	129	0	25	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	3,204	2,947	3,024	2,467	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1	1	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	77	259	165	103	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	57	91	100	71	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	317	284	236	219	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	8	8	5	4	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,250	4,951	4,587	4,545	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	96	87	75	73	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,666	6,718	6,253	6,395	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	598	559	494	477	Annex V.Part 1.42(f), 44(c)
Debt securities issued		13,915	14,450	14,574	14,186	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		204	206	259	244	Annex V.Part 1.37
Other financial liabilities		38	36	40	39	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		30,106	31,294	30,386	29,503	

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Market Risk

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(min EUR)	SA				1M											1M										
	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					
As of 30/09/2022	As of 31/12/2022	As of 30/09/2022											As of 31/12/2022													
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0										
Of which: General risk	0	0	0	0	0	0							0	0	0	0										
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0										
Equities	0	0	0	0	0	0							0	0	0	0										
Of which: General risk	0	0	0	0	0	0							0	0	0	0										
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0										
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0										
Commodities risk	0	0	0	0	0	0							0	0	0	0										
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
As of 31/03/2023	As of 30/06/2023	As of 31/03/2023											As of 30/06/2023													
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0										
Of which: General risk	0	0	0	0	0	0							0	0	0	0										
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0										
Equities	0	0	0	0	0	0							0	0	0	0										
Of which: General risk	0	0	0	0	0	0							0	0	0	0										
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0										
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0										
Commodities risk	0	0	0	0	0	0							0	0	0	0										
Total	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 CLU positions under the particular approach for position risk in CLUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, M)							
Central governments or central banks	204	654	2	854	754	2	
Regional governments or local authorities	200	200	40	95	95	21	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	1,193	1,193	0	1,288	1,288	0	
International Organisations	0	0	0	0	0	0	
Institutions	2,782	2,382	231	3,280	2,255	173	
Corporates	1,444	1,180	1,007	1,507	1,149	1,004	
of which: SME	1,353	1,106	958	1,407	1,142	1,001	
Retail	1,794	697	454	1,541	568	425	
of which: SME	1,176	488	334	1,116	458	343	
Secured by mortgages on immovable property	142	79	55	131	76	53	
of which: SME	0	0	0	0	0	0	
Exposures in default	3	0	0	3	0	0	
Items associated with particular/risk risk	0	0	0	0	0	0	
Covered bonds	1,988	1,982	196	1,899	1,899	196	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	14	14	14	3	3	2	
Equity	294	294	644	295	295	650	
Other exposures	203	203	238	295	295	650	
Standardised Total ^a	11,839	8,760	3,809	11,256	8,774	3,992	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Standardised Total does not include the securitisation position unless in the results since the 2023 exercise.⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries verified by original exposure, calculated as of last quarter.⁽⁴⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, M)							
Central governments or central banks	203	204	0	469	389	2	
Regional governments or local authorities	200	200	40	95	95	21	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	1,553	1,043	283	1,553	894	143	
Corporates	1,399	1,143	989	1,500	1,142	997	
of which: SME	1,294	1,095	987	1,403	1,128	997	
Retail	1,788	686	453	1,537	557	425	
of which: SME	1,371	497	323	1,111	457	362	
Secured by mortgages on immovable property	142	79	55	131	76	53	
of which: SME	0	0	0	0	0	0	
Exposures in default	3	0	0	3	0	0	
Items associated with particular/risk risk	0	0	0	0	0	0	
Covered bonds	1,402	1,402	140	1,325	1,325	132	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	294	294	644	295	295	650	
Other exposures	200	200	357	345	345	657	
Standardised Total ^a			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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, M)							
Central governments or central banks	0	0	0	11	11	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	38	38	0	38	38	0	
International Organisations	0	0	0	0	0	0	
Institutions	476	476	12	594	594	9	
Corporates	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	
of which: SME	1	0	0	1	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	
Items associated with particular/risk risk	0	0	0	0	0	0	
Covered bonds	38	38	3	46	46	5	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ^a			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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, M)							
Central governments or central banks	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	277	277	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	248	248	0	0	0	0	
Corporates	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	
Items associated with particular/risk risk	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ^a			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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(in EUR, M)							
Central governments or central banks	71	71	0	73	73	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	276	276	0	360	360	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	15	15	3	45	45	9	
Institutions	0	0	0	0	0	0	
Corporates	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Retail	1	1	0	0	0	0	
of which: SME	1	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	
Items associated with particularly high risk	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ^a			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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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
Consolidated data	(in EUR, %)								
	Central governments or central banks	812	798	3		663	608	3	
	Regional governments or local authorities	232	232	49		65	65	15	
	Public sector entities	2	2	0		2	2	0	
	Multilateral Development Banks	1,344	1,344	0		1,166	1,166	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,460	2,209	153		2,801	2,201	124	
	Corporates	1,299	1,068	936		1,509	1,128	992	
	of which: SME	1,296	1,033	905		1,446	1,070	943	
	Retail	1,698	594	445		1,628	572	428	
	of which: SME	1,271	477	357		1,199	455	341	
	Secured by mortgages on immovable property	111	63	42		143	76	54	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	2,295	2,295	238		2,261	2,256	238	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	0		2	2	0	
	Equity	273	273	601		256	256	525	
	Other exposures	370	370	481		317	317	442	
	Standardised Total ²	11,911	9,321	2,942	5	10,837	8,671	2,820	5

(1) Original exposures, 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 unlike 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 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 31/03/2023				As of 30/06/2023			
		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
NORWAY	(in EUR, %)								
	Central governments or central banks	463	463	311		211	276	4	
	Regional governments or local authorities	232	232	49		65	65	15	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,142	881	137		1,344	745	93	
	Corporates	1,270	1,064	931		1,461	1,113	979	
	of which: SME	1,270	1,007	902		1,398	1,057	929	
	Retail	1,695	593	444		1,625	572	428	
	of which: SME	1,268	476	357		1,196	454	340	
	Secured by mortgages on immovable property	111	63	42		143	76	54	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	1,696	1,696	170		1,779	1,775	177	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	273	273	601		256	256	525	
	Other exposures	372	372	482		334	334	445	
	Standardised Total ²			0	0			0	0

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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
GERMANY	(in EUR, %)								
	Central governments or central banks	15	15	0		15	15	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	2	2	0		2	2	0	
	Multilateral Development Banks	24	24	0		23	23	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	566	566	8		563	563	8	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	45	45	5		46	46	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			0	0			0	0

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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
FINLAND	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	390	390	0		278	278	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	241	241	1		252	252	1	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	46	46	5		47	47	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			0	0			0	0

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		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
UNITED STATES	(in EUR, %)								
	Central governments or central banks	67	67	0		63	63	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	386	386	0		343	343	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	20	4		81	81	16	
	Corporates	23	5	5		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			0	0			0	0

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

SPAREBANK 1 SR-BANK ASA

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	30,263	373	5,296	4,764	134	30,891	368	5,643	5,017	146
	Corporates - Of Which: Specialised Lending	5,110	16	4,859	2,276	7	5,434	17	5,078	2,414	8
	Corporates - Of Which: SME	3,267	134	2,795	1,466	28	3,467	139	2,969	1,556	53
	Retail	17,580	28	17,580	3,290	23	17,871	28	17,870	3,462	24
	Retail - Secured on real estate property	17,102	23	17,102	3,101	23	17,391	23	17,390	3,271	24
	Retail - Secured on real estate property - Of Which: SME	661	1	660	118	0	727	2	726	134	0
	Retail - Secured on real estate property - Of Which: non-SME	16,442	22	16,441	2,983	23	16,664	22	16,664	3,137	24
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	478	5	478	189	0	480	5	480	191	0
	Retail - Other Retail - Of Which: SME	39	0	39	10	0	44	0	44	13	0
	Retail - Other Retail - Of Which: non-SME	440	5	439	179	0	436	5	436	178	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total ³			9,054					9,480		

⁽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 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 counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
NORWAY	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	30,263	373	5,296	4,764	134	30,891	368	5,643	5,017	146
	Corporates - Of Which: Specialised Lending	5,110	16	4,859	2,276	7	5,434	17	5,078	2,414	8
	Corporates - Of Which: SME	3,267	134	2,795	1,466	28	3,467	139	2,969	1,556	53
	Retail	17,580	28	17,579	3,290	23	17,871	28	17,870	3,462	24
	Retail - Secured on real estate property	17,102	23	17,102	3,101	23	17,391	23	17,390	3,271	24
	Retail - Secured on real estate property - Of Which: SME	661	1	660	118	0	727	2	726	134	0
	Retail - Secured on real estate property - Of Which: non-SME	16,442	22	16,441	2,983	23	16,664	22	16,664	3,137	24
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	478	5	478	189	0	480	5	479	191	0
	Retail - Other Retail - Of Which: SME	39	0	39	10	0	44	0	44	13	0
	Retail - Other Retail - Of Which: non-SME	439	5	439	179	0	436	5	436	178	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total										

⁽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).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
GERMANY	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total										

⁽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).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
FINLAND	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total										

⁽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).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
UNITED STATES	(in EUR, %)										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total										

⁽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).

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

SPAREBANK 1 SR-BANK ASA

		IRB Approach																
		As of 31/03/2023						As of 30/06/2023										
		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		
			Of which: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
		(mb 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		10,267	319	9,157	4,606	70	123	30,714	288	9,345	4,538	40	114				
	Corporates - Of Which: Specialised Lending		4,999	21	4,721	2,165	11	27	5,077	19	4,681	2,035	9	20				
	Corporates - Of Which: SME		3,486	307	2,929	1,544	6	17	3,694	307	3,002	1,566	1	95				
	Retail		16,694	24	16,662	3,372	21	11	16,461	24	16,490	3,219	18	11				
	Retail - Secured on real estate property		16,275	20	16,275	3,204	20	11	16,132	20	16,131	3,075	18	11				
	Retail - Secured on real estate property - Of Which: SME		765	2	765	129	1	0	707	1	707	127	0	0				
	Retail - Secured on real estate property - Of Which: non-SME		15,570	18	15,570	3,075	19	6	15,425	19	15,425	2,948	18	7				
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail		418	4	418	168	1	5	359	4	359	144	0	4				
	Retail - Other Retail - Of Which: SME		45	0	46	14	0	0	43	0	43	13	0	0				
	Retail - Other Retail - Of Which: non-SME		373	4	374	154	1	5	316	3	316	131	0	4				
	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				7,978						7,257							

(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 unlike 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 intermediary covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: subordinated		
												(mb EUR, %)	
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	10,246	319	9,145	4,595	70	10,374	288	9,345	4,538	40	0	0
	Corporates - Of Which: Specialised Lending	4,999	21	4,721	2,165	11	5,077	19	4,681	2,035	9	0	0
	Corporates - Of Which: SME	3,474	107	2,830	1,129	6	3,694	105	3,020	1,366	1	0	0
	Retail	16,693	24	16,662	3,372	21	16,461	24	16,490	3,219	18	0	0
	Retail - Secured on real estate property	16,275	20	16,275	3,204	20	16,132	20	16,131	3,075	18	0	0
	Retail - Secured on real estate property - Of Which: SME	765	2	765	129	1	707	1	707	127	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15,570	18	15,570	3,075	19	15,425	19	15,425	2,948	18	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	418	4	418	168	1	359	4	358	141	0	0	0
	Retail - Other Retail - Of Which: SME	45	0	46	14	0	43	0	43	13	0	0	0
	Retail - Other Retail - Of Which: non-SME	373	4	373	154	1	316	3	315	131	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB-Total												

(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).

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
				Of which: subordinated	Of which: defaulted				Of which: subordinated	Of which: defaulted			
(mb EUR, %)													
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	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	
	IRB Total												

(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).

			IRB Approach																
			As of 31/03/2023					As of 30/06/2023											
			Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: subordinated							
(mb EUR, %)																			
FINLAND	Central banks and central governments		0	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	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	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	0
	IRB Total																		

(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).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		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		
										Of which: subordinated	Of which: subordinated
(mb EUR, %)											
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
	IRB Total										

(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).

[illegible]

[illegible]

[illegible]

[illegible]

(8) Information on Non-deductible financial assets by association portfolio is not included for institutions seeking a CAAE.

[illegible]

(mln EUR)		As of 30/06/2023																Risk weighted exposure amount
		Direct exposures																
		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							
Residual Maturity	Country / Region																	
I 0 - 3M f	Finland	278	0	0	278	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		278	0	0	278	0	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	France																	
I 3M - 1Y f																		
I 1Y - 2Y f																		
I 2Y - 3Y f																		
I 3Y - 5Y f																		
I 5Y - 10Y f																		
I 10Y - more																		
Total																		
I 0 - 3M f	Germany	36	0	0	36	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		1	0	1	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		3	0	3	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		40	0	0	40	0	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Croatia																	
I 3M - 1Y f																		
I 1Y - 2Y f																		
I 2Y - 3Y f																		
I 3Y - 5Y f																		
I 5Y - 10Y f																		
I 10Y - more																		
Total																		
I 0 - 3M f	Greece																	
I 3M - 1Y f																		
I 1Y - 2Y f																		
I 2Y - 3Y f																		
I 3Y - 5Y f																		
I 5Y - 10Y f																		
I 10Y - more																		
Total																		
I 0 - 3M f	Hungary																	
I 3M - 1Y f																		
I 1Y - 2Y f																		
I 2Y - 3Y f																		
I 3Y - 5Y f																		
I 5Y - 10Y f																		
I 10Y - more																		
Total																		
I 0 - 3M f	Ireland																	
I 3M - 1Y f																		
I 1Y - 2Y f																		
I 2Y - 3Y f																		
I 3Y - 5Y f																		
I 5Y - 10Y f																		
I 10Y - more																		
Total																		
I 0 - 3M f	Italy																	
I 3M - 1Y f																		
I 1Y - 2Y f																		
I 2Y - 3Y f																		
I 3Y - 5Y f																		
I 5Y - 10Y f																		
I 10Y - more																		
Total																		
I 0 - 3M f	Latvia																	
I 3M - 1Y f																		
I 1Y - 2Y f																		
I 2Y - 3Y f																		
I 3Y - 5Y f																		
I 5Y - 10Y f																		
I 10Y - more																		
Total																		

[illegible]

[illegible]

[illegible]

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

SPAREBANK 1 SR-BANK ASA

As of 30/06/2023

		As of 30/06/2023													
		Direct exposures												Risk weighted exposure amount	
(mln EUR)		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [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	656 0 0 0 0 0 0 656	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 counterparts 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. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than 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 Barthélemy, 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, Switzerland, 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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
SPAREBANK 1 SR-BANK ASA

	As of 30/09/2022										As of 31/12/2022										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹²					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹²					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹³			On performing exposures ¹⁴	On non-performing exposures ¹⁴			Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹³			On performing exposures ¹⁴	On non-performing exposures ¹⁴						
		Of which: defaulted	Of which Stage 3 ¹⁵			Of which Stage 3 ¹⁵	Of which: defaulted	Of which Stage 3 ¹⁵				Of which Stage 3 ¹⁵									
Cash balances at central banks and other demand deposits	23	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	5,030	0	0	0	0	0	0	0	0	0	5,347	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	987	0	0	0	0	0	0	0	0	0	1,099	0	0	0	0	0	0	0	0	0	
Credit institutions	3,019	0	0	0	0	0	0	0	0	0	4,030	0	0	0	0	0	0	0	0	0	
Other financial corporations	106	0	0	0	0	0	0	0	0	0	211	0	0	0	0	0	0	0	0	0	
Non-financial corporations	19	0	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	25,178	4	313	40	301	63	99	99	240	26,532	2	312	39	305	63	105	105	8	8	8	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	39	0	0	0	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0	
Credit institutions	441	0	0	0	0	0	0	0	0	1,155	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	139	0	0	0	0	0	0	0	0	101	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	8,775	0	238	21	271	40	90	90	239	9,097	0	277	10	271	51	96	96	3	3	3	
of which: small and medium-sized enterprises	6,707	0	173	11	167	3	70	70	3	6,534	0	190	8	188	0	75	75	0	0	0	
of which: Loans collateralised by commercial immovable property	4,776	0	17	5	14	3	4	4	3	4,965	0	19	4	17	3	5	5	3	3	3	
Households	15,784	4	35	19	30	13	9	9	4	16,136	1	35	21	32	12	9	9	5	5	5	
of which: Loans collateralised by residential immovable property	15,386	0	24	13	20	4	3	3	4	15,702	1	24	15	22	1	2	2	3	3	3	
of which: Credit for consumption	404	4	10	4	10	2	1	1	0	414	0	10	6	10	2	4	4	0	0	0	
DEBT INSTRUMENTS other than HFT	30,211	4	313	40	301	63	99	99	240	31,903	2	312	39	305	63	105	105	8	8	8	
OFF-BALANCE SHEET EXPOSURES	1,925					9	8	8	228	5,588		105	0	105	10	3	3				

¹² For the definition of non-performing exposures please refer to Article 4(7a)(3) of Regulation (EU) No 575/2013 (CRR).

¹³ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

¹⁴ Institutions must have 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.

¹⁵ 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 FRED framework (template F 38.02 / F 39.02), 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 FRED sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

¹⁶ From June 2022, 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.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
SPAREBANK 1 SR-BANK ASA

	As of 31/03/2023										As of 30/06/2023									
	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 >90 days and <=90 days	Of which non-performing ¹				On performing exposures ²	On non-performing exposures ²				Of which performing but past due >90 days and <=90 days	Of which non-performing ¹				On performing exposures ²	On non-performing exposures ²			
		Of which: defaulted	Of which Stage 3 ³				Of which Stage 3 ³	Of which: defaulted	Of which Stage 3 ³			Of which Stage 3 ³								
(in EUR)																				
Cash balances at central banks and other demand deposits	61	0	0	0	0	0	0	0	0	0	38	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	5,675	0									5,299	0								
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,186	0	0	0	0	0	0	0	0	0	926	0	0	0	0	0	0	0	0	0
Credit institutions	4,291	0	0	0	0	0	0	0	0	0	4,176	0	0	0	0	0	0	0	0	0
Other financial corporations	195	0	0	0	0	0	0	0	0	0	189	0	0	0	0	0	0	0	0	0
Non-financial corporations	2	0	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	25,132	0	264	6	261	61	89	89	171	24,642	8	229	71	227	54	85	85	138		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	46	0	0	0	0	0	0	0	0	52	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,238	0	0	0	0	0	0	0	0	777	0	0	0	0	0	0	0	0	0	0
Other financial corporations	95	0	0	0	0	0	0	0	0	102	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	8,710	0	234	1	232	50	80	80	150	8,715	8	200	56	198	44	78	78	122		
of which: small and medium-sized enterprises	6,389	0	136	0	136	1	70	70	0	6,472	0	157	8	157	0	69	69	0		
of which: Loans collateralised by commercial immovable property	4,686	0	16	1	14	3	6	6	4	4,651	8	21	4	19	3	6	6	3		
Households	15,043	0	29	5	29	11	8	8	21	14,996	0	29	15	29	9	7	7	6		
of which: Loans collateralised by residential immovable property	14,649	0	12	1	12	4	2	2	2	14,471	0	21	11	19	1	2	2	4		
of which: Credit for consumption	410	0	7	4	7	2	5	5	0	400	0	7	4	7	2	5	5	0		
NET INSTRUMENTS other than HFT	30,846	0	264	6	261	61	89	89	171	29,979	8	229	71	227	54	85	85	138		
OFF-BALANCE SHEET EXPOSURES	5,577		97	0	97	8	3	3	198	6,233		92	0	92	7	5	5	162		

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

(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 assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (templates F 18.00 / F 18.02), 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) 2021/401 - 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.

2023 EU-wide Transparency Exercise

Forborne exposures

SPAREBANK 1 SR-BANK ASA

	As of 30/09/2022						As of 31/12/2022					
	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 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
(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)	491	263	87	86	210	87	578	272	89	89	471	3
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	357	256	85	85	80	80	428	265	88	88	322	3
of which: small and medium-sized enterprises	229	150	69	69	80		227	110	53	53	174	
Households	134	8	2	1	129	6	150	7	1	1	149	0
DEBT INSTRUMENTS other than HFT	491	263	87	86	210		578	272	89	89	471	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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.

2023 EU-wide Transparency Exercise

Forborne exposures

SPAREBANK 1 SR-BANK ASA

	As of 31/03/2023						As of 30/06/2023					
	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 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 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
(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)	624	224	73	72	523	212	589	146	64	64	520	1
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	461	219	72	72	364	207	417	143	64	64	353	1
of which: small and medium-sized enterprises	207	136	58	58	149		264	119	57	57	207	
Households	163	6	1	1	159	5	172	3	1	1	167	0
DEBT INSTRUMENTS other than HFT	624	224	73	72	523		589	146	64	64	520	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
SPAREBANK 1 SR-BANK ASA

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment	
			of which: defaulted		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹			of which: defaulted		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹			of which: defaulted		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹			of which: defaulted		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	388	0	0	388	3	0	388	0	0	388	2	0	376	0	0	376	2	0	411	0	0	411	1	0
B Mining and quarrying	190	23	0	190	7	0	173	23	0	173	6	0	246	44	0	246	9	0	318	19	0	318	7	0
C Manufacturing	426	22	2	426	12	0	403	23	2	403	12	0	390	25	0	390	13	0	339	18	1	339	11	0
D Electricity, gas, steam and air conditioning supply	160	0	0	160	0	0	174	0	0	174	0	0	189	0	0	189	1	0	239	0	0	239	1	0
E Water supply	11	0	0	11	0	0	10	0	0	10	0	0	11	0	0	11	0	0	14	0	0	14	0	0
F Construction	1,136	6	2	1,136	10	0	1,175	5	2	1,175	11	0	1,119	5	0	1,119	14	0	1,085	7	1	1,085	10	0
G Wholesale and retail trade	224	1	0	224	3	0	237	2	0	237	3	0	205	2	0	205	3	0	245	1	0	245	3	0
H Transport and storage	1,244	181	11	1,244	62	0	1,215	173	10	1,215	86	0	1,074	71	0	1,074	35	0	1,136	136	51	1,136	55	0
I Accommodation and food service activities	79	0	0	79	1	0	81	0	0	81	1	0	71	0	0	71	1	0	65	0	0	65	0	0
J Information and communication	54	0	0	54	0	0	82	1	0	82	2	0	236	32	0	236	24	0	178	1	0	178	2	0
K Financial and insurance activities	148	25	0	148	12	0	196	31	0	196	13	0	53	1	0	53	0	0	67	0	0	67	0	0
L Real estate activities	3,076	16	4	3,075	17	0	3,231	15	4	3,230	19	0	3,203	18	1	3,202	17	0	3,167	15	3	3,167	17	0
M Professional, scientific and technical activities	717	1	0	717	7	0	815	1	0	815	7	0	321	35	0	321	2	0	410	0	0	410	3	0
N Administrative and support service activities	562	1	1	562	4	0	484	1	0	484	4	0	515	1	0	515	3	0	464	0	0	464	4	0
O Public administration and defence, compulsory social security	1	1	0	1	0	0	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	32	0	0	32	0	0	34	0	0	34	0	0	33	0	0	33	0	0	31	0	0	31	0	0
Q Human health services and social work activities	78	0	0	78	0	0	78	0	0	78	0	0	69	0	0	69	0	0	65	0	0	65	0	0
R Arts, entertainment and recreation	37	0	0	37	0	0	37	0	0	37	0	0	112	0	0	112	0	0	114	0	0	114	1	0
S Other services	212	0	0	212	1	0	284	1	0	284	1	0	486	0	0	486	5	0	366	3	0	365	7	0
Loans and advances	8,725	278	21	8,724	139	0	9,097	277	19	9,096	147	0	8,710	224	1	8,709	130	0	8,715	200	56	8,714	122	0

⁽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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.