

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

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



Key Metrics

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	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



Leverage ratio

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
A.1	Tier 1 capital - transitional definition	2,385	2,396	2,285	2,332	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,385	2,396	2,285	2,332	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	

2023 EU-wide Transparency Exercise Capital

Capitai SPAREBANK 1 SR-BANK ASA

			As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,582	AS OF 31/12/2022 2,594	As or 31/03/2023 2,525	2,565	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying						
	A.1	transitional adjustments)	2,215	2,226	2,090	2,090	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	754	759	700	682	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR.
	A.1.2	Retained earnings	1,673	1,712	1,595	1,596	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-54	-55	-51	-50	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of ORR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-7	-8	-8	-8	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (I) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)
	A.1.8	(-) Intangible assets (including Goodwill)	-67	-67	-62	-63	(r0340,c0010)	of CDI
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of ORR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-57	-70	-62	-49	C 01.00 (r0380,c0010)	Articlas 36(1) point (d), 40 and 159 of CBR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 34(1) point (b) (i) and 89 to 91 of CRP, Articles 38(1) point (b) (i), 242(1) point (b), 244(1) point (b) and 258 of CRP, Articles 36(1) point (b) (ii) and 379(3) of CRP, Articles 36(1) point (b) (iv) and 153(6) of CRP. Articles 36(1) point (b) (iv) art
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles $36(1)$ point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-10	-22	-2	0	C 01.00 (r0500,c0010)	$\label{eq:action} \mbox{Articles} \ 4(27); \ 36(1) \ \mbox{point} \ (i); \ 43, \ 45; \ 47; \ 48(1) \ \mbox{point} \ (b); \ 49(1) \ \mbox{to} \ (3) \ \mbox{and} \ \ 79 \ \ of \ \ CRR$
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Anticle 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-16	-23	-21	-19	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR.
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	169	170	196	242	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	174	175	200	246	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	-4	-5	-4	-4	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 0.00 (r0700,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,385	2,396	2,286	2,332	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	197	198	239	233	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	215	216	256	249	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		-17	-18	-17	-16	$\begin{array}{c} C 0.1.00 (+0510, +0510) + C 0.1.00 \\ (+0202, -0510) + C 0.1.20 (+0202, -0510) + C \\ 0.1.30 (+0904, -0510) + C 0.1.00 (+0205, -0510) \\ + C 0.1.20 (+0205, -0510) + C 0.1.00 \\ (+0270, -0610) + C 0.1.00 (+0274, -0010) + C \\ 0.1.00 (+0273, -0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	в	TOTAL RISK EXPOSURE AMOUNT	12,434	12,776	11,996	11,719	(r0900_c0010) + C 01.00 (r0960_c0010) C 02.00 (r0010_c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.82%	17.42%	17.42%	17.83%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.18%	18.76%	19.05%	19.90%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.76%	20.31%	21.05%	21.89%	CA3 {5}	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,215	2,226	2,090	2,090	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.82%	17.42%	17.42%	17.83%	A.4.3.0).0)] [D.1]/[B-B.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	E.	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		Augustinents included in KWAS due to 1FK5 9 transitional an angements				,		

111The full loaded CET1 ratio is a estimate calculated based on bank's supervisory recording. Therefore, any cashal indruments that are not eloble from a reculatory coint of view at the recording data are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in culture "COREP CORE" – please note that this might lead to differences to fully laaded CET1 capital ratios published by the participating bank e.g. in their PIBar 3 disclosure

Overview of Risk exposure amounts

SPAREBANK 1 SR-BANK ASA

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	10,862	11,347	10,783	10,481	C 02.00 (r0040, cd010) - (C 07.00 (r0050, cd220, s001) + C 07.00 (r0110, cd220, s001) + C 07.00 (r0130, cd220, s001) + C 08.01 (r0040, cd280, s001) + C 08.01 (r0050, cd280, s001) + C 08.01 (r0060, cd260, s001) + C 08.01 (r0060, cd260, s002) + C 08.01 (r0061, cd260, s002) + C 02.00 (r0470, cd010) + C 02.00 (r0460, cd010)]
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 (r0050, 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, c1220, s001) + C 07.00 (r0110, c1220, s001)+ C 07.00 (r0130, c1220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c1260, s001) + C 08.01 (r0040, c1260, s002) + C 08.01 (r0050, c1260, s002) + C 08.01 (r0050, c1260, s002) + C 08.00 (r0460), c1260, s002) + C 08.01 (r0050, c1260, s002) + C 08.00 (r0460), c1260, s002) + C 08.00
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 18.00 (0010, d660)*12.54-C 20.00 (0010, d450)*12.5+MAX(C 24.00(0010, d090),C 24.00(0010, d100),C 24.00(0010, d0110)*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.





2023 EU-wide Transparency Exercise P&L 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
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 subsidaries, 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 subsidaries, 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

¹⁰ Information available only as of end of the year ⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

SPAREBANK 1 SR-BANK ASA

(min EUR)		As of 30/09/20	22			As of 31/	/12/2022			As of 31,	/03/2023			As of 30,	06/2023		
		Fa	ir value hieraro	hy		Fa	ir value hierar	:hy		Fa	ir value hierar	chy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii);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)(ii); 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(a); 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(a), IG 6

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

	(min EUR)		ļ	is of 30/09/20	122					As of 31	1/12/2022					As of 31	/03/2023					As of 30	06/2023			
		Gross carry	ring amount ⁽²⁾		Accur	nulated impairr	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accur	nulated impain	ment ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accu	mulated impairs	ient ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairm	ent ⁽²⁾	
Breakdown of financial as by instrument and by counterparty sector [†]	sets	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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant d increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk sinco initial recognition	increase in credit risk since initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at f value through other	air Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive inco	me 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)
Financial assets at	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)
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.



Breakdown of liabilities

SPAREBANK 1 SR-BANK ASA

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
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(I)
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



Breakdown of liabilities

SPAREBANK 1 SR-BANK ASA

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	57	91	100	71	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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	

EBA LUSSTAN

2023 EU-wide Transparency Exercise Market Risk

SPAREBANK 1 SR-BANK ASA

	SA					1	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ISK ALL PRICE RISKS CAPITAL CHARGE			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				L CHARGE		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	/09/2022									As of 31/1	2/2022					
Traded Debt Instruments Of which: General risk Of which: Soecific risk Equities Of which: General risk Of which: General risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0						
Total	0 As of 31/03/2023	0	0	0	0	0 Ac of 21	03/2023	0	0	0	0	0	0	0	0	0 As of 30/0	0	0	0	0	0	0
	AS OF 31/03/2023	As of 30/06/2023		1	-	AS 01 517	03/2023									AS 01 30/0	0/2023					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Soecific risk Foreign exchange risk Commodities risk		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0								0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0						
Total	0	0	Ö	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



EBA known 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

SPAREBANK 1 SR-BANK ASA

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
	(min #10 %)	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	704	645	3		846	785	2	
	Regional governments or local authorities	200	200	40		95	95	21	
	Public sector entities	5	5	0		7	7	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	2,302	231		3,290	2,255	173	
	Corporates	1,444	1,160	1,007		1,507	1,149	1,004	
	of which: SME	1,383	1,106	958		1,497	1,142	1,001	
	Retail	1,794	607	454		1,541	568	425	
Consolidated data	of which: SME	1,376	498	374		1,116	458	343	
	Secured by mortoages on immovable property	142	/9	55		131	/6	53	
	of which: SME	0	0	0		0		0	
	Exposures in default Items associated with particularly high risk	3	3	3	0	3	3	3	0
	Items associated with particularly high risk Covered bonds	1.968	1.962	195		1,899	1,899	190	
	Claims on institutions and corporates with a ST credit assessment	1,200	1,000			1,000	1,009		
	Collective investments undertakings (CIU)	18	18	18		3	3	2	
	Equity	294	294	644		295	295	650	
	Other exposures	292	292	358		349	349	469	
	Standardised Total ²	10,839	8,760	3,009	5	11,256	8,774	2,992	5

¹⁰ Obtaird ensame, unlik Ensame value, is wanted lafer takes to secure any effect to an other sections. The intervent effects the secure any effect to an other sections and the secure and the secure and the sections and the section

		saung ten un sez senten, men agatement en present to un constante parte que nueve general cata ne agatement, to un constant y ter cata per constant of constantes)												
					Standardised A	oproach								
			As of 30/09/	2022			As of 31,	12/2022						
	(mb 1918 %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²					
	Central governments or central banks Regional governments or local authorities	263 200	204	3		449 95	389	2						
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks International Organisations	0	0	0		0	0	0						
	Institutions	1,523	1,043	203		1,933	898	143						
	Corporates of which: SME	1,399 1,344	1,143 1,095	989 947		1,500 1,493	1,142	997						
	Retail of which: SME	1,788 1,371	606 497	453 373		1,537 1,111	567 457	425						
NORWAY	Secured by mortgages on immovable property	1,371 142	497	55		1,111	407 76	53						
	of which: SME Exposures in default	0	0	0	0	0	0	0						
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds Claims on institutions and corporates with a ST credit assessment	1,423	1,417	142		1,325	1,325	132						
	Collective investments undertakings (CIU)	18	18	18		3	3	2						
	Eaulty Other exposures	294 290	294 290	644 357		295 346	295 346	650 467						
	Standardised Total ²	Television of the second			0									

⁽¹⁾ Obtaind recours, utilité Docuers dus la wonteté biéne taine las accust aur effet da la to etit construire tente accust de la établistic inférituse de la substitution effectuit. (2) Telé value adjustments end provieres per austry of counterparty actuales there for excentration exposure but includes general coult est adjustments. Standard sidead Approacch

			As of 30/09/	2022			As of 31	/12/2022				
	(mb EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²			
	Central governments or central banks	35	35	0		11	11	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	5	5	0		7	7	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	1	0	0		1	0	0				
GERMANY	of which: SME	1	0	0		1	0	0				
	Secured by mortpages on immovable property of which: SME	0	0	0		0	0	0				
		0	0	0	0							
	Exposures in default Items associated with particularly high risk	0	0	0	0							
	Items associated with particularly high risk Covered bonds	19	10	2		46	0	0				
	Claims on institutions and corporates with a ST credit assessment	10	10									
	Collective investments undertakings (CIU)	0	0	0		ő						
	Equity	0	0	0		ő	ő					
	Other exposures	0	0	0		0		0				
	StandardEcod Total ²				0							

¹⁰¹ Osciel essues, while Sensues value, is needed before takin the account are effect due to cold conversion factors or call an effectation face. In (2) Total value eligibenets and provisors per country of counterparty exclude these for excitization accounts but includes general credit nik adjustments.

					Standardised A	oproach			
			As of 30/09,	2022			As of 31	12/2022	
	(mb EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FINLAND	Canital assessments or canital basis Basisada canomento for local atholfess Pacific assessments Pacific assessments Technological Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Constraints Intellication Intellic	0 77 36 9 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 222 20 20 20 20 20 0 0 0 0 0 0 0 0 0		0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
	Standardised Total ²				0				0

¹⁰ Debrid access, while Ecoury value. Is recorded before balan tells access any velocit due to confit conversion feature access and access access

	standardised Approach											
		As of 30/09,	2022			As of 31	/12/2022					
(mb 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Central governments or central banks Resional governments or local authorities Public sector entities	71 0 0	71 0 0	0		73 0 0	73 0 0	0000					
Multilateral Develooment Banks International Oroanisations Institutions	276 0 15	276 0 15	0 0 3		360 0 45	360 0 45	0 0 9					
Coronates of which: SME Retail	0	0	0		0	0	0					
of which: SME Secured by mortgages on immovable property of which: SME Exocurse in default	1 0 0	0	0		0	0	0					
Exposures in denator Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
Claims on instructions and corporates write a SI credit assessment Collective investments undertakings (CIU) Eaulty Other exocures	0	0	0		0	0	0					
Standardised Total ²				0								

⁽¹⁾ Obtained accounts unlike Economy value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitication technicaus (i.e.s. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general meth risk adjustments.



EBA were 2023 EU-wide Transparency Exercise Credit Risk - Sandardised Approach SAREBARK 1 SR-BARK ASA

		Standardised Approach												
			As of 31/	03/2023			As of 30,	06/2023						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	(min BJR, %) Central governments or central banks	812	756	3		665	608	5						
	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	1,126	992						
	of which: SME	1,258	1,033	905		1,446	1,070	943						
	Retail	1,698	594	445		1,628	572	428						
Consolidated data	of which: SME	1,271	477	357		1,199	455	341						
componduced data	Secured by mortgages on immovable property	111	63	42		143	76	54						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	3	3	3	0	1	1	4	0					
	Items associated with particularly high risk Creered honds	2,295	2,295	230		2.261	2.256	226						
	Covered bonds Claims on institutions and corporates with a ST credit assessment	2,295	2,295	230		2,261	2,256	226						
	Collective investments undertakings (CIU)	2	2			2	2	0						
	Equity	273	273	601		256	256	525						
	Other exposures	379	379	481		337	337	447						
	Standardised Total ²	11,911	9,221	2,942	5	10,837	8,671	2,820	5					

CO Standardsen of the Standard Sta

sure,

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
	(mh B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	461 232	405 232	3 49		333	276	4	
	Public sector entities Multilateral Develooment Banks International Oroanisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	2,142 1,276 1,235	891 1,064 1,027	127 931 900		1,344 1,461 1,398	745 1,113 1,057	93 979 929	
NORWAY	Retail of which: SME Secured by mortpages on immovable property	1,695 1,268 111	593 476 63	444 357 42		1,625 1,196 143	572 454 76	428 340 54	
	of which SME Exposures in default Ttems associated with particularly high risk	0	0	0	0	0 4	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	1,696 0	1,696	170		1,779 0	1,775	177	
	Collective investments undertakinos (CIU) Eouitv Other exposures	2 273 377	2 273 377	0 601 480		2 256 334	2 256 334	0 525 445	
	Standardised Total ²				0				

		Stanuar utseu Approacti											
			As of 31/	03/2023			As of 30,	06/2023					
	(mb B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks Regional governments or local authorities	15 0	15 0	0		15 0	15 0	0					
	Public sector entities Multilateral Development Banks International Groanisations	2 24 0	2 24	0		223	223	0					
	Institutions Corporates	566 0	566 0	8		563 0	563 0	8					
	of which: SME Retail of which: SME	0	0	0		0	0	0					
GERMANY	Secured by mortoases on immovable property of which: SME	0	0	0		0	0	0					
	Exposures in default Items associated with earticularly high risk Covered bonds	0	0 0 45	0	0	0	0 0 45	0					
	Collective investments undertakines (CIU)	000	0	0		0	0	0					
	Equity Other employees	0	0	0		0	0	0					
	Standardised Total ²				0								

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

			As of 31/	03/2023		As of 30/06/2023					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
FINLAND	Carly if one sense is a carly a lark	0 0 395 0 241 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 395 0 241 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 278 0 252 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 278 0 252 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
	Emourners in default Tiema associated with aurticularly Nish risk Covered honds Collective Investments undertakings (CUI) Equily Other resournes Submadefault Otal ²	0 66 0 0 0	0 0 46 0 0 0	0 5 0 0 0 0	Ô	0 47 0 0 0	0 0 47 0 0 0 0	0 5 0 0 0 0			

					Standardin	ed Approach			
			As of 31/	03/2023	Junuar		As of 30	/06/2023	
	(mb 1998, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central assemented to created basis Benderal assementer for fact all abbitists Pediatrical contents Pediatrical contents Pediatrical Contents Factorial Contents	67 0 386 20 23 23 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0	67 0 386 20 2 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	63 0 243 81 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	63 0 363 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
	Standardised Total ²				0				0

Original exposure, unlike Exposure value, is reported fairling into account any office 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 three incentification exposures but includes general credit risk adjustments.



2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

SPAREBANK 1 SR-BANK ASA

							IRB Ap	proach					
				As of :	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and
	(min EUR, %)		Of which: defaulted	Terioc		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	10.283	373	9,296	4,764	134	0 149	10.891	368	9.643	5.017	146	148
	Corporates - Of Which: Specialised Lending	5.110	3/3	4,859	2,276	7	25	5.434	17	5.078	2,414	140	28
	Corporates - Of Which: SME	3.267	134	2,795	1.466	28	75	3.467	139	2,909	1.556	53	67
	Retail	17,581	28	17,580	3,290	23	14	17,871	28	17,870	3,462	24	13
	Retail - Secured on real estate property	17,102	23	17,102	3,101	23	7	17,391	23	17,390	3,271	24	7
Consolidated data	Retail - Secured on real estate property - Of Which: SME	661	1	660	118	0	0	727	2	726	134	0	0
CONSOIIUALEU UALA	Retail - Secured on real estate property - Of Which: non-S	16,442	22	16,441	2,983	23	7	16,664	22	16,664	3,137	24	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	478	5	478 39	189	0	7	480	5	480	191	0	6
	Retail - Other Retail - Of Which: SME	39 440	0	39	10	0	1	44	0	44	13	0	1
	Retail - Other Retail - Of Which: non-SME Equity	990	5	439	1/9	0	0	436	5	436	1/6	0	0
	Other non credit-obligation assets		0	0	0				0		0	0	
	IRB Total ²				8,054						8,480		

(1) Origin operative, with Explanations, its reported frader taking in an excent any effect data to excent conversion factors or credit risk independence (a.g. advantation effect).
(2) Bio Tata data contribute is descriptional positional in the resulty into into 2000 encode.
(2) Dia Tata data contribute is advantative into a local and original explanational and explanational excent any effect data and explanation and excent any effect data and excent any effe

		IRB Approach													
				As of	30/09/2022			As of 31/12/2022							
		Original	Original Exposure ¹ Exposure Risk exposure amount ad					Original Exposure ¹		Exposure Value ¹			Value adjustments and		
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates	10,283	373	9,296	4,764	134	0	10,891	368	9,643	5,017	145	0		
	Corporates - Of Which: Specialised Lending	5,110 3.267	16	4,859 2,795	2,276	7	0	5,434 3.467	17	5,078 2,909	2,414	8 53	0		
	Corporates - Of Which: SME Retail	3,26/	134 28	2,795	1,466	28 73	0	3,46/	139 28	2,909	1,556 3.462	53	0		
	Retail - Secured on real estate property	17,102	20	17,379	3,290	23	0	17,391	20	17,390	3,762	24	0		
	Retail - Secured on real estate property - Of Which: SME		1	660	118			777	2	726	134		0		
NORWAY	Retail - Secured on real estate property - Of Which: on-		22	16.441	2.983	23	ő	16.664	22	16.664	3.137	24	0		
	Retail - Qualifying Revolving	0	0	0	0	0	ō	0	0	0	0	0	ō		
	Retail - Other Retail	478	5	478	189	0	0	480	5	479	191	0	0		
	Retail - Other Retail - Of Which: SME	39	0	39	10	0	0	44	0	44	13	0	0		
	Retail - Other Retail - Of Which: non-SME	439	5	439	178	0	0	436	5	436	178	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets														
	IRB Total														
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due	to credit conversion	n factors or credit r	isk mitioation tech	niques (e.o. substit	ution effects).				

				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMAN	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value"		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
FINI AND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0		0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0		0	0	0	0	0	ő	0
	Other non-credit-obligation assets				Ŭ		0	0			Ŭ		
	IRB Total												
		(2) Original export	are, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit	risk mitigation tech	niques (e.g. substi	itution effects).		

ure, unlike Exosure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	2 amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0		0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	ő			0	0	0	ő	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: on-Si		0	ő	0	0	0	0	0	ő	0	0	ő
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											(
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value. Is recorded 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 Ap	proach					
				As of :	31/03/2023					As of :	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	10.267	319	9.157	4,605	70	123	10.714	288	9,345	4,538	40	114
	Corporates Corporates - Of Which: Specialised Lending	4,999	21	4,721	2.165	11	27	5.077	19	9,343	2.035	9	20
	Corporates - Of Which: SME	3,485	107	2,923	1.544	6	57	3,694	105	3.020	1,566	ĩ	56
	Retail	16,694	24	16,693	3,372	21	11	16,491	24	16,490	3,219	18	11
	Retail - Secured on real estate property	16,275	20	16,275	3,204	20	6	16,132	20	16,131	3,075	18	7
Consolidated data	Retail - Secured on real estate property - Of Which: SME	705	2	705	129	1	0	707	1	707	127	0	0
COnsolidated data	Retail - Secured on real estate property - Of Which: non-SM	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	419	4	418	168	1	5	359	4	359	144	0	4
	Retail - Other Retail - Of Which: SME	45		49 374	14		1	43 316	0	43	13 131	0	0
	Retail - Other Retail - Of Which: non-SME Equity	3/4		3/4	134	1	5	310	3	310	131	0	4
	Other non credit-obligation assets	0		0	0	0		0	0	0	0	0	
	IRB Total ²				7,978						7,757		

Open and equations, while Equations which, is reported boths tables gates accurate any effect of a thir strengt conversion factors or work? Not intrigation technique (e.g., substitution effects).
 Open and evolution convertises are declared. These have been selected under the fattering sub: Countries of countries price oversity or to 100 accurates are declared.
 Open and evolution convertises are declared. These have been selected under the fattering sub: Countries of countries price oversity or to 100 accurates are declared.
 Open and evolution convertises are declared. These have been selected under the fattering sub: Countries of countries price oversity or to 100 accurates are declared.

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	0/06/2023		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure	Risk exposure	e a mount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0 10.246	0 319	0 9.145	0 4.595	0 70	0	0 10.714	0 288	0 9.345	0 4.538	0 40	0
	Corporates Corporates - Of Which: Specialised Lending	4,999	21	4,721	2.165	11	0	5.077	19	9,343	2.035	40	0
	Corporates - Of Which: SME	3,474	107	2,920	1.539	6	ő	3,694	105	3.020	1,566	1	0
	Retail	16,693	24	16,692	3,372	21	0	16,491	24	16,490	3,219	18	0
	Retail - Secured on real estate property	16,275	20	16,275	3,204	20	0	16,132	20	16,131	3,075	18	0
NORWAY	Retail - Secured on real estate property - Of Which: SME	705	2	705	129	1	0	707	1	707	127	0	0
NORWAT	Retail - Secured on real estate property - Of Which: non-SI		18	15,570	3,075	19	0	15,425	19	15,425	2,948	18	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SNE	418	4	418	168	1	0	359 43	4	358 43	144	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	45 373		44	14		0	43 316		43 316	13 131	0	0
	Ketai - Uther Ketai - Uf Which: hon-SME Equity	3/3		3/3	134		0	310	0	310	0	0	0
	Other non credit-obligation assets		, in the second s	, in the second s	-			-	5	5			
	IRB Total												
•		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	dit conversion fac	tors or credit ris	sk mitigation tech	niques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SH	0	0	0	0		0	0		0	0	0	0
	Retail - Secured on real estate property - Ut Which: hon-sk Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0		0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0	0	ő	0		0	0	ő	0	0	ő	0
	Retail - Other Retail - Of Which: SHE	0	0	ő	0	0	0	ő	ő	0	0	ő	0
	Equity	0	ő	ő	ō	ő	ő	ő	ő	ő	0	ő	ő
	Other non credit-obligation assets		-			-	-		-				
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	entral banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	nstitutions	0	0	0	0	0	0	0	0	0	0	0	0
۵	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	letali	0	ő	0	0		0	0	ő	0	0		0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	ő	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
FINLAND	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
E	quity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

(1) Diginal exposure, unlike Exposure value, is reported before taking inits account any effect due to ontit conversion factors or credit nak mitigation techniques (a.g. abstitution effects).

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0		0	0	0	0		0	0	0	0
	Retail - Secured on real estate property	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	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 miligation techniques (e.g. substitution effects).



							SPAREBANK 1 SR-BANK	ASA						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
Total [0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Cyprus													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic													
10-3M [13M - 1Y [1Y - 2Y [2Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



						:	SPAREBANK 1 SR-BANK	ASA						
							As of 31/12/2022							
		-				Dire	ct exposures							1
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	ice sheet	_
												Off-balance sl	neet exposures	
			<i>.</i>		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Finland	338 0 0 0 0 0 0 0 338			338 0 0 0 0 0 0 0 0 3 38		0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	France													
Total Total [0-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Yf [5Y-10Y] [10Y-more Total	Germany	49 4 0 0 3 3 0 56			499 4 0 0 3 3 0 0 5 5 5		0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
10-3M [[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Croatia													
[3M - 1Y [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Greece													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Hungary													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Ireland													
15Y - 10Y 1 10Y - more Total 10 - 3M 1 13M - 1Y 1 13Y - 2Y 1 13Y - 2Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total	Italy													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						:	SPAREBANK 1 SR-BANK	ASA						
							As of 31/12/2022	:						
						Dire	t exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-22]	Lithuania													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Luxembourg	294 00 0 0 0 0 0 294			294 0 0 0 0 0 0 294	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y]	Portugal													
[27 - 31] [37 - 017] [107 - mars Total [0 - 3M[[37 - 27] [27 - 27] [37 - 57] [37 - 57] [37 - 57] [37 - 57] [37 - more Total	Romania													
10 - 3M [3M - 1Y [1Y - 2Y [7Y - 2Y [13Y - 5Y [13Y - 5Y] 15Y - 10Y [10Y - more Total	Slovakia													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] Total	Slovenia													



							SPAREBANK 1 SR-BANK	ASA						
							As of 31/12/2022							
						Direc	ct exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	-
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Spain													
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden	234 2 0 0 16 0 0 313		0 0 0 0 0 0	294 0 0 1 1 0 296	0 0 0 0 0 0 0 0	0 2 0 14 0 0 0 0 17		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
1 0 - 3M1 [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Liechtenstein													
137 - 571 [57 - 107] [107 - more Total [0 - 3M [3M - 17] [17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more Total	Norway	437 222 11 20 35 55 0 55			336 1 0 0 0 2 2 0 339		29 22 11 20 35 4 0 120		0 0 0 0 0 0	0 0 0 0 0 0		72 0 0 0 0 0 0 0 2 2		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia				339									
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



			SPAREBANK 1 SR-BANK ASA As of 31/12/2022											
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	U.S.													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
[0 - 3M] [3M - 1Y] [3M - 1Y] [2Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
[0-3M] [3M-1Y]	Other advanced economies non EEA													
10(3) [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
[0 - 3M [[3M - 1Y] [3M - 1Y] [2Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East													
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

						:	SPAREBANK 1 SR-BANK	ASA						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[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	673 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			673 () () () () () () () () () () () () ()									

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 lease 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). Insepactive of the denomination and or accounting dastification of the positions the connonic 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.

Lach America: Argentina, Balts, Bolivia, Bazil, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Bohnica, Baltados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Barbados, Cayman, Haitte, S.: Nitte and Nexis, S.: Nitte and Nexis,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, Maurita

(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



				SPAREBANK 1 SR-BANK ASA										
							As of 30/06/2023	;						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium													
Total [0-3Mf [3M-1Yf [1Y-2Y] [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Bulgaria													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[5Y - 10Y [[10Y - more Total	Cyprus													
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



			SPAREBANK 1 SR-BANK ASA											
							As of 30/06/2023							
						Dire	t exposures							4
	(mln EUR)			On balance s	neet				Deriva	tives		Off balar	nce sheet	4
												Off-balance st	neet exposures	
			Table consists amount of		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [3Y-5Y] [10Y] [10Y] Total [0-20]	Finland	278 0 0 0 0 0 0 0 0 278			278 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [France													
15Y - 10Y 1 10Y - more Total 10 - 3M 1 13M - 1Y 1 13Y - 2Y 1 13Y - 2Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total	Germany	36 1 0 0 3 3 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	36 1 0 0 3 3 0 0 0 0 0		0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0		
[34 - 34] [34 - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Hungary													
157 - 1071 107 - more Total [0 - 3M [13M - 1Y [17 - 2Y] [27 - 3Y] [37 - 5Y] [37 - 5Y] [37 - 5Y] [107 - more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
IO-3MI I 3M - 1Y I I 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I I 5Y - 10Y I I 10Y - more Total	Latvia													



				SPAREBANK 1 SR-BANK ASA As of 30/06/2023										
							As of 30/06/2023	;						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	$\frac{1}{2}$
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3m] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Luxembourg	261 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			261 0 0 0 0 0 0 261		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[3M - 1Y [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Poland													
Total Total [0-3MI] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Portugal													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Romania													
15Y - 10Y 1 10Y - more Total 10 - 3M 1 13M - 1Y 1 13Y - 2Y 1 13Y - 2Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total	Slovakia													
10-3M [[3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



			SPAREBANK 1 SR-BANK ASA As of 30/06/2023											
							As of 30/06/2023							
						Dire	t exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Spain													
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden	222 1 0 0 18 0 0 251			233	2 0 0 0 0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 16 0 0 0 17	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [10Y - more Total [0 - 2M]	United Kingdom													
1 0 - 3M1 [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Liechtenstein													
137 - 571 [57 - 107] [107 - more Total [0 - 3M [3M - 17] [17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more Total	Norway	299 9 14 29 21 4 4 3 378			200	0 0 0 0 0 0 0 0 2 0 3 0	22 9 14 29 20 2 0 2 9 7		0 0 0 0 0 0			0 68 0 0 0 0 0		19
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	379												
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



			SPAREBANK 1 SR-BANK ASA As of 30/06/2023											
							As of 30/06/2023							
		-				Dire	ct exposures							
	(min EUR)		1	On balance s	heet				Deriva	tives		Off bala	ice sheet	4
												Off-balance sl	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	3	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	U.S.													
I O - 3M [[3 M - 1Y [[1Y - 2Y [[2Y - 3Y [[3W - 5Y [[5Y - 10Y [[10Y - more Total	China													
10-3M [[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Other advanced economies non EEA													
100' - more Total [0 - 3M [[3M - 1Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[100' - more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

								SPAREBANK 1 SR-BANK	ASA						
								As of 30/06/2023							
							Dire	ct exposures							
		(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	sheet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Resid	ual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
1 1 1 1 1 1 1	0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [0Y - more Total	Africa													
[[] [] [] [] []	0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [0Y - more Total	Others	655 0 0 0 0 0 0 0 0 0 555	0 0 0 0 0 0 0	0 0 0 0 0	65								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 lease 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the demonstation and or accounting destification of the positions the economic substance sovere the form must be used as a criteria for the demonstration of the exposures to be included in this column. This them does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual counting in the type restration regional soveragines (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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.

Lach America: Argentos, Beitz, Bolive, Beal, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Domnica, Domnica, Boundor, Eduador, E Statemala, Guadora, Hall, Honduras, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, St. St. State Methom, Venexuela, And Sarbuda, Surina Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, State State Methom, Venexuela, And Sarbuda, Sarbados, Colas, Richador, Guador, E State State Method, Nata Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, E State State Method, Sarbado, Sarbados, Guadora, Island, Sarbados, Cayman, Island, Sarbados, Sarbados, Cayman, Island, Sarbados, Cayman, Island, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Cayman, Island, Sarbados, Sarbados,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, Maurita

(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 institutors applying nGAAP

EBA LINGTON

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 ca	arrying amount/ Nomina	l amount		Accumulated impi value due to credi	airment, accumulated ne t risk and provisions ⁴	egative changes in fair	Collaterals and		Gross ca	rrying amount/ Nominal :	amount		Accumulated imp value due to crea	airment, accumulated ne lit risk and provisions ⁴	igative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	,	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	0	which non-performing	r	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and K-90 days		Of which: defaulted	Of which Stage 3 ¹			Of which Stage 3 ¹			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	23	3 0	0	0	0	٥	0	0	0	24	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	5,030	o o	0	0	0	0	0	0	0	5,347	0	0	0	0	0	0	0	0
Central barles		o o	0	0	0	0	0	0	0	0	0	0	0		• •	0	0	0
General governments	983	7 0	0	0	0	0	0	0	0	1,099	0	0	0		0	0	0	0
Credit institutions	3,91	9 0	0	0	0	0	0	0	0	4,030	0	0	0			0	0	0
Other financial corporations	10	6 0	0	0	0	0	0	0	0	211	0	0	0			0	0	0
Non-financial corporations	15	9 0	0	0	0	0	0	0	0	7	0	0	0			0	0	0
Loans and advances(including at amortised cost and fair value)	25,178	8 4	313	40	301	63	99	99	240	26,532	2	312	39	305	63	105	105	8
Central banks			u	0	0	0	0	0	0	0	0	0	0			0	0	0
General governments	31	9 0	0	0	0	0	0	0	0	43	0	0	0		• •	0	0	0
Credit institutions	44	1 0	0	0	0	0	0	0	0	1,155	0	0	0		• •	0	0	0
Other financial corporations	139	9 0	0	0	0	0	0	0	0	101	0	0	0		• •	0	0	0
Non-financial corporations	8,77	5 0	278	21	271	49	90	90	236	9,097	0	277	19	273	51	96	96	3
of which: small and medium-sized enterprises	6,70	7 0	173	11	167	3	70	70	3	6,534	0	190	8	188		75	75	0
of which: Loans collateralised by commercial immovable property	4,77	6 0	17	5	14	3	4	4	3	4,965	0	19	4	17	3	5	5	3
Households	15,78	4 4	35	19	30	13	9	9	4	16,136	1	35	21	32	12	9	9	5
of which: Loans collateralised by residential immovable property	15,38	6 0	24	13	20	6	3	3	4	15,702	1	24	15	22	1	2	2	5
of which: Credit for consumption	40-	a a	10	6	10	2	5	5	0	414	0	10	6	10	2	6	6	0
DEBT INSTRUMENTS other than HFT	30,231	L 4	313	40	301	63	99	99	240	31,903	2	312	39	305	63	105	105	8
OFF-BALANCE SHEET EXPOSURES	1,925	5	0	0	0	9	8	8	228	5,588		105	0	105	10	3	3	104
	⁽¹⁾ For the definition of non-p	erforming exposures please refer !	to Article 47a(3) of Regulation	(FLD No 575/2013 (C89)														

¹¹ Pro balantion from endermine assessment and and balance to Addite Addition (13) balance (13) balance

EBA SUBJECT

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

1			As of 31/03/2023								As of 30/06/2023			
	Gross	carrying amount/ Nominal amount		Accumulated imp value due to cred	airment, accumulated negative it risk and provisions ⁴	e changes in fair Collateral	and	G	ross carrying amount/ Nomin	al amount			pairment, accumulated negative changes in fair dit risk and provisions ⁴	Collaterals and
	Of which performing but past due >30 days and <=90 days	Of which non-perform	ing'	On performing exposures ²	On non-performing ex	financial gui	rantees	Of which perform but past due ≻30 and <−90 day	davs	Of which non-performing	ŕ	On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures
(min FIR)	and <=90 days	Of which: defaulter	Of which Stage 3 ⁸		orv	which Stage 3 ⁸		and <=90 day	15	Of which: defaulted	Of which Stage 3 ¹		Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	61 0		0 0	0	0	0	0	38	0	0	0	0	0	0 0
Debt securities (including at amortised cost and fair value)	5,675		• •	0	0	0	0	5,299	0	a a		0	•	o 0
Central banks	0	o o	0 0	0	0	0	0		0		0	0	0	o 0
General governments	1,188	0 0	0 0	0	0	0	0	926	0	o c	0	0	0	0 0
Credit institutions	4,291	0 0	0 0	0	0	0	0	4,178	0	o c	0	0	0	0 0
Other financial corporations	195	0 0	0 0	0	0	0	0	189	0	0 0	0	0	0	0 0
Non-financial corporations	2	0 0	0 0	0	0	0	0	7	0	0 0	0	0	0	0 0
Loans and advances(including at amortised cost and fair value)	25,132	264	6 261	61	89	89	171	24,642	8 22	71	227	54	85 85	5 128
Central banks	0	o o	0 0	0	0	٥	0	0	0	0 0	0	0	0	0 0
General governments	46	o o	0 0	0	0	٥	0	52	0	0 0	0	0	0	0 0
Credit institutions	1,238	0 0	0 0	0	0	0	0	777	0	o c	. a	0	0	o o
Other financial corporations	95	0 0	0 0	0	0	0	0	102	0	0 0		0	0	0 0
Non-financial corporations	8,710	0 234	1 232	50	80	80	150	8,715	8 20	0 56	198	44	78 7	8 122
of which: small and medium-sized enterprises	6,389	0 136	0 136	1	70	70	0	6,472	0 15	7 ε	157	0	69 6	9 O
of which: Loans collateralised by commercial immovable property	4,686	0 16	1 14	3	6	6	4	4,651	8 2	1 4	19	3	6	6 3
Households	15,043	0 29	5 29	11	8	8	21	14,996	0 2	9 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 2	1 11	. 19	1	2	2 6
of which: Credit for consumption	410	0 7	4 7	2	5	5	0	400	0	7 4	7	2	5	5 0
DEBT INSTRUMENTS other than HFT	30,868	0 264	6 261	61	89	89	171	29,979	8 22	71	227	54	85 85	5 128
OFF-BALANCE SHEET EXPOSURES	5,577	97 Fer to Article 47a(3) of Regulation (EU) No 575(2013 (CRR)	0 97	8	3	3	198	6,233	9	2 0	92	7	5	5 162

(1)) the faulthand is non-partnering equivages places de ta toda de tables es rent al comparts (2) de tables (2) d

Forborne exposures

SPAREBANK 1 SR-BANK ASA

			As of 30/	09/2022					As of 31/	12/2022		
		ying amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with		ring amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with
(min EUR)		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
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 ${}^{\mbox{\tiny J}}$	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.

commitments are an anomaly to same test (exclusion) with a significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances dissified as held for sale, cash balances at central banks and other demand deposite 5) of 5% or boxe.



Forborne exposures

SPAREBANK 1 SR-BANK ASA

			As of 31/	03/2023					As of 30/	06/2023		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ing amount of with forbearance	Accumulated in accumulated of value due to of provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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
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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the offbalance 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.

commitments are prevailing on a since the in provision 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 deposite of box.

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

SPAREBANK 1 SR-BANK ASA	
-------------------------	--

Image: bit is the second se				AS OF 3	0/09/2022			AS OF 31/12/2022							As of 31/03/2023							As of 30/06/2023					
Image: subject of sub		Gross carrying amount						Gross carrying amount											Accumulated	Gross carrying amount							
Abschräher fürster and fahles BB 0 0 38 0 38 0 38 0 38 0 38 0 38 0 38 0 38 0 38 0 38 0 38 0 38 0 38 0 38 0 38 0 38 0 38 0 38 0 38 18 <	(min EUR)		non-	of which:	and advances subject to		changes in fair value due to credit risk on non-performing			of which:	and advances subject to		changes in fair value due to credit risk on non-performing		non-	of which:	and advances subject to		changes in fair value due to credit risk on non-performing		non-	of which:	and advances subject to		changes in fair value due to credit risk on non-performing		
bit							exposures						exposures						exposures						exposures		
$ \frac{c}{c} hour hard arr control har har har har har har har har har har$			0	0		3	0		0	0		2	0		0	0		2	0		0	0		1	0		
Selectively gas data and a constraint 160 0 160 0 160 0 174 0 0 174 0 0 174 0 174 0 174 0 188 0 188 0 188 0 188 0 188 0 188 1 0 1 0 209 0 209 1 209 1 0 209 1 0 209 1 0 209 1 0 209 1 0 209 1 0 209 1 0 209 1 0 209 1 0 <th< td=""><td></td><td></td><td></td><td>0</td><td></td><td>7</td><td>0</td><td></td><td>23</td><td>0</td><td></td><td>6</td><td>0</td><td></td><td></td><td>0</td><td></td><td>9</td><td>0</td><td></td><td></td><td>0</td><td></td><td>7</td><td>0</td></th<>				0		7	0		23	0		6	0			0		9	0			0		7	0		
stack 10 0 100 0 100 0 100		426	22	2	426	12	0	403	23	2	403	12	0	390	25	0	390	13	0	339	18	1	339	11	0		
$ \frac{1}{10000000000000000000000000000000000$	supply		0	0	160	0	0		0	0		0	0	189	0	0	189	1	0		0	0		1	0		
Childback and plat hade 24 1 0 244 3 0 277 2 0 277 1 0 265 1 0 246 1 0 266 1 0 266 1 0 266 1 0 266 1 0 266 1 0 266 1 0 266 1 0 266 1 0 1 0 266 1 0 1 0 275 1 0 266 0 1 0 0 1 0 <td>E Water supply</td> <td>11</td> <td>0</td> <td>0</td> <td>11</td> <td>0</td> <td>0</td> <td>10</td> <td>0</td> <td>0</td> <td>10</td> <td>0</td> <td>0</td> <td>11</td> <td>0</td> <td>0</td> <td>11</td> <td>0</td> <td>0</td> <td>14</td> <td>0</td> <td>0</td> <td>14</td> <td>0</td> <td>0</td>	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		
HTreework and drama Like		1.136	6	2	1.136	10	0		5	2	1.175	11	0	1.119	5	0	1.119	14	0	1.085	7	1	1.085	10	0		
Accompandiation and food service shalles Pp 0 0 Pp 1 0 Pp 0 Pp 205			1	0	224	3	0		2	0		3	0	205	2	0	205	3	0		1	0		3	0		
International construction 1/2 0 0/1 <th< td=""><td>H Transport and storage</td><td>1,244</td><td>181</td><td>11</td><td>1,244</td><td>62</td><td>0</td><td>1,215</td><td>173</td><td>10</td><td>1,215</td><td>66</td><td>0</td><td>1,074</td><td>71</td><td>0</td><td>1,074</td><td>35</td><td>0</td><td>1,136</td><td>136</td><td>51</td><td>1,136</td><td>55</td><td>0</td></th<>	H Transport and storage	1,244	181	11	1,244	62	0	1,215	173	10	1,215	66	0	1,074	71	0	1,074	35	0	1,136	136	51	1,136	55	0		
If Proceeding and support services 16 25 0 144 12 0 196 31 0 33 1 0 53 0 0 67 0 07 0 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 0 07 0 07 0 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07 0 07	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		
Event exact triangle and transformed and solve and sol		54	0	0	54	0	0	82	1	0	82	2	0	236	32	0	236	24	0	178	1	0	178	2	0		
Machine Mark Table Image Mark				0			0		31	0			0		1	0		0	0		0	0		0	0		
sinther 77 1 0 77 7 0 419 1 0 813 7 0 210 230 210		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		
anyles 3a 1 1 3ad 4 0 4ad 1 0 4ad 0 3ad 1 0 3ad 0 4ad 0 4ad 0 0 4ad 0 4ad 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 0 1 0 <td></td> <td>717</td> <td>1</td> <td>0</td> <td>717</td> <td>7</td> <td>0</td> <td>815</td> <td>1</td> <td>0</td> <td>815</td> <td>7</td> <td>0</td> <td>321</td> <td>35</td> <td>0</td> <td>321</td> <td>2</td> <td>0</td> <td>410</td> <td>0</td> <td>0</td> <td>410</td> <td>3</td> <td>0</td>		717	1	0	717	7	0	815	1	0	815	7	0	321	35	0	321	2	0	410	0	0	410	3	0		
connectory Social Social Yang 1 1 0 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 0 1 0 1 0 <th0< td=""><td></td><td>562</td><td>1</td><td>1</td><td>562</td><td>4</td><td>0</td><td>484</td><td>1</td><td>0</td><td>484</td><td>4</td><td>0</td><td>515</td><td>1</td><td>0</td><td>515</td><td>3</td><td>0</td><td>464</td><td>0</td><td>0</td><td>464</td><td>4</td><td>0</td></th0<>		562	1	1	562	4	0	484	1	0	484	4	0	515	1	0	515	3	0	464	0	0	464	4	0		
PEducation 32 0 0 32 0 0 34 0 0 33 0 0 31 0 0 32 0 0 31 0 0 0 31 0 0 31 0 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1	1	0	1	0	0	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
anvalues 78 0 0 78 0 0 78 0 0 78 0 0 78 0 0 78 0 0 78 0 0 78 0 0 78 0 0 78 0 0 0 79 0 0 0 112 0 0 0 112 0 0 112 0 0 114 0 0 154 0 0 0 14 0 0 0 14 0 0 0 14 0 0 0 14 0 0 0 14 0 0 0 14 0 0 0 14 0 0 0 14 0 0 0 14 0 0 0 14 0 0 0 0		32	0	0	32	0	0	34	0	0	34	0	0	33	0	0	33	0	0	31	0	0	31	0	0		
		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		
		212	0	0	212	1	0	284	1	0	284	1	0	486	0	0	486	5	0	366	3	0	365	7	0		
Lans and advances 8,775 278 21 8,774 139 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	Loans and advances	8,775	278	21	8,774	139	0	9.097	277	19	9.096	147	0	8,710	234	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 oxposures' 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 66.01), which follows a sign convention based on a credit/distic convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (CI) 2021/1971 TS of Supervisor reporting.

