

2025 EU-wide Transparency Exercise

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.

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Leverage ratio

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(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	2,048	2,100		2,186	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	2,048	2,100			C 47.00 (r0310,c0010)	
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)	
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]	

[illegible]

⁽²⁾ The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREFR001" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks (e.g. in their Pillar 3 disclosures).

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	8,704	8,851		8,345	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	2,535	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 (r0230, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	6,168	6,296		5,676	C 02.00 (r0110, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0		0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	268	265		200	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	142	121		137	C 02.00 (r0640, 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 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽³⁾	51	47		63	C 02.00 (r0520, c0010) [+C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Of which the standardised approach	51	47		63	C 02.00 (r0520, c0010)
Of which IMA	0	0		0	C 02.00 (r0580, c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	0	0		0	C 19.00 (r0010, c0001)*12.5+C 20.00 (r0010,c0001)*12.5+MAX(C 24.00(r0010, c0000),C 24.00(-0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0		0	C 02.00 (r0680, 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 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts ⁽¹⁾	0	0		655	C 02.00 (r0630, 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 (r0035, 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).⁽²⁾ On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.⁽³⁾ In response to changes to the reporting framework, certain RWA 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.

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P&L
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(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	1,267	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 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)	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 subsidiaries, 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 subsidiaries, 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

⁽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."

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Total Assets: fair value and impairment distribution

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(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	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)(i); 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(p); IFRS 9.4.1.3a	
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 1.2.2; 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					
TOTAL ASSETS	29,334				29,420				30,388				30,201				IAS 1.9(a); IAS 6	

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

(mn EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)	
	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)
	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)
Financial assets at 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)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

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Breakdown of liabilities

SpareBank 1 SMN

(mln 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	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(l)
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 ⁽¹⁾	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

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Breakdown of liabilities

SpareBank 1 SMN

(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		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
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	798	824	870	996	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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	

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Market Risk
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(mln EUR)	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 (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024											As of 31/12/2024											
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	9	12	0	0	0	0						0	0	0	0									
Of which: General risk	1	2	0	0	0	0						0	0	0	0									
Of which: Specific risk	5	6	0	0	0	0						0	0	0	0									
Foreign exchange risk	2	1	0	0	0	0						0	0	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 30/06/2025											
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	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 these 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⁾
800-EUR, 5k							
Central governments or central banks	777	777	27	877	877	27	
Regional governments or local authorities	661	604	115	647	588	100	
Public sector entities	138	138	0	138	138	0	
Multilateral Development Banks	649	649	0	629	629	0	
International Organisations	0	0	0	0	0	0	
Institutions	1,836	1,082	277	1,979	1,139	282	
Corporates	827	684	563	787	662	585	
of which: SME	418	355	289	398	348	308	
Real	1,462	1,077	762	1,412	1,053	763	
of which: SME	786	279	188	762	268	188	
Secured by mortgages on immovable security and AOC exposures	904	274	129	929	304	125	
of which: SME	781	198	89	781	212	78	
Exposures in default	28	21	11	28	21	14	
Exposures associated with particularly high risk	45	45	67	47	47	70	
Subordinated debt exposures							
Covered bonds	1,846	1,846	185	1,761	1,761	178	
Claims on institutions and corporates with a 1T credit assessment	2	2	0	2	2	0	
Collective investments undertakings (CIU)	189	189	452	208	208	484	
Equity	436	414	228	328	318	323	
Other exposures							
Standardised Total ⁽⁴⁾	9,781	7,814	2,863	9,780	7,880	2,888	34

⁽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. a substitution effect).

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

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries covered by original exposure, calculated 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⁾
200-EUR, 5k							
Central governments or central banks	371	371	21	381	381	27	
Regional governments or local authorities	827	568	113	512	488	100	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	1,588	896	205	1,782	937	222	
Corporates	926	684	563	787	662	585	
of which: SME	419	355	289	399	348	308	
Real	1,462	1,077	762	1,412	1,053	763	
of which: SME	786	279	188	762	268	188	
Secured by mortgages on immovable property and AOC exposures	904	274	129	929	304	125	
of which: SME	781	198	89	781	212	78	
Exposures in default	28	21	11	28	21	14	
Exposures associated with particularly high risk	45	45	67	47	47	70	
Subordinated debt exposures							
Covered bonds	1,597	1,597	169	1,519	1,519	159	
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	2	2	0	2	2	0	
Equity	179	179	397	188	188	454	
Other exposures	399	399	222	328	328	223	
Standardised Total ⁽⁴⁾			0			0	0

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

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

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⁾
800-EUR, 5k							
Central governments or central banks	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	17	17	0	258	258	0	
International Organisations	0	0	0	0	0	0	
Institutions	7	7	5	78	78	36	
Corporates	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Real	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable security and AOC exposures	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	
Exposures associated with particularly high risk	0	0	0	0	0	0	
Subordinated debt exposures							
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0

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

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

Standardised Approach							
As of 31/03/2025				As of 30/06/2025			
Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
Consolidated data	Central governments or central banks			8,383	8,373	21	
	Regional governments or local authorities			540	402	95	
	Public sector entities			120	120	0	
	Multilateral Development Banks			620	620	0	
	International Organisations			0	0	0	
	Institutions			2,205	1,209	205	
	Corporates			495	377	345	
	of which: SME			124	175	140	
	Retail			1,511	1,067	755	
	of which: SME			299	274	160	
	Secured by mortgages on immovable assets and ADC exposures			1,584	809	395	
	of which: SME			147	140	87	
	Exposures in default			33	32	43	2
	Items associated with particularly high risk			0	0	0	
	Subordinated debt exposures			1,676	1,676	168	
	Covered bonds			0	0	0	
	Claims on institutions and corporates with a ST credit assessment			2	2	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			0	0	0	
	Other exposures			300	300	100	
	Standardised Total ⁽³⁾			25,080	8,312	2,940	11

(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. Those have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, whichever is of best quality.

(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 ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NORWAY	Central governments or central banks			641	616	29	
	Regional governments or local authorities			102	407	86	
	Public sector entities			1	1	0	
	Multilateral Development Banks			0	0	0	
	International Organisations			0	0	0	
	Institutions			2,005	998	216	
	Corporates			445	277	345	
	of which: SME			374	173	143	
	Retail			1,517	1,067	735	
	of which: SME			299	274	160	
	Secured by mortgages on immovable property and ADC exposures			1,584	809	395	
	of which: SME			147	140	87	
	Exposures in default			33	32	43	0
	Items associated with particularly high risk			0	0	0	
	Subordinated debt exposures			1,510	1,510	151	
	Covered bonds			0	0	0	
	Claims on institutions and corporates with a ST credit assessment			2	2	0	
	Collective investments undertakings (CIU)			0	0	0	
	Equity			205	205	564	
	Other exposures			320	320	130	
	Standardised Total ⁽³⁾			0	0	0	0

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

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

Standardised Approach							
As of 31/03/2025				As of 30/06/2025			
Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
Other Countries	Central governments or central banks			0	0	0	
	Regional governments or local authorities			0	0	0	
	Public sector entities			0	0	0	
	Multilateral Development Banks			275	275	0	
	International Organisations			0	0	0	
	Institutions			84	84	24	
	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 assets 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			0	0	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 ⁽³⁾			0	0	0	0

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

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

		IRR Approach											
		As of 30/09/2024						As of 31/12/2024					
		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					
(in EUR, %)													
Consolidated data	Central banks and central governments ⁽³⁾	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	67	
	Corporates - Of Which: Specialized Lending	77	4,402	1,806	19	7	4,354	75	4,354	1,739	20	2	
	Corporates - Of Which: SME	1,902	44	1,753	794	27	13	2,001	35	1,845	857	24	
	Retail	16,277	79	16,286	3,400	55	0	16,364	81	16,063	3,305	56	
	Retail - Secured on real estate property	15,976	67	15,975	3,264	50	1	16,063	76	16,062	3,175	51	
	Retail - Secured on real estate property - Of Which: SME	1,070	13	1,069	280	7	0	1,073	14	1,073	286	6	
	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	0	0	0	0	0	0	
	Retail - Other Retail	312	5	311	115	5	1	300	5	300	131	4	
	Retail - Other Retail - Of Which: SME	48	1	48	17	0	0	50	1	50	19	0	
	Retail - Other Retail - Of Which: non-SME	263	4	263	118	5	1	251	5	251	112	4	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)												
	Other non-credit obligation assets												
	IRR Total ⁽⁴⁾				6,170						6,296		

⁽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. MGAs and PDs from Q1 2025.⁽³⁾ IRR Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.⁽⁴⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRR Approach															
		As of 30/09/2024						As of 31/12/2024									
		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	
(in EUR, %)																	
NORWAY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,889	131	6,536	2,765	50	0	6,904	121	6,575	2,788	47	0	0	0	0	0
	Corporates - Of Which: Specialized Lending	77	4,588	77	4,402	1,806	19	75	4,610	75	4,514	1,739	20	0	0	0	0
	Corporates - Of Which: SME	1,902	44	1,751	789	27	0	1,999	35	1,843	853	24	0	0	0	0	0
	Retail	16,279	79	16,278	3,396	55	0	16,355	81	16,194	3,332	56	0	0	0	0	0
	Retail - Secured on real estate property	15,975	67	15,974	3,264	50	0	16,062	76	16,061	3,175	51	0	0	0	0	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	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14,905	54	14,905	2,984	43	0	14,989	63	14,988	3,089	45	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	305	5	304	112	5	0	294	5	293	127	4	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	48	1	48	17	0	0	50	1	50	19	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	256	4	256	115	5	0	244	5	243	108	4	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)																
	Other non-credit obligation assets																
	IRR Total																

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Incl. MGAs and PDs from Q1 2025.

		IRR Approach											
		As of 30/09/2024						As of 31/12/2024					
		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				
(in EUR, %)													
Other Countries	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	2	0	2	4	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	2	0	2	4	0	0	
	Retail	1	0	1	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)												
	Other non-credit obligation assets												
	IRR Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Incl. MGAs and PDs 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			
Consolidated data	Central banks and central governments ⁽³⁾					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					7,882	118	7,805	3,043	66	16
	Corporates - Of Which: Specialised Lending					5,832	33	5,556	1,583	39	4
	Corporates - Of Which: SME					2,304	68	2,171	827	18	9
	Retail					14,407	69	14,370	2,659	40	3
	Retail - Secured on real estate property					14,095	67	14,087	2,554	40	3
	Retail - Secured on real estate property - Of Which: SME					116	0	114	13	0	0
	Retail - Secured on real estate property - Of Which: non-SME					13,969	67	13,963	2,542	40	3
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					758	3	727	165	3	1
	Retail - Other Retail - Of Which: SME					232	0	204	41	0	0
	Retail - Other Retail - Of Which: non-SME					526	3	523	121	3	1
	Equity					0	0	0	0	0	0
	Collective Investments Undertakings (CIU)					0	0	0	0	0	0
	Other non credit-obligation assets					0	0	0	0	0	0
	IRB Total ⁽⁴⁾								5,785		

(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 P&Ls from Q2 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. These have been selected under the following rule: Countries of controversy covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

IRB Approach											
As of 31/03/2025						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			
NORWAY	Central banks and central governments ⁽³⁾					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					7,882	118	7,805	3,043	66	0
	Corporates - Of Which: Specialised Lending					5,832	33	5,556	1,583	39	0
	Corporates - Of Which: SME					2,304	68	2,171	827	18	0
	Retail					14,407	69	14,364	2,657	40	0
	Retail - Secured on real estate property					14,084	67	14,086	2,554	40	0
	Retail - Secured on real estate property - Of Which: SME					126	0	124	13	0	0
	Retail - Secured on real estate property - Of Which: non-SME					13,968	67	13,962	2,542	40	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					753	3	721	161	3	0
	Retail - Other Retail - Of Which: SME					232	0	204	41	0	0
	Retail - Other Retail - Of Which: non-SME					521	3	517	119	3	0
	Equity					0	0	0	0	0	0
	Collective Investments Undertakings (CIU)					0	0	0	0	0	0
	Other non credit-obligation assets					0	0	0	0	0	0
	IRB Total										

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

(2) Incl. RGA and P&Ls from Q2 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			
Other Countries	Central banks and central governments ⁽³⁾					0	0	0	0	0	0
	Institutions					0	0	0	0	0	0
	Corporates					0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending					0	0	0	0	0	0
	Corporates - Of Which: SME					0	0	0	0	0	0
	Retail					0	0	0	0	0	0
	Retail - Secured on real estate property					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME					0	0	0	0	0	0
	Retail - Qualifying Revolving					0	0	0	0	0	0
	Retail - Other Retail					0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0	0
	Equity					0	0	0	0	0	0
	Collective Investments Undertakings (CIU)					0	0	0	0	0	0
	Other non credit-obligation assets					0	0	0	0	0	0
	IRB Total										

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

(2) Incl. RGA and P&Ls from Q2 2025

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

SpareBank 1 SMN

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

SpareBank 1 SMN

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

SpareBank 1 SMN

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

SpareBank 1 SMM

As of 31/12/2024

		As of 31/12/2024												Risk weighted exposure amount
		Direct exposures												
(mln EUR)		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	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	4 0 2 38 24 0 0 68	4 0 0 17 13 0 0 34	0 0 0 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 21	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	United Kingdom													
[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	279 41 178 99 29 127 15 746	241 41 151 80 27 129 0 692	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	36 8 13 10 0 0 0 67	1 0 1 0 1 0 0 3	3 0 10 0 0 0 8 23	1 0 1 0 0 0 0 0	11 1 8 5 4 168 74 127	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0

[illegible]

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

SpareBank 1 SMN

As of 31/12/2024

		As of 31/12/2024													Risk weighted exposure amount
		Direct exposures													
(min EUR)		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	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 ⁽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	

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 counterpart 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, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Bolivia, 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.

As of 30/06/2025

(min EUR)

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

SpareBank 1 SMN

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

SpareBank 1 SMN

As of 30/06/2025

[illegible]

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

SpareBank 1 SMN

As of 30/06/2025

		As of 30/06/2025															
		Direct exposures															
(min EUR)		On balance sheet								Derivatives				Off balance sheet		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)	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]	Slovakia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Slovenia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Spain																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		8	0	0	0	0	0	8	0	0	0	0	0	0	0	0	
[2Y - 3Y]		63	39	0	0	0	13	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		13	0	0	0	0	5	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		84	39	0	0	0	25	0	0	0	0	0	0	0	0	0	
[0 - 3M]	United Kingdom																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Iceland																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Liechtenstein																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Norway	250	235	0	0	0	109	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		209	179	0	0	0	28	0	2	0	2	0	0	0	0	0	
[1Y - 2Y]		99	76	0	0	0	5	0	9	0	2	0	0	0	0	0	
[2Y - 3Y]		29	19	0	0	0	7	0	2	0	2	0	0	0	0	0	
[3Y - 5Y]		32	27	0	0	0	2	2	12	1	7	0	0	0	0	0	
[5Y - 10Y]	168	168	0	0	0	0	2	9	3	140	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	17	0	95	0	0	0	0	0		
Total		785	708	0	0	0	152	5	51	6	153	96	0	0	0	117	

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

SpareBank 1 SMN

As of 30/06/2025

[illegible]

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

SpareBank 1 SMN

As of 30/06/2025

		As of 30/06/2025													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region			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 ⁽⁶⁾	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		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 counterpart 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.

	As of 30/09/2024															As of 30/09/2024																
	Gross carrying amount/ Nominal amount															Gross carrying amount/ Nominal amount																
	Of which performing ⁽¹⁾						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾									Of which performing ⁽¹⁾						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾										
	Of which Stage 1		Of which performing not past due <90 days and <180 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾			On non-performing exposures ⁽³⁾			Of which Stage 1 ⁽⁴⁾			Collateral and financial guarantees received on non-performing exposures			Of which Stage 1		Of which performing not past due <90 days and <180 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾			On non-performing exposures ⁽³⁾			Collateral and financial guarantees received on non-performing exposures	
(1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13) (14) (15)																																
Cash balances at central banks and other demand deposits	527	527	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	551	551	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3,897	3,897	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,796	3,796	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	35	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35	35	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,192	1,192	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,203	1,203	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,362	2,362	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,339	2,339	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	19	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	20	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
Loans and advances (including at amortised cost and fair value)	21,051	22,845	1,797	36	228	0	89	236	58	46	33	0	33	176	21,191	22,945	1,855	29	227	0	106	251	58	46	26	0	26	31	176	21,217		
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	
General governments	0	0	0	0	0	0	0	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	412	411	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	487	487	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	133	133	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	129	129	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	6,242	6,121	886	0	122	0	34	122	42	27	23	0	23	95	6,131	6,101	829	19	111	0	40	111	42	27	10	11	11	14	87	0	0	
of which: small and medium sized enterprises	4,638	4,644	606	0	85	0	30	85	36	24	23	0	23	58	4,661	4,761	629	0	84	0	27	84	36	24	14	0	14	61	0	0		
of which: Loans collateralised by commercial immovable property	3,028	3,882	431	4	46	0	20	46	22	13	4	0	4	39	3,950	3,901	381	0	40	0	30	40	24	11	0	0	0	0	0	0		
Households	16,261	16,164	797	27	88	0	54	87	16	13	10	0	10	81	16,188	16,202	811	19	100	0	64	100	16	13	10	0	10	88	0	0		
of which: Loans collateralised by residential immovable property	10,081	10,001	449	19	88	0	49	78	9	5	0	5	72	10,142	10,001	469	12	87	0	52	88	16	13	10	0	10	75	0	0			
of which: Credit for consumption	488	488	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	511	511	0	0	0	0	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HTF	27,389	27,548	1,797	36	228	0	89	236	58	46	33	0	33	176	27,538	27,691	1,855	29	227	0	106	251	58	46	26	0	26	31	176	27,564		
DEBT BALANCE sheet exposures	2,496	2,497	118	0	14	0	0	14	4	4	2	0	2	0	0	0	0	2,479	2,481	118	0	14	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ For the definition of off-balance sheet exposures refer to Article 4(1)(39) of Regulation (EU) No 175/2013 (SDR)

⁽²⁾ Institutions must have 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 must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses at fair value due to credit risk for financial instruments measured at fair 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 items. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 18.02 / 18.03), which follows a sign convention based on a credit/loss convention, as explained in Annex 2 Part 1 (paragraphs 12 and 13) of Regulation (EU) 2013/1031. If an institution is 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 credit/loss convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with positive sign.

⁽⁵⁾ From June 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit impairment or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

SpareBank 1 SM

[illegible]

2025 EU-wide Transparency Exercise

Forborne exposures

SpareBank 1 SMN

	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)	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	61	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 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 SMN

	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 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)	168	54	7	4	159	50	160	49	8	4	150	45
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	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 (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 SMN

(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			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾				
	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment						
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	0	0	14	10	0	14	0	0	4	0	0	4	0	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	4	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	782	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	62	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	15	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	34	6,240	65	0	6,231	111	42	6,228	57	0	6,461	117	35	6,438	59	0	6,292	100	38	6,290	58	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)