

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

In December 2019, after the publication of the results for EBA's Transparency exercise, the bank had to resubmit ITS supervisory data to the EBA. As a result, the coverage ratio for non-performing loans and advances as of June 2019 is equal to 34,53 %.



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,010	1,937	2,044	2,073	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,010	1,937	2,044	2,073	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,178	2,085	2,223	2,277	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,178	2,085	2,223	2,277	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	2,432	2,316	2,460	2,519	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,432	2,316	2,460	2,519	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	13,650	13,155	13,940	14,395	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,650	13,155	13,940	14,395	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.73%	14.72%	14.66%	14.40%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.73%	14.72%	14.66%	14.40%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.95%	15.85%	15.95%	15.81%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.95%	15.85%	15.95%	15.81%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.82%	17.60%	17.64%	17.50%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.82%	17.60%	17.64%	17.50%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	28,586	27,162	28,796	29,817	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.62%	7.68%	7.72%	7.64%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,178	2,085	2,223	2,277	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,093	2,005	2,161	2,219	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	28,586	27,162	28,796	29,817	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	28,586	27,162	28,796	29,817	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.6%	7.7%	7.7%	7.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.3%	7.4%	7.5%	7.4%	C 47.00 (r330,c010)	



2019 EU-wide Transparency Exercise Capital

		(mla FUD 0()	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	2,432	2,316	2,460		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	2,010	1,937	2,044	·	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	843	802	826		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments) Retained earnings	1,282	1,242	1,342		C 01.00 (r130,c010)	Articles 26(1) points (a) and (b), 27 to 23, 36(1) points (r) and 12 or care. Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-62	-52	-58		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	5	6	0		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0		0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-5	-4	-4		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-12	-11	-11		C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-28	-34	-34	-33	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	-3	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-14	-13	-15	-21	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0		C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	167	148	180		C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	83	68	117		C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0.	0			C 01.00 (r720,c010)	
	/ 11212	() Excess deaded. If If on 12 leans over 12 eapled	<u> </u>					
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	84	80	63	58	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,178	2,085	2,223	2,277	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	255	231	236	242	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	259	235	241	247	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-4	-4	-4	-4	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	13,650	13,155	13,940	14,395	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.73%	14.72%	14.66%	14.40%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.95%	15.85%	15.95%	15.81%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.82%	17.60%	17.64%	17.50%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,010	1,937	2,044	2,073	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2 A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.73%	14.72%	14.66%	14.40%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c040)	
		ed based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory				<u> </u>		

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	11,533	11,228	11,803	11,713	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	2,476	2,355	2,579	2,638	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	9,056	8,874	9,224	9,074	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	126	143	131	138	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	71	90	50	60	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	0	0	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	838	794	891	903	C 02.00 (R590, c010)
Of which basic indicator approach	57	51	57	72	C 02.00 (R600, c010)
Of which standardised approach	781	743	834	831	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,081	899	1,065	1,580	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	13,650	13,155	13,940	14,395	



2019 EU-wide Transparency Exercise P&L SPAREBANK 1 SR-BANK ASA

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	553	699	201	419
Of which debt securities income	41	50	14	31
Of which loans and advances income	511	648	187	388
Interest expenses	253	319	94	199
(Of which deposits expenses)	121	150	32	68
(Of which debt securities issued expenses)	126	160	60	126
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	2	3
Net Fee and commission income	99	130	32	68
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	8	8	5	12
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-21	-25	1	0
Gains or (-) losses from hedge accounting, net	-79	122	-91	-92
Exchange differences [gain or (-) loss], net	115	-85	98	104
Net other operating income /(expenses)	-23	-30	-8	-17
TOTAL OPERATING INCOME, NET	400	502	145	298
(Administrative expenses)	148	189	50	102
(Depreciation)	9	11	4	8
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹		0		
Of which restructuring ¹		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)	25	34	6	5
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	26	34	6	5
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(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	18	26	52	71
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	237	294	138	253
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	187	231	119	211
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	187	231	119	211
Of which attributable to owners of the parent	187	231	119	211
(1) 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 distributionSPAREBANK 1 SR-BANK ASA

(mln EUR)	A	As of 30/09/20:	18			As of 31/	12/2018			As of 31/	/03/2019			As of 30/	06/2019		
		Fai	ir value hierard	chy		Fai	r value hierarc	chy		Fa	ir value hierarc	hy		Fa	ir value hierar	chy	
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	62				114				89				144				IAS 1.54 (i)
Financial assets held for trading	333	0	333	0	346	0	346	0	281	0	281	0	263	0	263	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	109	10	80	19	105	16	28	61	115	19	32	64	129	26	26	77	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	4,257	406	3,847	4	3,322	1,643	1,674	5	3,738	1,854	1,879	5	2,827	1,804	1,015	8	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	425	0	0	425	379	0	0	379	386	0	0	386	574	0	0	574	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	20,963				20,592				21,656				23,024				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	196	0	196	0	306	0	306	0	320	0	320	0	383	0	383	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Par 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	422				322				442				425				
TOTAL ASSETS	26,767				25,486				27,026				27,769				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

(mlı	ıln EUR)			As of 30/09/2	018					As of 31	./12/2018					As of 31/0	03/2019					As of 30	/06/2019			
		Gross car	rying amount		A	ccumulated i	mpairment	Gro	ss carrying am	ount	Accı	umulated impai	rment	Gro	ss carrying am	ount	Accum	ulated impai	rment	Gro	ss carrying an	ount	Accui	mulated impai	irment	
Breakdown of financial assets by instrument and by counterparty sector ¹	y	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-impaire assets	Stage 1 Assets with significan d increase i credit risk si initial recognitio	nout signific nt increas in credit risk since initia recognitic	with cant e in c since Credit-impaire al assets on but edit-	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	recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	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	I DI IT DOT CREAIT-	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities		0		0	0	0	0 0	C)	0	0 0	((0	0	0	0		0	0	()	0	C	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	39	3 28		6	0	-1 -	1 350	27	7	4	0 -1	-1	356	5 29	3	0	-1		1 532	2 40	4	ł	-1	-1	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	13	3 (0	0	0	0 723	C) (0	0 0	C	764	1 0	0	0	0		824	4 0	() (0	C	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	19,05	6 1,645	27	4	-25	-41 -8	0 18,262	1,526	207	7 -2	3 -38	-65	19,378	1,458	187	-27	-36	-68	20,61	2 1,535	192	-27	-33	-78	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

EBA EUROPEAN BANKING AUTHORITY

2019 EU-wide Transparency Exercise

Market Risk

								O1741C														
	SA					I	M						IM									
			VaR (Memoran	ndum item)	STRESSED VaR ((Memorandum item)	AND MIGR	ITAL DEFAULT RATION RISK LL CHARGE		ICE RISKS C ARGE FOR C			VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	MIGRAII			ICE RISKS CA ARGE FOR CT	P	
(mln 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		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30	09/2018									As of 31/1	2/2018					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0						
Total	0 As of 31/03/2019	As of 30/06/2019	0	0	0	•	0 0/03/2019	0	0	0	0	0	0	0	0	0 As of 30/0		0	0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk Total	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0	0		0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0					0	

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



Credit Risk - Standardised Approach
SPARFBANK 1 SR-BANK ASA

						SPAREBA	NK 1 SR-BANK ASA									
								Standardis	ed Approach							
			As of 30/09/2018			As of 31/12	2/2018			As of 31	/03/2019			As of 30	0/06/2019	
		Original Exposure ¹	Exposure Value ¹ Risk exposure amoun	t Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹ R	isk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)															
	Central governments or central banks	579	513	6	479	457	4		401	373	2		378	351	2	
	Regional governments or local authorities	53	53	1	46	46	9		55	55	11		61	61	. 12	
	Public sector entities Multilateral Development Banks	1	447		1 417	1	U		1	F0-	7		642	6/3	. 0	
	International Organisations	447 0	447	0	417	417	0		397	39/			043	043		
	Institutions	1 501	956	6	1 172	742	138		1,090	76	141		1,397	925	5 164	
	Corporates	1,501 1,214 1,053 1,134	947	1	1,172 1,233 1,042 1,015	972	967		1,243	958	954		1,319	990	ນ 984	
	of which: SME	1,053	789	6	1,042	793	221		1,025	754	750		807	797	7 789	
	Retail	1,134	469 35	1	1,015	438	328		1,157	489	367		1,188	506	379	
Consolidated data	of which: SME	664	338	0	569	315	236		697	363	273		301	296	<i>i</i> 222	
Consolidated data	Secured by mortgages on immovable property	197	151 13	4	178	137	123		195	143	128		248	180	ال 159	
	of which: SME	0	0	0	0	0	0		0	(0		0	(٥ /	
	Exposures in default	4	4	5 0	4	4	4	0	4	4	4	0	4	2	4 0	J
	Items associated with particularly high risk	0	0	0	0	0	0		0		0		0	(0	
	Covered bonds	2,351	2,351	0	2,139	2,131	223		2,482	2,47	257		2,597	2,564	266	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0		0		0	(0	
	Collective investments undertakings (CIU)	0	0		0	0	0		0	(0		0	(0	
	Equity	249	249 52	5	249	249	522		2//	2//	583		264	264	551	
	Other exposures	232	232 18	3	220	220	180		301	301	262		310	310	0 254	_
	Standardised Total ²	7,962	6,372 2,60	2 9	7,153	5,814	2,498	18	7,802	6,429	2,710]	7 8,411	6,799	2,777	7

⁽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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



Credit Risk - IRB Approach

							SPAREBAN	K 1 SR-BANK ASA										
								IR	B Appro	ach								
			As of 30,	/09/2018			As of 31	/12/2018			As of 31,	/03/2019				As of 30/0	06/2019	
		Original Exposure ¹	Value ¹ adjustment and				Exposure	Risk exposure amount Valu	ents	Original Exposure ¹	Exposure	Risk exposure amount	adjustments	Original Exp	posure ¹	Exposure	Risk exposure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value ⁻	Of which: defaulted	provisions	Of which: defaulted	- Value ¹	Of which: provisi defaulted		Of which: defaulted	- Value ¹	Of which: defaulted	and provisions		Of which: defaulted	Value ¹	Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0		0 0	0	0 0	0	0	0 0	0	0	0	0 () (
	Corporates	8,495	7,805	5,756	76	8,396	7,758	5,649 0	61	8,921	8,290		0 0	9,125	0	8,408	5,628	ő
	Corporates - Of Which: Specialised Lending	4,390	4,184 2,731 15,485	2,652	18	4,292	4,116	2,460 0	6	4,535	4,373	2,559	0	4,846	0	4,592	2,623	J
	Corporates - Of Which: SME	3,014	2,731	2,393	54	3,040	2,762	2,382 0	33	3,211	2,929		0	3,247	0	2,907	2,307)
	Retail Converd on well actate was a state	15,487	15,485	3,300	8	14,711	14,709	3,225 0	8	15,293	15,291		0	15,758	0	15,756	3,446	١
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	14,924 620	14,923 620	3,067	4	14,191	14,190	3,008 0 134 0	3	14,740	14,739		0	15,196 614	0	15,195 614	3,220	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	14,304	14,303	2,927		13,593	13,592	1	3	14,132	14,131			14,581	0	14,581	3,080	Ó
	Retail - Qualifying Revolving	0	0	0		0	0 15,552		0	0 0	0 14,131	0	0 0	0	0	0	0 0	ó
	Retail - Other Retail	563	562	233	4	520	519	216 0	5	552	551	228	0 0	562	0	561	226	o l
	Retail - Other Retail - Of Which: SME	38	38	13	1	37	37	13 0	1	39	38	12	0 0	39	0	39	13	J 1
	Retail - Other Retail - Of Which: non-SME	525	524	220	3	482	482	204 0	4	514	513	215	0 0	524	0	523	214)(
	Equity			0		0	0	0 0		0 0	0	0	0	0	0	0	0 (J
	Other non credit-obligation assets			0				0				0					0	
	IRB Total ²			9,057				8,874				9,225					9,075	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



General governments exposures by country of the counterparty

							SPAREBANK 1 SR-BANK A	ASA						
							As of 31/12/2018							
						Direc	t exposures							
	(mln EUR)			On balance sheet					Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				for trading designated	d at fair value fair	i value ullough oulei	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				through	orofit or loss cor	emprehensive income								
, a a a a a a a a a a a a a a a a a a a														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total [0 - 3M [
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Belgium													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[0 - 3M [Bulgaria													
[10Y - more Total [0 - 3M [-													
[3M - 1Y [[1Y - 2Y [
[0 - 3M [Cyprus													
[10Y - more Total [0 - 3M [-													
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Czech Republic													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[0 - 3M [Denmark													
Total	_													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [Estonia													
[10Y - more Total	-													



General governments exposures by country of the counterparty

							SPAREBANK 1 SR-BANK	ASA						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
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	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [for trading	through profit or loss	comprehensive income	amortised cost							
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland													
[0 - 3M [France													
[0 - 3M [Germany													
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							SPAREBANK 1 SR-BANK /	ASA						
							As of 31/12/2018	3						
						Direc	ct exposures							
	(mln EUR)			On balance sho	eet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
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 [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							SPAREBANK 1 SR-BANK	ASA					
							As of 31/12/2018						
						Dire	ct exposures						
	(mln EUR)			On balance she	eet			De	rivatives		Off balaı	nce sheet	
											Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with positive fair value	Derivatives wit	th negative fair value			Risk weighted exposure amount
		derivative financial assets	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 amo	unt Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain -												
[0 - 3M [Sweden												
[0 - 3M [United Kingdom												
[0 - 3M [Iceland												
[0 - 3M [Liechtenstein												
[0 - 3M [Norway	780 65 0 1 14 4 0	0 0 0 0 0 0	0 0 0 0 0 0	751 65 0 0 0 0 0	0 0 0 0 0	0 0 0 1 14 4 0	0 0 2 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	13
[0 - 3M [Australia												
[0 - 3M [Canada												
[0 - 3M [Hong Kong												



General governments exposures by country of the counterparty

							SPAREBANK 1 SR-BANK	ASA						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

SPAREBANK 1 SR-BANK ASA

						SPAREBANK 1 SR-BANK A	ASA					
						As of 31/12/2018						
					Dire	ect exposures						
	(mln EUR)			On balance sh	neet			Deriva	tives	Off balan	ce sheet	
							Derivatives with pos	sitive fair value	Derivatives with negative fair value	Off-balance sh	eet exposures	
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 [Africa											
[0 - 3M [Others	-780 -65 0 -1 -14 -4 0	0 0 0 0 0 0 0	0 0 0 0 0 0	-751 0 -65 0 0 0 0 0 0 0 0 0 0 0 0 0 -815 0	0 0 0 -1 -14 -4 0	0 0 -2 -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	-13

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 have 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 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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, 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, Chad, Comoros, Congo, Chad, Comoros, Congo, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Chad, Ch Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, 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.



General governments exposures by country of the counterparty

							SPAREBANK 1 SR-BANK A	ASA						
							As of 30/06/2019							
						Direc	t exposures							
	(mln EUR)			On balance sheet					Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	ed at fair value	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 [Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							SPAREBANK 1 SR-BANK A	ASA						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with posi	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		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	Finland													
[0 - 3M [France													
[0 - 3M	Germany													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Croatia													
[0 - 3M [Greece	5												
[0 - 3M [Hungary	6												
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							SPAREBANK 1 SR-BANK	ASA						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
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)									Nominal	Provisions	Risk weighted exposure amount
				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			
[0 - 3M [Lithuania													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							SPAREBANK 1 SR-BANK	ASA					
							As of 30/06/2019						
						Direc	ct exposures						
	(mln EUR)			On balance she	eet			Deriva	ntives		Off balan	ce sheet	
								Derivatives with positive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
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 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 [Spain												
[0 - 3M [Sweden												
[0 - 3M [United Kingdom												
[0 - 3M [Iceland												
[0 - 3M [Liechtenstein												
[0 - 3M [Norway	919 93 0 13 30 4 0 1,059	0 0 0 0 0 0	0 0 0 0 0 0	889 40 0 0 0 0 0	0 0 0 0 0	0 53 0 13 30 4 0	0 0 0 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	29 0 0 0 0 0 0 0	0 0 0 0 0 0	14
[0 - 3M [Australia												
[0 - 3M [Canada												
[0 - 3M [Hong Kong												



General governments exposures by country of the counterparty

							SPAREBANK 1 SR-BANK A							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

SPAREBANK 1 SR-BANK ASA

						SPAREBAINK I SR-BAINK A	13A					
						As of 30/06/2019						
					Dire	ct exposures						
	(mln EUR)			On balance sh	neet			Deriva	tives	Off balan	ce sheet	
							Derivatives with pos	sitive fair value	Derivatives with negative fair value	Off-balance sh	eet exposures	
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 [Africa											
[0 - 3M [Others	-919 -93 0 -13 -30 -4	0 0 0 0 0	0 0 0 0 0	-889 0 -40 0 0 0 0 0 0 0 0 0	0 -53 0 -13 -30 -4	0 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	-29 0 0 0 0 0	0 0 0 0 0	
Total	1	-1,059	0	0	-930 0	-100	-2	0	0 0	-29	0	-14

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

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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, 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, Chad, Comoros, Congo, Chad, Comoros, Congo, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Chad, Ch Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, 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.



Performing and non-performing exposures

				As of 30/09/2018	3						As of 31/12/201	8		
		Gross carryi	ng amount		Accumulated in accumulated ch value due to cre provisions ⁴	anges in fair	Collaterals and financial		Gross carryi	ng amount		Accumulated in accumulated che value due to cre provisions ⁴	anges in fair	Collaterals and financial
		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non	n-performing ¹	On performing	On non- performing	guarantees received on non- performing exposures
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³	<i>-</i>
Debt securities (including at amortised cost and fair value)	3,569	0	0	0	0	0	0	3,212	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	471	0	0	0	0	0	0	390	0	0	0	0	0	0
Credit institutions	3,050	0	0	0	0	0	0	2,776	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	48	0	0	0	0	0	0	45	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	22,272	35	503	327	118	29	5	21,310	28	242	115	89	39	0
Central banks	22	0	0	0	0	0	0	73	0	0	0	0	0	0
General governments	15	0	0	0	0	0	0	14	0	0	0	0	0	0
Credit institutions	474	0	0	0	0	0	0	233	0	0	0	0	0	0
Other financial corporations	144	0	6	6	0	0	0	141	0	0	0	0	0	0
Non-financial corporations	7,362	16	446	278	101	23	5	7,330	11	196	79	74	33	0
of which: small and medium-sized enterprises at amortised cost	1,582	0	36	36	0	0	0	4,755	9	30	24	0	0	0
Households	14,256	19	51	44	17	6	0	13,517	17	46	37	14	7	0
DEBT INSTRUMENTS other than HFT	25,841	35	503	327	118	29	5	24,522	28	242	115	89	39	0
OFF-BALANCE SHEET EXPOSURES	532		2	0	12	0	0	449		2	0	9	0	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the 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 9 and 10 of Regulation (EU) No 680/2014 - 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.



Performing and non-performing exposures

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount						Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
		Of which performing but past due >30 days and <=90 days			On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30		On performing per	On non- performing	guarantees received on non- performing exposures	
(min FUD)				Of which: defaulted	схрозитсэ	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³	
(mln EUR) Debt securities (including at amortised cost and fair value)	3,652	1	0	0	0	0	0	3,643	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	376	0	0	0	0	0	0	364	0	0	0	0	0	0
Credit institutions	3,229	0	0	0	0	0	0	3,256	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	46	1	0	0	0	0	0	22	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	22,338	19	225	24	65	68	0	23,053	20	223	25	64	77	0
Central banks	50	0	0	0	0	0	0	79	0	0	0	0	0	0
General governments	29	0	0	0	0	0	0	29	0	0	0	0	0	0
Credit institutions	206	0	0	0	0	0	0	398	0	0	0	0	0	0
Other financial corporations	173	0	0	0	0	0	0	198	0	0	0	0	0	0
Non-financial corporations	7,836	5	175	8	57	54	0	8,005	8	178	9	53	65	0
of which: small and medium-sized enterprises at amortised cost	1,894	1	11	0	0	0	0	5,466	8	64	5	0	0	0
Households	14,044	15	50	17	7	14	0	14,343	12	45	15	10	13	0
DEBT INSTRUMENTS other than HFT	25,990	21	225	24	65	68	0	26,696	20	223	25	64	77	0
OFF-BALANCE SHEET EXPOSURES	462		0	0	10	0	0	560		0	0	10	0	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the 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 9 and 10 of Regulation (EU) No 680/2014 - 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.



Forborne exposures

			As of 30/09/2018				As of 31/12/2018					
	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	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		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	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)	682	126	0	0	0	791	61	16	14	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	634	125	0	0	0	747	60	15	14	0		
of which: small and medium-sized enterprises at amortised cost	148	0	0	0	0	290	0	0	0	0		
Households	48	1	0	0	0	44	1	1	1	0		
DEBT INSTRUMENTS other than HFT	682	126	0	0	0	791	61	16	14	0		
Loan commitments given	0	0	0	0	0	0	0	0	0	0		

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽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 9 and 10 of Regulation (EU) No 680/2014 - 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.



Forborne exposures

			As of 31/03/2019				As of 30/06/2019					
	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	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		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		
Debt securities (including at amortised cost and fair value)	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)	782	1	0	o	О	768	12	9	9	o		
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	737	1	0	0	0	721	12	9	9	0		
of which: small and medium-sized enterprises at amortised cost	235	0	0	0	0	283	0	0	0	0		
Households	44	0	0	0	0	47	1	0	0	0		
DEBT INSTRUMENTS other than HFT	782	1	0	0	0	768	12	9	9	0		
Loan commitments given	0	0	0	0	0	0	0	0	0	0		

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽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 9 and 10 of Regulation (EU) No 680/2014 - 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.