

Bank Name	SpareBank 1 SMN
LEI Code	7V6Z97IO7R1SEAO84Q32
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.



Leverage ratio

	(min 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	2,048	2,100		2,186	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,048	2,100			C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	29,851	29,838		31,342	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	29,851	29,838			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.86%	7.04%		6.97%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.86%	7.04%			[A.2]/[B.2]	



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			As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,942	2,374	AS 01 51/05/2025	2,468	C 01.00 (10010,10010)	REGION HON Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,844	1,900		1,977	C 01.00 (10030), 20010)	Article SQ of CRR
	A.1.1	Capital instruments eigible as CET1 Capital (including share premium and net own capital instruments)	451	450		448	C 01.00 (10030);20010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A.1.2		1,594	1,639		1,701	C 01.00 (10130/c0010)	Articles 36(1) point (c), 36(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		0	4		4	C 01.00 (10180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4		12	24		24	C 01.00 (10200):0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5		0	0		0	C 01.00 (\c210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6		59	59		45	C 01.00 (10230,c0010)	Article 84 of CRR
	A.1.7		-7	-7		-6	C 01.00 (10250):0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-190	-192		-141	C 01.00 (r0300;c0010) + C 01.00 (r0340;c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (s) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0		-1	C 01.00 (K0270,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10		-52	-54		-40	C 01.00 (10380/c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		0	0		0	C 01.00 (10390(10010)	Articles 4(109), 26(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0		0	C 01.00 (10H30.c0010)	Articles 4(122), 26(1) point (g) and 44 of CRR
	A1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0		0	C 01.00 (10440);0010)	Article 26[1] point (i) of CRR
			0	0		0	C 01.00 (10450), 2001(0) + C 01.00 (10460), 2001(0) + C 01.00 (10470), 2001(0) + C 01.00 (10471, 2001(0) + C 01.00 (10472, 2001(0)	Articles 4(30), 36(3) point (i) (i) and 89 to 91 of CRR; Articles 36(3) point (i) (i), 243(3) point (i), 244(1) point (ii) and 256 of CRR; Articles 36(3) point (ii) and 279(3) of CRR; Articles 36(3) point (i) (iv) and
	A1.14							15-stal or case and Amicies and 2) point of (s) and 15-stel or case.
	A.1.14.1	Of which: from securitisation positions (-) (-) Holdings of CETs capital instruments of financial sector entities where the institution does not have a significant investment	0	0		0	C 01.00 (r0460);0010)	Articles 36(1) point (ki) (kj., 249(1) point (ki), 244(1) point (ki) and 258 of CRR
	A.1.15		0	0		0	C 01.00 (r0480,c0010)	Articles 4(27), 36(3) point (h); 43 to 46, 49 (2) and (3) and 79 of CR9
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0		0	C 01.00 (10490], 20010)	Articles 36(1) point (c) and 30; Articles 48(1) point (s) and 48(2) of CRR
OWN FUNDS Transitional period	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0		-34	C 01.00 (+0500 ₁ :0010)	Articles 4(27); 36(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18		0	0		0	C 01.00 (10510):0010)	Article 48 of CRR
	A.1.18A		0	0		0	C 01.00 (10513,c0010)	Article 36(1), point (m) and Article 47c CRR.
	A.1.188		0	0		0	C 01.00 (10514,0010)	Article 36(1), point (n) and Article 133c(2) CBR
	A.1.18C		0	0		0	C 01.00 () 0515;c0010)	Article 36(1), point (I) CRR
	A.1.19		0	0		0	C 01.00 (r0534,c0010)	Article 3 CBR
	A.1.20		-23	-22		-22	C 01.00 (10528):0010)	
	A.1.21		0	0		0	CA1(1.1.16+1.1.18+1.1.126)	
	A121.1		0	0		0	C 01.00 (K0230,c0010)	Articles 482(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0		0	C 01.00 (/CD40,c0010)	Articles 479 and 480 of CRR
	A1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0		0	C 01.00 () 0520 (2010)	Articles 469 to 472, 478 and 481 of CRR
	A.2		205	200		208	C 01.00 (10530,10010)	Article 61 of CRR
	A.2.1		209	204		212	C 01.00 (10540,c0010) + C 01.00 (10670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0		0	C 01.00 (x0720,x0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-4	4		-4	C 01.00 () 0680(, 2010) + C 01.00 () 0700(, 2010) + C 01.00 () 0770(, 2010) + C 01.00 () 0740(, 2010) + C 01.00 () 0744(, 2010) + C (0.0) () 0740(, 2010)	
	A.2.4	Additional Tier 1 transitional adjustments	0			0	C 01.00 (r0660,r0010) + C 01.00 (r0680,r0010) + C 01.00	
	-						(0730,0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,048	2,100		2,186	C 01.00 (-0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	294	274		283	C 01.00 (H075Q ₁ 0010)	Article 71 of CRR
	A.4.1		313	294		302	C 01.00 (+0760,+0010) + C 01.00 (+0890,+0010)	
	A.4.2		-19	-20		-19	$\begin{array}{l} C\ 01.00\ (109041; 10010] + C\ 01.00\ (10920; 10010] + C\ 01.00\\ (10936; 10010] + C\ 01.00\ (10960; 10010) + C\ 01.00\ (10960; 10010) + C\\ 01.00\ (10955; 10020) + C\ 01.00\ (10970; 10020) + C\ 01.00\\ (10970; 10010) + C\ 01.00\ (10970; 10020) + C\ 01.00\\ (10970; 10010) + C\ 01.00\ (10970; 10020) + C\ 01.00\\ (10970; 10010) + C\ 01.00\ (10970; 10020) + C\ 01.00\\ (10970; 10010) + C\ 01.00\ (10970; 10020) + C\ 01.00\\ (10970; 10010) + C\ 01.00\\ (10$	
	A.4.3	Tier 2 transitional adjustments	0	0		0	10974,0010) + C 01.00 10978,0000] C 01.00 10880,0010] + C 01.00 10900,0010] + C 01.00 10960,00100	
	8.1	TOTAL RISK EXPOSURE AMOUNT	10,123	10,396		10,460	(c02.00(0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0		20,700	C 05-01 (10010;00040)	
and a second second		Of which: Francisional adjustments included TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR						
	8.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR COMMAND COUNTY TIES - CARITAL BATTO (specificant) special				10,460	C 02:00 ():0036(:0010)	
CAPITAL RATIOS (%)	C.1	Common Equiti tion 2 Corrige forto (timinorial period)	18.21%	18.27%		18.91%	CA2(1)	-
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.23%	20.20%		20.90%	CA2 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.14%	22.84%		23.60%	CA2 (S)	-
CAPITAL RATIOS (%)	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)				18.91%		
Transitional period - pre floor (CRR3)	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)				20.90%		
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)				23.60%		
CET1 Capital Fully loaded (CRR2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,844	1,900			JA.1-A.1.12-A.1.21-MINJA.2+A.1.12-A.2.2-A.2.4+MINJA.4+A.2.2- A.4.3,0,0)	
CET1 RATIO (%) Fully loaded (CRR2) ^[1]	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.21%	18.27%			[0.1]/[0-0.1]	-
	•	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440 ₁ :0010)	
	•	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,r0020)	
Memo items		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440):0030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			C 05.01 (r0440,r0040)	



Overview of Risk exposure amounts

		RW	NAs		
(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	8,704	8,851		8,345	C 0.2.00 (1904-00, 100101) - (C 07.00 (190900, 40220, 1901) + C 07.00 (1911.0, 40220, 1901) + C 07.00 (1913.0, 40220, 1901) + C 08.01 (19090, 40200, 1902)
Of which the standardised approach	2,535	2,553		2,642	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	1	2		26	C 02.00 (r0250, r0010) - [C 08.01 (r0040, r0240, s002) + C 08.01 (r0050, r0260, s002) + C 08.01 (r0060, r0260, s002)]
Of which the advanced IRB (AIRB) approach	6,168	6,296		5,676	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0240, s001) + C 08.01 (r0050, c0360, s001) + C 08.01 (r0060, c0360, s001))
Of which equity IRB	0	0		0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	268	265		200	C 0700 (07090, 02320, 0031) + C 07 20 (01312, 02322, 0031) + C 08 20 (0130, 02322, 0031) + C 08 20 (04000, 02360, 0302) + C 08 20 (04000, 02360, 02360, 0302) + C 08 20 (04000, 02360, 02360, 0302) + C 08 20 (040000, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360, 02360,
Credit valuation adjustment - CVA	142	121		137	C 02.00 (r0440, c0010)
Settlement risk	1	0		0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0		0	C 02.00 (n0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽¹⁾	51	47		63	C 02.00 (r0520, c0010) (+C 002.003 a (r755, cs10) +C 002.00 a (r7770, cs10))
Of which the standardised approach	51	47		63	C 02.00 (r03.0, c001.0)
Of which IMA	0	0		0	C 02.00 (r0580, c0010) +C 002.00 a (r755, c010)
Of which securitisations and resecuritisations in the trading book	0	0		0	C 19.00 (r0010, c5601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0990),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0		0	C 02.00 (r0880, c0010)
Operational risk	957	1,113		1,060	C 02.00 (r0590, c0010)
Of which basic indicator approach	378	446			C 02.00 (r0600, c0010)
Of which standardised approach	579	666			C 02.00 (r0510, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0820, c0010)
Other risk exposure amounts ⁽¹⁾	0	0		655	C 02.00 (r0830, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor				10,460	
Floor adjustment				0	C 02.00 (r005s, c0010)
Total	10,123	10,396		10,460	

⁽¹⁾ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).

⁽P) 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 Securifs sations)' section.

^[9] In response to changes to the reporting framework, certain RWEA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.



(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
(min EON) Interest income	1,267	1,687	435	851
Of which debt securities income	136	181	44	86
Of which loans and advances income	1,084	1,445	378	741
Interest expenses	852	1,154	300	588
(Of which deposits expenses)	369	514	139	275
(Of which debt securities issued expenses)	258	343	88	175
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	4	1	2
Net Fee and commission income	66	110	30	60
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	-1	-1	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	1	23	-3	-21
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	-23	3	26
Gains or (-) losses from hedge accounting, net	2	1	0	-1
Exchange differences [gain or (-) loss], net	5	9	0	-1
Net other operating income /(expenses)	109	136	38	76
TOTAL OPERATING INCOME, NET	598	792	204	404
(Administrative expenses)	231	310	84	167
(Cash contributions to resolution funds and deposit guarantee schemes)	6	8	2	4
(Depreciation)	13	17	5	9
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	2	3	-1	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	3	-1	-1
(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)	12	13	3	6
(Financial assets at fair value through other comprehensive income)	2	1	0	1
(Financial assets at amortised cost)	10	12	3	5
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	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	47	54	4	14
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	-1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	381	494	114	232
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	301	389	88	180
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	301	389	88	180
Of which attributable to owners of the parent	294	380	86	177
(i) Information available only as of end of the year		•	•	•

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."



Total Assets: fair value and impairment distribution

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(min EUR)		As of 30	/09/2024			As of 31	/12/2024			As of 31/1	03/2025			As of 30/	06/2025		
			Fair value hierarch				Fair value hierarchy				Fair value hierarch				Fair value hierarch		
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	527				551				521				646				IAS 1.54 (i)
Financial assets held for trading	709	42	667	0	753	38	716	0	808	46	762	0	643	42	600	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3,710	1,017	2,606	87	3,731	283	3,359	89	3,638	276	3,269	93	3,595	295	3,206	94	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	804	0	0	804	907	0	0	907	925	0	0	925	886	0	0	886	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	8,811	0	0	8,811	8,715	0	0	8,715	9,134	0	0	9,134	9,063	0	0	9,063	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	13,557				13,642				14,277				14,145				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	458	0	458	0	458	0	458	0	308	0	308	0	452	0	452	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⁾	759				663				777				772				
	29,334				29,420				30,388				30,201				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 E	UR)			As of 3	0/09/2024					As of 31/	12/2024					As of 31/0	03/2025					As of 30/0	06/2025			
		Gr	oss carrying amoun	t ⁽²⁾	Ac	cumulated impairmer	it ⁽²⁾	Gre	oss carrying amoun	^(p)	Acci	umulated impairmer	1t ⁽²⁾	Gro	oss carrying amount	; ^{p)}	Acci	ımulated impairme	ent ⁽²⁾	Gros	s carrying amount	; ⁽²⁾	Accu	mulated impairme	et ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ⁽²⁾ Financial assets at fair	by gal		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	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	initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
	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)
value through other comprehensive income	Loans and advances	8,241	510	73	0	-10	-3	8,163	482	81	0	-8	-3	8,600	458	88	0	-9	-3	8,566	429	81	0	-8	-4	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	207	0	0	0	0	0	186	0	0	0	0	0	172	0	0	0	0	0	183	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	12,085	1,198	145	-18	-30	-30	12,219	1,174	134	-18	-31	-22	12,850	1,185	142	-18	-32	-23	12,729	1,178	124	-17	-32	-21	Annex V.Part 1.32, 44(a)

18 This table covers IPES 9 specific information and as such only applies for IPES reporting banks.

19 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 SMN

(mln EUR)

(IIIII EUK)		Carrying	amount		
LIABILITIES:	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Financial liabilities held for trading	379	429	440	334	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	99	116	129	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	25,502	25,746	26,532	26,582	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	164	184	192	142	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	9	11	11	10	IAS 37.10; IAS 1.54(I)
Tax liabilities	102	124	110	92	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	532	197	446	367	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 ^(t)	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	26,778	26,791	27,847	27,655	IAS 1.9(b);IG 6
TOTAL EQUITY	2,556	2,629	2,540	2,547	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	29,334	29,420	30,388	30,201	IAS 1.IG6

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



Breakdown of liabilities

SpareBank 1 SMN

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Derivatives		543	613	632	476	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
SHOLL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,780	1,505	1,725	1,713	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,084	785	901	911	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,194	1,360	1,320	1,287	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	798	824	870	996	ECB/2013/33 Annex 2.Part 2.9.1
υεμυσιτό	Other financial corporations	363	374	401	627	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	194	212	229	248	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,629	4,042	4,199	3,886	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,681	2,942	3,138	2,999	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,629	6,704	7,280	7,148	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	4,693	4,846	5,182	5,328	Annex V.Part 1.42(f), 44(c)
Debt securities issued		11,727	11,556	11,571	11,763	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	281	266	276	275	Annex V.Part 1.37
Other financial liabilities		270	304	153	286	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		26,135	26,459	27,280	27,186	



Market Risk SpareBank 1 SMN

									Sparebank													
	SA					ı	4									IM						
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	MIGRATIC	FAL DEFAULT AND ON RISK CAPITAL CHARGE	ALL PRICE RISI	(S CAPITAL CHA	RGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	đemorandum item)	INCREMENT. AND MIGRA CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(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) × 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
	As of 30/09/2024	As of 31/12/2024				As of 30/	09/2024									As of 31/1	2/2024					
Traded Debt Instruments	39	34	0	0	0	0							0	0	0	0						
Of which: General risk	12	9	0	0	0	0							0	0	0	0						
Of which: Specific risk	28	25	0	0	0	0							0	0	0	0						
Equities Of which: General risk	9	12	0	0	0	0							0	0	0	0						
Of which: Specific risk	1	6	0	0	0	0							0	0	0	0						
Foreign exchange risk	2	1	o o	0	o o	0							0	o o	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	51	47	0	0	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 30/0	5/2025					
Traded Debt Instruments		41											0	0	0	0						
Of which: General risk		10											0	0	0	0						
Of which: Specific risk		30											0	0	0	0						
Equities		20											0	0	0	0						
Of which: General risk		4											0	0	0	0						
Of which: Specific risk		10											0	0	0	0						
Foreign exchange risk		2											0	0	0	0						
Commodities risk		0											0	0	0	0						
Total		63											0	0	0	0	0	0	0	0	0	0

2025 EU-wide Transparency Exercise
Credit Risk - Standardised Approach
SpareBank 1 SMN

					Standardise	d Approach			
			As of 30,	09/2024			As of 31,	12/2024	
		Original Exposure (5)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁹⁴	Original Exposure ⁶⁹	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽⁴⁾
	(min EUR, 10) Central governments or central banks	796	795	31		824	814	27	
	Central governments or central banks Resional sovernments or local authorities	561	504	115		647	588	27	
	Regional governments or social authorities Public sector entities	128		113		135	135	220	
	Multilateral Development Banks	644	544			624	624		
	International Organisations								
	Institutions	1.830	1,082	277		1.979	1.114	282	
	Corporates	827		563		787	662	585	
	of which: SME	419	355	289		390	346	306	
	Retail	1,462	1,077	762		1.432	1.053	741	
	of which: SME	286		163		301	290	169	
Consolidated data	Secured by mortrages on immovable property and ADC exposures	904	274	129		929	304	115	
	of which: SME	781	198	89		781	212	78	
	Exposures in default	28	23	31	5	26	25	34	
	Items associated with particularly high risk	45	45	67		47	47	70	
	Subordinated debt exposures								
	Covered bonds	1,846	1,846	185		1,781	1,781	178	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	0		2	2	0	
	Equity	195	195	413		208	208	434	
	Other exposures	416	414	225		320	319	232	
	Standardised Total (9)	9,783	7,814	2,803	18	9,730	7,693	2,618	- 1

					Standardise	d Approach			
			As of 30)	09/2024			As of 31,	12/2024	
	ferin EUR. 10	Original Exposure (5)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Esposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
	Central governments or central banks	371	371	33		361	361	27	
	Regional governments or local authorities	622	565	115		557	498	100	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		٥	0	0	
	Institutions	1,598	850	205		1,782	937	222	
	Corporates	826	684	563		787	662	584	
	of which: SME	419 1,462	355 1,077	289 762		390 1.432	348 1.053	308 741	
	Retail of which: SME	1,402	279	163		301	290	269	
NORWAY	of which: SME Secured by mortgages on immovable property and ADC exposures	904	279	103		929	304	135	
NURWAT	of which: SME	781	195	89		781	212	78	
	Exposures in default	781	21	31		26	25	14	
	Items associated with particularly high risk	- 6	45	67		47	47	70	
1	Subordinated debt exposures	-							
1	Covered bonds	1,597	1,597	160		1,536	1,536	154	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	2	2	0		2	2	0	
	Equity	179	179	397		188	188	414	
1	Other exposures	399	395	222		305	304	223	
	Standardised Total (9)								0

					Standardise	d Approach			
			As of 30	/09/2024			As of 31,	12/2024	
		Original Exposure ⁽⁵⁾	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk esposure amount	Value adjustments and provisions ⁽²⁾
	(min EUR, %) Central exvernments or central banks								
	Central governments or central banks Resional governments or local authorities	0						0	
	Public sector entities							0	
	Multilateral Development Banks	17	17			256	256	0	
	International Organisations	0	0			0	0	0	
	Institutions	7	7	1		78	78	36	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		۰	0	0	
Other Countries	Secured by mortrages on immovable property and ADC exposures		0	0				0	
	of which: SME Exposures in default							0	
	Exposures in default Items associated with particularly high risk	0						0	
	Subordinated debt exposures	·				·			
	Suppressionated deat executares Covered bonds								
	Claims on institutions and corporates with a ST credit assessment							0	
	Collective investments undertakings (OU)	0				0	0	0	
	Coulty	0				0	0	0	
	Other exposures					3	3	1	
	Standardised Total (2)				0				



| European | Banking | Banking | 2025 EU-wide Transparency Exercise | Credit Risk - Standardised Approach | SpareBank 1 SMN

		Standardised Approach											
				As of 31/03/2025			As of 30/	06/2025					
	Intel SUR. NJ	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽⁶⁾	Original Exposure (1)	Exposure Value ^(I)	Risk exposure amount	Value adjustments and provisions ^(N)				
Consolidated data	Control generation or control banks (and an administration of the control of the					1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,	1.151 622 505 607 1.200 1.200 1.200 1.200 1.001 2.77 1.001 2.74 800 1.001 2.20 2.20 2.20 2.20 2.20 2.20 2	25 25 25 25 25 25 25 25 25 25 25 25 25 2	2				

(i) Olgisal ingozuma, unitia izapozum aksia, in speciala biran sising atas account any effect dan to credit commention factors or credit cini antigetion techniques ja ja substation effecti.
(ii) Oriende sidel in colle in cert in chade the securitatives position unities in the major price to the 2004 errors.
(iv) Oriende most interest cert in chade the securitatives are indicated. These has exelected unities to belong and, is consistent or counterpanty covering up to 25% of that integral reposure or to jo 25 counters are indicated. These to be exelected unities to belong and, is consistent or counterpanty covering up to 25% of that integral reposure or to jo 25 counters are since the propose of counterpanty and the counterpanty covering up to 25% of that integral reposure or to jo 25 counterpanty and the propose of counterpanty and the co

					Standardised Approx	ach			
				As of 31/03/2025			As of 30/	06/2025	
	finds EUR. 10	Original Exposure (1)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁹⁾	Original Exposure (1)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions (P)
NORWAY	Control generations or control tooks. Control generations of an observation of the control tooks. Included to consequent tooks the control tooks the control tooks the control tooks the control of generations. Congression of generations of control tooks the cont					644 510 1 0 0 0 2,000 445 114 1,137 799 1,304 147 13 0 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100	638 657 1 1 0 958 977 1273 1,047 124 125 0 0 1,130 0 2 2 2 2 2 3 3 3 3 1 3 1 3 1 3 3 3 3 3 3	25 91 0 0 0 125 141 141 143 172 172 173 174 143 10 10 10 10 10 10 10 10 10 10 10 10 10	٠
31	Standardised Total ⁽¹⁾								

					Standardised Appro	ich			
				As of 31/03/2025			As of 30	/06/2025	
	(minSUR, NJ	Original Exposure (1)	Exposure Value ⁽¹⁾	Bisk exposure amount	Value adjustments and provisions ⁹¹	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
Other Countries	Contain generation or united banks (applied againment of an absolute for the contain of a second or a contain for the contained banks (and the con					0 0 0 2755 2756 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 275 245 246 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 24 0 0 0 0 0 0 0 0	۰
	Standardised Total [3]								

Credit Risk - IRB Approach

SpareDank 1 SMM

							IRB Ap	proach					
				As of 30,	/09/2024					As of 31/	12/2024		
		Original t	Exposure ⁽¹⁾	Exposure Value (F)	fisk expo	sure amount	Value adjustments and provisions	Original I	ixposure ^{(H}	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)	i	Of which: defaulted									Of which: defaulted	
	Central hanks and central assumments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	6,891	131	6,538	2,770	50	19	6,906	121	6,577	2,792	47	6
	Corporates - Of Which: Specialised Lending	4,538	77	4,401	1,806	19	7	4,470	75	4,354	1,739	20	3
	Corporates - Of Which: SME	1,902	44	1,753	794	27	13	2,001	35	1,845	857	24	2
	Retail	16,287	73	16,286	3,400	55	2	16,364	81	16,363	3,505	56	1
	Retail - Secured on real estate property	15,976	67	15,975	3,264	50	1	16,063	76	16,062	3,375	51	1
	Retail - Secured on real estate property - Of Which: SME	1,070	13	1,069	280	7	0	1,073	14	1,073	286	6	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	14,906	54	14,906	2,984	43	1	14,990	63	14,990	3,089	45	
	Retail - Qualifying Revolving		0			0		0	0			0	
	Retail - Other Retail	312	5	311 48	135	5	1	301 50	5	300	131	4	
	Retail - Other Retail - Of Which: SME	48 263	1 4	48 263	17			251	1	50 251	19 112	0	1 :
	Retail - Other Retail - Of Which: non-SME Equity	263	4	263	118	1 5	1	251		251	112	4	
			U	0				0	0				
	Collective Investments Undertakings (CIU) Other non credit-obligation assets				Δ.								
					Ü						,	_	
	IRS Total (I)				6,170						6,298		

(i) 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)

(I) IRE Total does not include the Securification position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of 30,	09/2024					As of 31/	12/2024		
		Original	Exposure (I)	Exposure Value ⁽³⁾		sure amount	Value adjustments and provisions	Original t	Exposure ⁽³⁾	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted						Of which: defaulted	
	Central banks and central governments [2]	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	6,889	131	6,536	2,765	50	0	6,904	121	6,575	2,788	47	0
	Corporates - Of Which: Specialised Lending	4,538	77	4,401	1,806	19	0	4,470	75	4,354	1,739	20	0
	Corporates - Of Which: SME	1,900	44	1,751	789	27	0	1,999	35	1,843	853	24	0
	Retail	16,279	73	16,278	3,396	55	0	16,355	81	16,354	3,502	56	0
	Retail - Secured on real estate property	15,975	67	15,974	3,264	50	0	16,062	76	16,061	3,375	51	0
	Retail - Secured on real estate property - Of Which: SME	1,070	13	1,069	280	7	0	1,073	14	1,073	286	6	0
NORWAY	Retail - Secured on real estate property - Of Which: non-SM	14,905	54	14,905	2,984	43	0	14,989	63	14,988	3,089	45	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	305	5	304	132	5	0	294	5	293	127	4	0
	Retail - Other Retail - Of Which: SME	48	1	48	17	0	0	50	1	50	19	0	0
	Retail - Other Retail - Of Which: non-SME	256	4	256	115	5	0	244	5	243	108	4	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRD Total												

Iriginal 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) and. RGLAs and PSEs from Q1 2025

						IRB Ap	proach					
			As of 30	09/2024					As of 31/	12/2024		
	Original	Exposure ⁽²⁾	Exposure Value (3)	Nisk expo	sure amount		Original	Exposure ⁽³⁾	Exposure Value (I)		osure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	2	0	2	4	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	2	0	2	4	0	0
	1	0	1	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	1	0	1	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakines (CIU)												
IRIS Total												
	Committee and animal generoments. To extract the committee of committe	Command Training Agreements III (Command Training Agreements III (Command Training Agreements III (Command Training Agreements III (Command Training Agreement	Command and destring generoments: Destriction Destric	Command hashes and control generation (Command Section 1) Command Se	Command Comm	Company for Spaces with the State of	Original Expension	Compared C	Original Expanses	As of \$10(0) 20224	As of \$10(27)2224	As of \$1/21/2254

Orienal exposure, unlike Exposure value, is reported before tak lind. RGLAs and PSEs from Q1 2025

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2025					As of 30/	06/2025		
		Original Ex	posure ⁽¹⁾	Exposure Value (2)	Risk expor	ure amount	Value adjustments and provisions	Original t	ixposure ⁽²⁾	Exposure Value (1)	Risk expo	iure amount	Value adjustments and provisions
	(min EUR, %)								Of which: defaulted				
Consolidated data	Front Section 1 - Companies - Of White Section 1 - Companies - Companies - Of White Section 1 - Companies - Companies - Of White Section 1 - Companies - Of White Section 1 - Companies - Of White Section 1 - Companies - Compan							0 0 7,682 3,632 2,304 16,407 16,095 126 15,969 0 758 232 526 0	0 118 33 68 69 67 0 67 0 3	0 7,301 3,516 2,171 16,087 124 15,963 0 727 204 522	0 0 3,043 1,583 827 2,659 2,556 13 2,542 0 163 41 121 0 0	0 0 66 39 18 40 40 0 3 3 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6

							IRB Ap	proach					
				As of 31	/03/2025					As of 30;	06/2025		
		Original t	teposure ⁽¹⁾	Exposure Value ⁵⁰	Risk expo	sure amount	Value adjustments and provisions	Original t	Exposure ^[4]	Exposure Value (1)	flisk expo	sure amount	Value adjustments and provisions
	(min EUR, %)												
NORWAY	Control back and enter decementary Composition Composition (1) Which Specialized stretting Market Secorated on one of each property, CO Which, SME Market Secorated on one of each property, CO Which, SME Market Specialized stretting Market Specialized stretting Market Specialized on the data property, CO Which, SME Market Specialized stretting Market Specialized on the data property, CO Which, SME Market Specialized stretting M							0 0 7,682 3,682 2,304 16,401 126 15,988 0 753 232 521 0 0	0 0 118 33 68 69 67 0 67 0 3 0	0 0 7,301 8,516 2,171 16,364 16,086 124 15,982 0 722 204 517 0 0	0 0 3,043 1,583 827 2,657 2,556 13 3 2,542 0 161 41 119 0 0	0 0 66 30 18 40 40 0 40 0 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRS Total												

							IR8 Ap	proach					
					/03/2025					As of 30 _j	/06/2025		
		Original I	xposure ⁽³⁾	Exposure Value ⁽¹⁾	Risk expos	ure amount	Value adjustments and provisions	Original I	Exposure ⁽⁴⁾	Exposure Value (1)		osure amount	Value adjustments and provisions
	(min EUR, '%)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Other Countries	Count in this and central parameters. If it is a second of the count o							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total								turbeinum (s.e. cubsti				



General governments exposures by country of the counterparty

							SpareBank 1 SMN							
							As of 31/12/2024							
						Dire	ect exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n 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 fail 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	Austria													
Total [0 - 3M 3 M - 1 Y 1 Y - 2 Y 2 Y - 3 Y 3 Y - 5 Y 5 Y - 1 0 Y 10 Y - more	Belgium	166 33 0 51 0 0	0 3 0 51 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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]	Bulgaria	250	54	0	0		0	0	0	0	0	0	0	0
Total [0 - 3M [3 M - 17 [[17 - 27 [[27 - 37 [[37 - 57 [[57 - 107 [[107 - more Total	Сургия													
Total	Czech Republic													
0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 12Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Denmark													
Total [0 - 3M [13M - 17 [11Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [110Y - more Total	Estonia													



General governments exposures by country of the counterparty

							SpareBank 1 SMN							
							As of 31/12/2024							
						Dire	ect exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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 fall 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	Finland													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 2Y - 3Y [] 1SY - 10Y [] 1OY - more Total	France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	83 9 41 88 86 6	85 91 0 17 8 9 0 0 0 282	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M] [3 M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia													
[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] [5Y - 10Y] [10Y - more Total	Hungary													
10 - 3M 3M - 1Y 1M - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Ireland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy													



General governments exposures by country of the counterparty

							SpareBank 1 SMN							
							As of 31/12/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non destrutive flammed as	sets by accounting portfolio		Derivatives with pos	thus fate value	Dorhesthias with	n negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		NOIPUENVALVE IIIIAIICIAI AZ	sees by accounting portions		Derivatives with pus	tive fall value	Delivatives with	Thegative fall value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	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 fall value through other comprehensive income	f 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	Latvia													
[0 - 3M [3M - 17 [17 - 27 [27 - 37 [37 - 57 [157 - 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107 107	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C			0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 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] [3 M - 17] [17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more Total	Malta		v	·				·		·		·	·	
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Netherlands	35 10 0 0	35 10 0 0 0	0 0 0 0	000000000000000000000000000000000000000		0 0 0	0 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 [11Y - 2Y 2Y - 3Y 3Y - 5Y [5Y - 10Y [10Y - more Total	Poland	45	45	0	C		0	0	0	0	0	0		0
Total Tota	Portugal													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania													



General governments exposures by country of the counterparty

							SpareBank 1 SMN							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	ssets 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	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													
[0 - 3M [Spain													
[0 - 3M] 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Sweden	33 34 24	4 0 17 13 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 13 8 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [3 M - 1 V] [1 Y - 2 Y] [2 Y - 3 Y] [3 Y - 5 Y] [5 Y - 10 Y] [10 Y - more Total	United Kingdom	-		·					J	·	·			
0 - 3M	Iceland													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Liechtenstein													
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Total	Norway	278 41 178 93 93 27 27 27 27 27	241 34 151 80 27 129 0	0		0 0 0 0	36 8 13 10 0 0 0	3	3 1 10 0 4 3 3	1 0 1 0 1 8 0	11 1 8 5 8 168 177 217	74		127



General governments exposures by country of the counterparty

							SpareBank 1 SMN							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative (inancial 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	Australia													
[0 - 3M [3M - 1Y [13 - 2Y [2Y - 3Y [2Y - 3Y [15 - 1 - 1 - 1]]]]	Canada													
[0 - 3M [Hong Kong													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan													
10 cm	u.s.													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Switzerland													
0 - 3M	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							SpareBank 1 SMN							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive 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 [Other Central and eastern Europe countries non EEA													
[0 - 3M 3M - 1Y 17 - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Middle East													
10 c 3 m 0 m 3 m 3 m - 1 Y 1 Y - 2 Y 2 Y - 3 Y 3 Y - 5 Y 5 Y - 10 Y 10 Y - more Total	Latin America and the Caribbean													
O- 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others ⁽⁵⁾	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	9

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), 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 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.

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

Middle East: Bahrain, Dilbouti, Iran, Iran, Jordan, Kuwait, Lebanon, Libva, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Africa: Algeria, Egget, Morocco, South Africa, Angola, Benin, Botswara, Burkins Tava, Burundi, Cameroon, Cope Verde, Central African Republic, Chad, Comoros, Corego, The Democratic Republic, Of the Congo, Cohe D'hoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Bissan, Kenya, Lesotho, Liberia, Madaguscar, Malawi, Mauritsus, Ma

(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.



General governments exposures by country of the counterparty

							SpareBank 1 SMN							
							As of 30/06/2025							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n 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 fall 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 - 17 17 - 27 27 - 37 37 - 57 57 - 107 107 - more	Austria													
Total [0 - 3M] [13M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Belgium	123 85 0 51 0 5	22 10 0 51 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	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]	Bulgaria	264	82	0	0		0	0	0	0	0	0	0	0
Total [0 - 3M [3 M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Сургия													
Total Tota	Czech Republic													
10 cm 0 - 3M 3M - 1Y 1Y - 2Y 12Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Denmark													
0 - 3M 3M - 1Y	Estonia													



General governments exposures by country of the counterparty

							SpareBank 1 SMN							
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative (inancial 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 fall value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M	Finland													
[0 - 3M [France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	38 81 11 12 124 5 6	38 81 0 17 107 0 0	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia													
[0 - 3M] [3 M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Hungary													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Ireland													
0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 12Y - 3Y 3Y - 5Y 1SY - 10Y 10Y - more	Italy													



General governments exposures by country of the counterparty

							SpareBank 1 SMN							
							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	n 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	Capacitation
[0 - 3M [3M - 1Y	Latvia													
[0 - 3M [Uthuania													
[0 - 3M [Luxembourg	13 0 0 0 0 0	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	000	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [13M - 1Y 11Y - 2Y [12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Malta													
[0 - 3M	Netherlands	0 6 0 0 0 0 0	0 64 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Poland													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania													



General governments exposures by country of the counterparty

							SpareBank 1 SIVIN							
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
	(MIN EUK)											Off-balance sh		
					Non derivative financial as	sets by accounting portfolio		Derivatives with pos	tivo fair valvo	Dorivatives with	n negative fair value			
					Non-derivative financial as	sets by accounting portrollo		Derivatives with pos	tive fair value	Derivatives with	n negative tair 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] [11Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia													
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Slovenia													
[10Y - more Total														
[0 - 3M [Spain													
Total [0 - 3M [0	0	0		0	0	0	0	0	0	0	
[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Sweden	2 8 61 13	2 0 8 0 1 39	0 0 0	0	0	0 8 13 5	0	0 0	0 0	0	0 0 0	0 0	
[5Y - 10Y [[10Y - more Total		0	0 0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y 13Y - 5Y [5Y - 10Y	United Kingdom	84	33	U	U			U	U	U	U	U	U	Ü
[10Y - more Total [0 - 3M [
[3M - 1Y [f1Y - 2Y f [2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland													
Total [0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[5Y - 10Y]	Liechtenstein													
[10Y - more Total		250	235	0		,	100	0	0	0		0	0	
[0 - 3M [Norway	255 205 99 25 33 166	2 255 9 179 9 78 9 19 2 27 2 168	0	0		28 5 7 2	0 0 0 2 2	2 9 2 12	0 0 0 1 3 3	2 2 2 7 140	0	0	
[10Y - more Total	1	785	706	0	0		152	5	51	6	153	96	0	117



General governments exposures by country of the counterparty

							SpareBank 1 SMN							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	n 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	
0 - 3M 3M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Australia													
[0 - 3M [Canada													
[0 - 3M [3M - 1Y] [1Y - 2Y [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong													
[0 - 3M [Japan													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	U.S.													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	China													
Total 0 - 3M 3M - 1Y 1Y - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Switzerland													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 110Y - more	Other advanced economies non EEA													



General governments exposures by country of the counterparty

SparoRaph 1 SMN

							SpareBank 1 SMN							
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off bala	nce sheet	
						ssets by accounting portfolio		Derivatives with pos			n negative fair value	Off-balance s	heet exposures	
					Non-derivative financial as	sees by accounting portiono		Derivatives with pos	itive fair value	Derivatives wit	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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 [Other Central and eastern Europe countries non EEA													
[0 - 3M 3M - 17 17 - 27 27 - 37 37 - 57 57 - 107 107 - more	Middle East													
[0 - 3M	Latin America and the Caribbean													
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa													
Total [0-3M[[3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others ^(N)	0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0					

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDs, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), 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 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.

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

Middle East: Bahrain, Dilbouti, Iran, Iran, Jordan, Kuwait, Lebanon, Libva, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Africa: Algeria, Egget, Morocco, South Africa, Angola, Benin, Botswara, Burkins Tava, Burundi, Cameroon, Cope Verde, Central African Republic, Chad, Comoros, Corego, The Democratic Republic, Of the Congo, Cohe D'hoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Bissan, Kenya, Lesotho, Liberia, Madaguscar, Malawi, Mauritsus, Ma

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

2025 EU-wide Transparency Exercise Performing and non-performing exposures SpareBank 1 SMN

														SpareBar	ik 1 SMN													
							As of 20,	/09/2024													As of 31	/12/2024						
	Gross carrying amount													Collaterals and	Gross carrying amo													Collatorals and
		Of which performing			Of which non-perform				On performing exposu		On non-performing e	sporums ⁽⁸⁾		financial guarantees received on non-		Of which performing			Of which non-perform				On performing exposur		On non-performing ex	pocures ⁽⁸⁾		financial guarantees received on non-
(min GURI			Of which Stage 2	Of which performing but past due >20 day and <190 days	:	Of which Stage 2	Of which: defaulted	Of which Stage 3 ⁽⁵⁾		Of which Stage 2		Of which stage 2	Of which Stage 2 (5)	performing exposures			Of which Stage 2	Of which performing but past due >20 day and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 ⁽¹⁾		Of which Stage 2		Of which stage 2	Of which Stage 2 ⁽⁵⁾	performing exposures
Cash balances at central banks and other demand deposits	927	5	27													SS1 SS									۰			
Debt securities (including at amortised cost and fair value)	2,807	2,0	07												1,	796 3,79	ы с											
Central banks	35		z	0										۰		ss s	s e											
General governments	1,192	1,1	92	0										۰	1,	203 1,20	n 0											
Credit institutions	2,562	2,5	62	0										۰	2,	519 2,51	я с											
Other financial corporations	19		19	0												20 2	10 0				0				0			
Non-financial corporations			0	0												0					0				0			
Loans and advances[including at amortised cost and fair value]	23,055	22,0	25 1,71	10 2	5 220		85	211	SI SI	40			0 23	176	22,	160 22,94	1,656	6 2	9 217		106	211	s sa	40	25		25	175
Central banks	۰		0	0												0	0 0		0 0					0	0			
General governments	6		6	0												s	s e		0 0					0	0			
Credit institutions	412	4	11	0												487 48	17 0		0 0	0				0	0			
Other financial corporations	122	1	22	ıs												129 12	19 6		0 0	0				0	0			
Non-financial corporations	6,242	6,1	21 81		9 122		34	12:	42	27	2		0 23	95	6,	231 6,12	10 829	9 1	0 111		42	111	42	27	15		15	87
of which: small and medium-sized enterprises	4,928	4,0	44 61		c 25		30	8	36	24	4 2		0 23	sa	4)	865 4,78	11 635		84		27	84	36	24	14		14	61
of which: Loans collateralised by commercial immovable property	3,928	3,8	82 41		4 46		20		22	13			0 6	39	2,0	950 3,90	15 381	1	g 45		33	41	34	15	6		6	. 29
Households	16,262	16,1	64 71	17 2	98		54	90	16	13	1 1		0 20	81	16,	308 16,20	12 821	1 1	9 336		64	104	15	13	10		30	
of which: Loans collateralised by residential immovable property	15,081	15,0	01 4	19 1	9 80		46	71	9				0 5	72	15,	142 15,05	5 465	1	2 87		52	81	20	10	5		s	81
of which: Credit for consumption	684		12	1	0 1									1		921 90	и 4	4	2 7		7		2	1	3		a	
DEBT INSTRUMENTS other than HFT	27,389	27,1	69 1,71	10 2	s 220		85	211	SI SI	40			0 23	176	27,	500 27,29	1,656	6 2	9 217		106	211	Sa Sa	40	25		25	175
OFF-BALANCE SHEET EXPOSURES	2,408	2,3	97 10	a	12	۰		1	4	2	2 :	1 1	0 3		2,	472 2,46	188		11			11	5	2			. 4	
	Miles the deficience of a	a androwing manager	nimen ruler to Article A7nl	North Special Company of Company	27 (244 2 1/244)					•															•			

2025 EU-wide Transparency Exercise Performing and non-performing exposures SpareBank 1 SMN

													Spares	ank 1 SMN													
						As of 31/0	33/2025													As of 20,	/06/2025						
	Grees carrying amount							Accumulated	l impairment, accumula	ted negative changes in				Gross carryin	ng amount/ Nominal amount							Accumulated	impairment, accumulat	ed negative changes in f	air value due to credit ri	sk and provisions ⁽⁴⁾	
				Of which non-	performing ⁽⁴⁾			On performing exposu		On non-performing e			Collaterals and financial guarantees received on non-		Of which performing			Of which non-perform				On performing exposus		On non-performing exp			Collaterals and financial guarantees received on non-
(min SUR)			Of which Stage 2 but part due and critic	>20 days	Of which Stage 2	Of which: defaulted	Of which Stage 2 (5)		Of which Stage 2		Of which stage 2	Of which Stage 3 ^[5]	performing exposure	1		Of which Stage 2	Of which performing but past due >30 day and <190 days.		Of which Stage 2	Of which: defaulted	Of which Stage 3 ^[5]		Of which Stage 2		Of which stage 2		performing exposures
Cash balances at central banks and other demand deposits	521	521	0	0											616 646		and chouses		9 9								
Debt securities (including at amortised cost and fair value)	2,694	2,694													1.652 1.652												
Central banks	30	20																									
General governments	1,222	1.222													1205 1205												
Credt institutions	2,409	2,409													2.428 2.428												
Other financial corporations	20	20				0								0	19 19				0 0					0	0		
Non-financial corporations																											
Loans and advances(including at amostised cost and fair value)	21,249	24.017	1.644	27	232 0	105	22	0 59	4	2		26	18	4	23.993 23.787	1.600		20	2 (104	205	57	40	25		25	163
Central banks						0								0	0 0				0 0					0	0		
General governments															3 3												
Credt institutions	647	647													747 746												
Other financial corporations	170	179	,												99												
Non-financial corporations	6.461	6344	861	12	117 0	35	11	7 49	20	10		26		9	6.292 6.292	851		8 10		28	100	42	29	15		15	. 74
of which: small and medium-sized enterprises	5,028	4.926	682		92 0	20		2 20	2	11		15	6	4	4.794 4.697	690			2 (25	87	28	26	14		14	61
of which: Loans collateralised by commercial immovable property	4,039	1,990	422		50 0	27		0 25	20			,	4	2	3,974 3,929	400		2 4	5 (25	-6	23	14	7		7	27
Households	17,007	16.893	790	35	114	20	- 11	3 16						6	16.853 16.747	741				66	104	15	12	10		10	
of which: Loans collateralised by residential immovable property	16,072	15,979	692	14	94 0	57		2 10	20					2	15.698 15.612			2 8				20		4		4	80
of which: Credit for consumption	944	927	6		,	7								1	904 897		1	2	,	,		2				4	
DEST INSTRUMENTS other than HFT	21.453	29.221	164	37	222	105	22			,					28.292 28.085	160		2 20			205		40	16	-		163
OFF-BALANCE SHEET EXPOSURES	2,311	3 300	145				- 1						-		3 134 3 123	140		-		104	- 11		,	- 4		4	
		on-ordomine regoure	please refer to Article 47s(3) of Regulation	n ISUI No \$75/2013 ICRRI		٦.		1 .		·		· ·	·	1	.,				· '	1 1					•	•	تــــــــــــــــــــــــــــــــــــــ

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

[2] Institution report have the contradiction report have the Cont

which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (RU) 2021/651 - 175 on Supervisory reporting, However, for the off-balance consistently with the FNRSY pilm convention, the based on this size convention, the provisions on eff-balance consistently with the FNRSY pilm convention when convention the provisions on eff-balance are convention to the provisions on eff-balance are convention to the provisions on eff-balance are convention to the provisions of the provis

From Jane 2011, the errors canning amount of assets and accumulated impairments that are ourcharded or oriented at middle included at helial recognition are not included in the impairment state, as it was the case in previous periods.



Forborne exposures

SpareBank 1 SMN

			As of 30,	/09/2024		As of 31/12/2024								
	Gross carrying amount of exposures with forbearance measures		to credit risk and	nges in fair value due	received on exposu	ancial guarantees res with forbearance sures	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fin received on exposu mea			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(min EUR)														
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0		0	0	0	0	0			
General governments	0	0	0	0	0		0	0	0	0	0			
Credit institutions	0	0	0	0	0		0	0	0	0	0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	169	61	6	3	161	58	162	50	6	3	154	46		
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	131	54	5	2	125	52	121	42	5	2	114	40		
of which: small and medium-sized enterprises	101	30	4	2	0		98	29	5	2	0			
Households	38	7	1	1	36	6	42	7	1	1	40	6		
DEBT INSTRUMENTS other than HFT	169		6	3.	161		162	50	6	3	154			
Loan commitments given	3	0	0	0	0	0	15	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	-						0							
exit criteria ⁽³⁾	0						U							

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

(P) 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 optimized in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. Th's on Supervisory reporting, However, for the off-balance sheet instruments, the same items of the provisions on on the provisions on on the balance sheet commitments are generally reported with a positive sign.

(**Cucumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PINREP convention. This is because, based on this sign convention, the provisions on on the Positive sign of the provisions on on the PinRep PinR



Forborne exposures

SpareBank 1 SMN

1			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 fin received on exposur mea:	es with forbearance	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fin received on exposur mea:	es with forbearance			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
(min EUR)		•					•					•			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value) Central banks	0	0	0	0	0	U	0	0	0	0	0	U			
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)	168	54	7	4	159	50	160	49	8	4	150	45			
Central banks	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	127	49	6	3	120	45	121	44	7	3	113	40			
of which: small and medium-sized enterprises	103	35	5	3	0		99	31	6	3	0				
Households	41	6	1	1	39	5	39	5	1	0	37	5			
DEBT INSTRUMENTS other than HFT	168	54	7	4	159		160	49	8	4	150				
Loan commitments given	24	1	0	0	0	0	23	1	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 F18.00 / F19.00), which follows a sign convention based on a credit/debt 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 thanges in fair value due to or cert if it is adapted visions); is disclosed consistently with the FIRREP 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 SMN

,						As of 31/03/2025						As of 30/06/2025								
	As of 30/09/2024 Gross carrying amount		Accumulated		ng amount	of 31/12/2024		Accumulated	Gross carryin	Gross carrying amount				Accumulated	Gross carryi		30/06/2025		Accumulated	
(min EUR)		Of which: non- performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment (i) regative changes in fair value due to credit risk on non-performing		Of which: non- performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment [1]	negative changes in fair value due to credit risk on non-performing		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ⁽³⁾	negative changes in fair value due to credit risk on non-performing		Of which: non- performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	negative changes in fair value due to credit risk on non-performing
				exposures ⁽¹⁾					exposures (1)						exposures (1)					exposures (1)
A Agriculture, forestry and fishing	837	32	1 837	9 0	902	32	2 902	9	0	874	31	2	874	9	0	910	30	1 910	10	0
B Mining and quarrying	15	11	0 15	0 0	49	11	0 49	o	0	14	10	0	14	0	0	4	0	0 4		0
C Manufacturing	360	6	4 360	7 0	315	4	2 315	5	0	296	7	2	296	5	0	285	5	3 285	5	0
D Electricity, gas, steam and air conditioning supply	13	0	0 13	0 0	8	0	0 8	0	0	8	0	0	8	0	0	8	0	0 8	0	0
E Water supply	10	0	0 10	0 0	11	0	0 11	0	0	10	0	0	10	0	0	10	0	0 10	0	0
F Construction	607	15	6 607	12 0	581	16	9 581	12	0	598	15	5	598	12	0	596	21	10 596	10	0
G Wholesale and retail trade	277	2	1 277	3 0	289	2	1 289	4	0	311	2	1	311	4	0	331	1	0 331	3	0
H Transport and storage	864	15	1 864	10 0	796	7	0 796	5	0	854	10	1	854	5	0	782	8	2 783	4	0
I Accommodation and food service activities	55	0	0 55	1 0	60	0	0 60	2	0	63	0	0	63	2	0	62	0	0 63	2	0
J Information and communication	25	0	0 25	1 0	25	0	0 25	0	0	26	1	0	26	0	0	27	0	0 27	0	0
K Financial and insurance activities	196	0	0 196	2 0	201	0	0 201	2	0	255	0	0	255	2	0	194	0	0 194	2	0
L Real estate activities	2,676	35	.5 2,674	16 0	2,663	32	24 2,661	16	0	2,792	33	23	2,791	16	0	2,712	26	16 2,710	15	0
M Professional, scientific and technical activities	104	1	1 104	1 0	125	1	1 125	1	0	150	3	1	150	2	0	151	4	3 151	2	0
N Administrative and support service activities	147	4	3 147	3 0	149	3	1 149	1	0	148	4	1	148	2	0	163	3	1 163	2	0
O Public administration and defence, compulsory social security	0	0	0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0 0	0	0
P Education	7	0	0 7	0 0	7	0	0 7	0	0	7	0	0	7	0	0	8	0	0 8	0	0
Q Human health services and social work activities	20	0	0 20	0 0	20	0	0 20	0	0	22	0	0	22	0	0	22	0	0 22	0	0
R Arts, entertainment and recreation	22	1	0 22	1 0	22	0	0 22	1	0	25	0	0	25	1	0	21	0	0 21	0	0
S Other services	8	0	0 8	0 0	8	0	0 8	0	0	7	0	0	7	0	0	6	0	0 6	0	0
Loans and advances	6,242	122	4 6,240	65 0	6,231	111	42 6,228	57	0	6,461	117	35	6,458	59	0	6,292	100	38 6,290	58	0

(1) the Items' accumulated impairment' and 'accumulated regative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing on a seet. Following this sign convention, information is disclosed with the opposite ging of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 11'S 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. 2.2) which shall pagin to the data transmissions to the Commission (European Parliament and of the Council (NACE rev. 2.1) that the Commission Implementing Regulation (EU) 2023/137 of 10 October 2023 (NACE rev. 2.2) in which can are asked to keep recepting the notation does have a read to be representing the notation code (NACE rev. 2.1) (Red NACE rev. 2.1) (Red N