

2025 EU-wide Transparency Exercise

Bank Name	SpareBank 1 Sør-Norge
LEI Code	549300Q3O1WRHQUM052
Country Code	NO

Norwegian banks have implemented the reporting framework based on CRR3/CRD6 starting from April 2025 due to delayed national implementation. For March 2025, the banks continued reporting to their National Competent Authority using COREP-based templates based on CRR2, which could no longer be accepted by the EBA for the transparency exercise. Therefore, data as of March 2025 is not available.

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

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Leverage ratio

SpareBank 1 Sør-Norge

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,692	3,615		3,715	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,692	3,615			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	35,895	47,139		50,676	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	35,895	47,139			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.50%	7.67%		7.33%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.50%	7.67%			[A.2]/[B.2]	

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SpareBank 1 Sør-Norge

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	1,518	2,330	684	1,303
Of which debt securities income	210	297	73	146
Of which loans and advances income	1,307	2,033	610	1,157
Interest expenses	1,028	1,603	455	880
(Of which deposits expenses)	395	591	303	346
(Of which debt securities issued expenses)	624	943	132	501
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	5	6	0	9
Net Fee and commission income	152	234	79	159
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	-9	3	1	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	27	0	8	34
Gains or (-) losses from hedge accounting, net	289	183	-215	12
Exchange differences [gain or (-) loss], net	-309	-209	224	-27
Net other operating income / (expenses)	-7	-20	-11	-27
TOTAL OPERATING INCOME, NET	638	924	314	585
(Administrative expenses)	223	345	109	207
(Cash contributions to resolution funds and deposit guarantee schemes)	9	12	3	7
(Depreciation)	12	18	6	11
Modification gains or (-) losses, net	0	0	0	-1
(Provisions or (-) reversal of provisions)	-2	-2	-1	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-2	-1	-1
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ⁽¹⁾	0	0	0	0
Of which restructuring ²	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)	28	39	4	8
(Financial assets at fair value through other comprehensive income)	0	0	0	1
(Financial assets at amortised cost)	28	39	4	7
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	10	3	1	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	48	50	6	13
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	406	560	197	365
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	323	440	154	287
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	323	440	154	287
Of which attributable to owners of the parent	323	440	154	287

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

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

SpareBank 1 Sør-Norge

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	193	274	417	296	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	89	126	147	156	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	29,638	39,685	41,479	42,139	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	586	581	595	493	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	33	47	48	46	IAS 37.10; IAS 1.54(l)
Tax liabilities	83	114	106	82	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	113	155	219	323	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	30,735	40,983	43,010	43,535	IAS 1.9(b);IG 6
TOTAL EQUITY	3,076	4,463	4,767	4,440	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	33,811	45,446	47,776	47,975	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

SpareBank 1 Sør-Norge

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		778	851	1,002	776	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1	4	9	13	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	14	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,789	1,842	2,017	2,362	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	124	284	418	369	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	123	228	349	4	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	255	381	360	410	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4	6	8	7	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,569	5,763	6,105	5,602	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	78	108	107	97	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,632	10,290	11,028	11,302	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	464	567	617	601	Annex V.Part 1.42(f), 44(c)
Debt securities issued		16,315	21,078	21,596	22,108	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		428	506	522	502	Annex V.Part 1.37
Other financial liabilities		43	161	100	144	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		30,506	40,667	42,637	43,084	

2025 EU-wide Transparency Exercise
Market Risk
SpareBank 1 Sør-Norge

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE	MULTIPLICATION FACTOR (ms) 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
(mln EUR)																						
	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024									
Traded Debt Instruments	1	0	0	0	0	0					0	0	0	0						0		
Of which: General risk	1	0	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0		
Equities	8	10	0	0	0	0					0	0	0	0						0		
Of which: General risk	1	2	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	4	6	0	0	0	0					0	0	0	0						0		
Foreign exchange risk	1	1	0	0	0	0					0	0	0	0						0		
Commodities risk	0	0	0	0	0	0					0	0	0	0						0		
Total	10	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025									
Traded Debt Instruments		1									0	0	0	0						0		
Of which: General risk		1									0	0	0	0						0		
Of which: Specific risk		0									0	0	0	0						0		
Equities		38									0	0	0	0						0		
Of which: General risk		0									0	0	0	0						0		
Of which: Specific risk		5									0	0	0	0						0		
Foreign exchange risk		2									0	0	0	0						0		
Commodities risk		0									0	0	0	0						0		
Total		41									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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for those CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	1,347	1,327	1	1	1,347	1,294	1	1
Central governments or central banks	107	107	21	0	121	121	24	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	1,327	1,327	0	0	1,095	1,095	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	2,581	2,581	184	0	3,366	3,245	259	0
Corporates	1,427	1,382	1,068	0	2,325	2,039	1,801	0
of which: SME	1,245	1,210	842	0	2,113	1,867	134	0
Real estate	1,833	634	475	0	2,807	1,551	1,305	0
Secured by mortgages on immovable property and AOC exposures	1,444	464	233	0	2,172	853	39	0
of which: SME	130	71	48	0	5,743	5,259	1,898	0
Exposures in default	27	27	18	0	526	513	35	0
Items associated with particularly high risk	0	0	0	0	75	74	33	0
Subordinated debt exposures	27	27	34	0	150	147	220	0
Covered bonds	2,113	2,113	212	0	2,226	2,226	221	0
Claims on institutions and corporates with a ST credit assessment	1	0	0	0	1	1	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	238	238	556	0	223	223	563	0
Other exposures	48	48	74	0	55	55	78	0
Standardised Total⁽⁴⁾	11,441	9,301	5,371	0	28,112	17,216	6,889	0

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

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

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NORWAY	440	357	43	0	432	351	15	0
Central governments or central banks	10	10	23	0	11	11	24	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	1,077	1,021	157	0	1,454	1,305	159	0
Corporates	1,157	1,102	1,015	0	2,133	1,795	1,795	0
of which: SME	1,205	1,007	842	0	2,108	1,862	134	0
Real estate	1,842	633	476	0	2,886	1,538	1,294	0
Secured by mortgages on immovable property and AOC exposures	1,342	493	213	0	1,571	853	19	0
of which: SME	120	71	48	0	5,743	5,259	1,898	0
Exposures in default	27	27	18	0	526	513	35	0
Items associated with particularly high risk	0	0	0	0	75	74	33	0
Subordinated debt exposures	27	27	34	0	150	147	220	0
Covered bonds	1,561	1,561	159	0	1,527	1,527	153	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	238	238	556	0	223	223	563	0
Other exposures	48	48	74	0	55	55	78	0
Standardised Total⁽⁴⁾	4,051	4,027	763	0	5,535	4,535	783	0

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

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

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries	0	0	0	0	189	189	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	110	110	0	0	462	462	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	50	50	0	0	230	230	29	0
Corporates	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Real estate	1	0	0	0	1	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	132	132	11	0	21	21	21	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total⁽⁴⁾	170	170	11	0	713	713	50	0

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

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

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	131	131	0	0	130	130	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	24	24	0	0	25	25	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	428	428	13	0	518	518	23	0
Corporates	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Real estate	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	40	40	4	0	25	25	4	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total⁽⁴⁾	593	593	17	0	693	693	27	0

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

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

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
DENMARK	0	0	0	0	24	24	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	281	148	0	0	652	179	0	0
Corporates	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Real estate	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	101	101	10	0	174	174	17	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total⁽⁴⁾	281	148	10	0	676	179	17	0

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

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

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks					4,834	4,834	13	
	Regional governments or local authorities					241	172	34	
	Public sector entities					34	34	0	
	Multilateral Development Banks					1,023	1,023	0	
	International Organisations					0	0	0	
	Institutions					5,750	5,809	566	
	Corporates					1,411	1,254	1,109	
	of which: SME					100	113	407	
	Retail					1,309	965	466	
	of which: SME					100	114	75	
	Secured by mortgages on immovable property and ADC exposures					8,856	7,791	2,761	
	of which: SME					994	900	570	
	Exposures in default					308	314	75	7
	Items associated with particularly high risk					0	0	0	
	Subordinated debt exposures					2,814	2,814	282	
Covered bonds					0	0	0		
Claims on institutions and corporates with a ST credit assessment					2	2	0		
Collective investments undertakings (CIU)					272	272	488		
Equity					65	65	193		
Other exposures					89	81	103		
Standardised Total ⁽⁴⁾					26,111	20,865	6,746	31	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparties.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NORWAY	Central governments or central banks					463	462	12	
	Regional governments or local authorities					241	172	34	
	Public sector entities					2	2	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					3,632	2,287	529	
	Corporates					1,200	1,006	1,006	
	of which: SME					550	513	407	
	Retail					2,208	845	466	
	of which: SME					308	314	75	
	Secured by mortgages on immovable property and ADC exposures					8,851	7,789	2,761	
	of which: SME					944	900	570	
	Exposures in default					89	81	103	0
	Items associated with particularly high risk					0	0	0	
	Subordinated debt exposures					0	0	0	
Covered bonds					1,801	1,801	180		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					272	272	488		
Other exposures					89	81	103		
Standardised Total ⁽⁴⁾					15,454	10,284	3,361	0	

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries	Central governments or central banks					370	370	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					526	0	526	
	International Organisations					0	0	0	
	Institutions					247	247	19	
	Corporates					32	11	11	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Subordinated debt exposures					0	0	0	
Covered bonds					21	21	0		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total ⁽⁴⁾					1,169	1,005	635	0	

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	Central governments or central banks					222	222	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					12	12	0	
	Multilateral Development Banks					117	117	0	
	International Organisations					0	0	0	
	Institutions					404	404	0	
	Corporates					0	0	0	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Subordinated debt exposures					0	0	0	
Covered bonds					193	193	19		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total ⁽⁴⁾					1,169	1,169	19	0	

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
DENMARK	Central governments or central banks					48	48	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					74	74	0	
	Corporates					0	0	0	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Subordinated debt exposures					0	0	0	
Covered bonds					54	54	5		
Claims on institutions and corporates with a ST credit assessment					0	0	0		
Collective investments undertakings (CIU)					0	0	0		
Equity					0	0	0		
Other exposures					0	0	0		
Standardised Total ⁽⁴⁾					122	122	5	0	

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

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

		IRB Approach															
		As of 31/03/2025					As of 30/06/2025										
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments ⁽³⁾																
	Institutions																
	Corporates																
	Corporates - Of Which: Specialised Lending																
	Corporates - Of Which: SME																
	Retail																
	Retail - Secured on real estate property																
	Retail - Secured on real estate property - Of Which: SME																
	Retail - Secured on real estate property - Of Which: non-SME																
	Retail - Qualifying Revolving																
	Retail - Other Retail																
	Retail - Other Retail - Of Which: SME																
	Retail - Other Retail - Of Which: non-SME																
Equity																	
Collective Investments Undertakings (CIU)																	
Other non-credit-obligation assets																	
IRB Total ⁽⁴⁾																	

(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) Incl. RGA and PSDs from Q1 2025

(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(4) Only the most relevant countries are disclosed; there have been selected either the following six Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach															
		As of 31/03/2025					As of 30/06/2025										
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NORWAY	Central banks and central governments ⁽³⁾																
	Institutions																
	Corporates																
	Corporates - Of Which: Specialised Lending																
	Corporates - Of Which: SME																
	Retail																
	Retail - Secured on real estate property																
	Retail - Secured on real estate property - Of Which: SME																
	Retail - Secured on real estate property - Of Which: non-SME																
	Retail - Qualifying Revolving																
	Retail - Other Retail																
	Retail - Other Retail - Of Which: SME																
	Retail - Other Retail - Of Which: non-SME																
Equity																	
Collective Investments Undertakings (CIU)																	
Other non-credit-obligation assets																	
IRB Total ⁽⁴⁾																	

(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) Incl. RGA and PSDs from Q1 2025

		IRB Approach															
		As of 31/03/2025					As of 30/06/2025										
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Other Countries	Central banks and central governments ⁽³⁾																
	Institutions																
	Corporates																
	Corporates - Of Which: Specialised Lending																
	Corporates - Of Which: SME																
	Retail																
	Retail - Secured on real estate property																
	Retail - Secured on real estate property - Of Which: SME																
	Retail - Secured on real estate property - Of Which: non-SME																
	Retail - Qualifying Revolving																
	Retail - Other Retail																
	Retail - Other Retail - Of Which: SME																
	Retail - Other Retail - Of Which: non-SME																
Equity																	
Collective Investments Undertakings (CIU)																	
Other non-credit-obligation assets																	
IRB Total ⁽⁴⁾																	

(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) Incl. RGA and PSDs from Q1 2025

		IRB Approach															
		As of 31/03/2025					As of 30/06/2025										
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments ⁽³⁾																
	Institutions																
	Corporates																
	Corporates - Of Which: Specialised Lending																
	Corporates - Of Which: SME																
	Retail																
	Retail - Secured on real estate property																
	Retail - Secured on real estate property - Of Which: SME																
	Retail - Secured on real estate property - Of Which: non-SME																
	Retail - Qualifying Revolving																
	Retail - Other Retail																
	Retail - Other Retail - Of Which: SME																
	Retail - Other Retail - Of Which: non-SME																
Equity																	
Collective Investments Undertakings (CIU)																	
Other non-credit-obligation assets																	
IRB Total ⁽⁴⁾																	

(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) Incl. RGA and PSDs from Q1 2025

		IRB Approach															
		As of 31/03/2025					As of 30/06/2025										
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
DENMARK	Central banks and central governments ⁽³⁾																
	Institutions																
	Corporates																
	Corporates - Of Which: Specialised Lending																
	Corporates - Of Which: SME																
	Retail																
	Retail - Secured on real estate property																
	Retail - Secured on real estate property - Of Which: SME																
	Retail - Secured on real estate property - Of Which: non-SME																
	Retail - Qualifying Revolving																
	Retail - Other Retail																
	Retail - Other Retail - Of Which: SME																
	Retail - Other Retail - Of Which: non-SME																
Equity																	
Collective Investments Undertakings (CIU)																	
Other non-credit-obligation assets																	
IRB Total ⁽⁴⁾																	

(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) Incl. RGA and PSDs from Q1 2025

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

SpareBank 1 Sør-Norge

As of 31/12/2024

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovakia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovenia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Spain																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Sweden	396	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	United Kingdom	428	0	0	0	0	0	25	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Iceland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Liechtenstein																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Norway	203	0	0	0	0	0	295	0	0	0	0	0	84	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		444	0	0	0	0	0	424	0	0	0	0	0	84	0	0	39

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

SpareBank 1 Sør-Norge

As of 31/12/2024

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Others ⁽¹⁾	139	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total		139	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

SpareBank 1 Sør-Norge

As of 30/06/2025

(mln EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovakia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovenia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Spain																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	United Kingdom	407	0	0	0	406	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Iceland	9	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Liechtenstein	20	0	0	0	20	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Norway	10	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		447	0	0	0	446	0	0	31	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		283	0	0	0	123	0	0	20	0	0	0	0	0	118	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		47	0	0	0	47	0	0	44	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		32	0	0	0	32	0	0	22	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		64	0	0	0	64	0	0	60	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		53	0	0	0	53	0	0	50	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		3	0	0	0	3	0	0	3	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		483	0	0	0	322	0	0	199	0	0	0	0	0	118	0	46

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

SpareBank 1 Sør-Norge

As of 30/06/2025

(mln EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal	Provisions
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]			
	Other Central and eastern Europe countries non EEA																	
	Middle East																	
	Latin America and the Caribbean																	
	Africa																	
	Others ⁽¹⁾		172	0	0	172	0	0	0	0	0	0	0	0	0	0	0	0
	Total		172	0	0	172	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

2025 EU-wide Transparency Exercise
Performing and non-performing exposures
SpareBank 1, San-Norge

	As of 30/09/2024														As of 30/09/2024																																					
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾										Collateral and financial guarantees received on non-performing exposures				Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾										Collateral and financial guarantees received on non-performing exposures																			
	Of which performing		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾					On non-performing exposures ⁽³⁾									Of which performing		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾					On non-performing exposures ⁽³⁾																								
	Of which Stage 1	Of which performing not past due (90 days and <90 days)	Of which Stage 2	Of which defaulted	Of which stage 1 ⁽⁴⁾	Of which Stage 2	Of which stage 2	Of which Stage 3 ⁽⁴⁾	Of which Stage 2	Of which stage 2	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾																
Cash balances at central banks and other demand deposits	72	72	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															
Debt securities (including at amortised cost and fair value)	5,223	5,223	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0														
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
General governments	5,654	5,654	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
Other institutions	3,940	3,940	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0													
Other financial corporations	24	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0														
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0														
Loans and advances (including at amortised cost and fair value)	36,476	36,476	2,384	4	189	6	46	189	56	26	63	62	121	37,276	37,016	2,977	16	262	6	99	261	82	54	63	63	185	36,476	36,476	2,384	4	189	6	46	189	56	26	63	62	121	37,276	37,016	2,977	16	262	6	99	261	82	54	63	63	185
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	113	113	0	0	0	0	0	0	0	0	0	0	0	113	113	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	693	693	0	0	0	0	0	0	0	0	0	0	0	1,081	1,081	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	118	118	16	0	0	0	0	0	0	0	0	0	0	140	140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	9,624	9,267	1,422	2	157	0	29	157	45	25	52	52	105	11,248	11,068	1,614	2	181	0	49	181	60	36	49	49	133	9,624	9,267	1,422	2	157	0	29	157	45	25	52	52	105	11,248	11,068	1,614	2	181	0	49	181	60	36	49	49	133
of which: small and medium sized enterprises	6,063	5,950	780	0	93	0	15	93	34	20	27	27	55	7,358	7,182	1,006	0	127	0	29	127	48	30	32	32	6,063	5,950	780	0	93	0	15	93	34	20	27	27	55	7,358	7,182	1,006	0	127	0	29	127	48	30	32	32		
of which: Loans collateralised by commercial immovable property	4,871	4,834	838	2	36	0	10	36	21	13	4	4	10	5,386	5,308	1,191	2	179	0	19	179	12	6	11	11	4,871	4,834	838	2	36	0	10	36	21	13	4	4	10	10	14	14	14	14	14	14	14	14	14	14	14		
Households	18,221	18,285	144	2	42	0	20	42	11	8	9	9	18	24,676	24,594	1,254	2	82	0	50	82	22	18	15	15	18,221	18,285	144	2	42	0	20	42	11	8	9	9	18	18	18	18	18	18	18	18	18	18	18	18	18		
of which: Loans collateralised by residential immovable property	15,755	15,709	836	1	26	0	10	26	8	7	7	7	13	21,088	21,015	976	1	60	0	18	60	14	14	14	14	15,755	15,709	836	1	26	0	10	26	8	7	7	7	13	13	13	13	13	13	13	13	13	13	13	13	13		
of which: Credit for consumption	303	311	22	0	4	0	0	4	1	1	1	1	2	549	544	25	0	14	0	14	14	7	5	5	5	303	311	22	0	4	0	0	4	1	1	1	1	2	2	2	2	2	2	2	2	2	2	2	2			
DEBT INSTRUMENTS other than HTF	38,079	38,079	0	0	189	0	46	189	56	36	62	62	121	40,124	39,844	2,979	16	262	0	99	261	82	54	63	63	185	38,079	38,079	0	0	189	0	46	189	56	36	62	62	121	121	121	121	121	121	121	121	121	121	121	121	121	
OFF-BALANCE SHEET EXPOSURE	6,091	6,064	0	0	0	0	0	0	0	0	0	0	0	6,091	6,064	0	0	0	0	0	0	0	0	0	0	0	6,091	6,064	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

⁽¹⁾ For the definition of off-balance sheet exposures refer to Article 17(1) of Regulation (EU) No 175/2013 (SMB).
⁽²⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.
⁽³⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses in the table due to credit risk for financial instruments measured at the value through profit or loss other than HTF and provisions for off-balance sheet exposures.
⁽⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing over time. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS 9 Financial Instruments (paragraphs 18.02 / 18.03), which follows a sign convention based on a credit loss correction, as explained in Annex 1 of the 2014 Regulatory Q&A 1 (Regulatory Q&A 1) (18.02 / 18.03).
 For off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS 9 sign convention. This is because, based on this sign convention, the provision on off-balance sheet commitments are generally reported with positive sign.
 From June 2025, the gross carrying amount of assets and accumulated exposures that are purchased or engaged in credit mitigation or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

SpareBank 1 Sør-Norge

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	421	108	26	26	351	42	406	109	0	0	282	16
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	253	102	25	25	189	42	244	99	0	0	134	16
of which: small and medium-sized enterprises	150	52	20	20	116		134	39	0	0	70	
Households	168	6	1	1	163	0	162	9	0	0	149	0
DEBT INSTRUMENTS other than HFT	421	108	26	26	351		406	109	0	0	282	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2025 EU-wide Transparency Exercise

Forborne exposures

SpareBank 1 Sør-Norge

	As of 31/03/2025								As of 30/06/2025							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures					
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)																
Cash balances at central banks and other demand deposits	0	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	0			
Central banks	0	0	0	0	0		0	0	0	0	0		0			
General governments	0	0	0	0	0		0	0	0	0	0		0			
Credit institutions	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			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Loans and advances (including at amortised cost and fair value)	415	106	1	0	39	16	372	102	24	23	343	92				
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	262	98	1	0	28	16	248	95	23	23	219	86				
of which: small and medium-sized enterprises	172	63	0	0	0		72	10	2	2	68					
Households	154	8	0	0	11	0	124	7	0	0	124	6				
DEBT INSTRUMENTS other than HFT	415	106	1	0	39		372	102	24	23	343					
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0				
QUALITY OF FORBEARANCE																
Loans and advances that have been forborne more than twice (1)	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0									

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 SpareBank 1 Sør-Norge

(mln EUR)	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025								
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	471	3	0	471	4	0	448	4	3	447	3	0	556	8	2	556	3	0	539	7	2	539	3	0
B Mining and quarrying	349	17	0	349	6	0	280	6	0	280	9	0	280	23	6	280	13	0	304	22	0	304	10	0
C Manufacturing	450	11	9	450	4	0	442	2	1	442	4	0	482	17	8	482	4	0	455	23	1	455	5	0
D Electricity, gas, steam and air conditioning supply	387	2	0	387	2	0	485	2	0	485	3	0	510	1	0	509	2	0	450	1	0	450	2	0
E Water supply	74	0	0	74	0	0	104	0	0	104	1	0	109	0	0	109	1	0	107	0	0	107	1	0
F Construction	1,062	25	2	1,062	14	0	1,271	24	4	1,271	16	0	1,264	32	4	1,264	15	0	1,272	33	7	1,272	15	0
G Wholesale and retail trade	258	19	0	258	7	0	286	9	1	286	5	0	282	11	2	282	5	0	270	9	1	270	11	0
H Transport and storage	1,149	0	0	1,149	2	0	1,224	1	1	1,224	8	0	1,219	3	1	1,219	4	0	1,083	2	1	1,083	3	0
I Accommodation and food service activities	59	2	0	58	2	0	65	1	0	65	1	0	70	0	0	69	1	0	64	0	0	64	1	0
J Information and communication	207	1	0	207	2	0	247	1	1	247	2	0	249	1	1	249	3	0	234	0	0	234	2	0
K Financial and insurance activities	544	12	4	544	7	0	684	12	5	684	10	0	759	18	5	759	12	0	646	19	6	646	11	0
L Real estate activities	3,598	33	10	3,591	19	0	4,672	84	29	4,645	26	0	4,765	62	21	4,759	32	0	4,732	62	28	4,726	31	0
M Professional, scientific and technical activities	310	8	0	310	8	0	305	6	0	305	8	0	398	4	0	398	5	0	386	4	0	385	6	0
N Administrative and support service activities	336	13	1	336	11	0	520	12	1	520	10	0	516	9	0	516	7	0	514	7	1	514	6	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	21	0	0	21	0	0	31	0	0	31	1	0	30	2	0	30	1	0	27	1	0	27	1	0
Q Human health services and social work activities	22	0	0	22	0	0	45	0	0	45	0	0	67	1	0	67	0	0	73	0	0	73	0	0
R Arts, entertainment and recreation	100	11	0	100	5	0	110	6	6	109	1	0	70	6	0	70	2	0	66	5	0	66	1	0
S Other services	29	0	0	29	4	0	30	13	0	30	0	0	9	0	0	9	0	0	2	0	0	2	0	0
Loans and advances	9,424	157	28	9,418	97	0	11,248	181	92	11,239	109	0	11,635	109	51	11,626	157	0	11,223	184	47	11,216	110	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)