



2019 EU-wide Transparency Exercise

Bank Name	SPAREBANK 1 SR-BANK ASA
LEI Code	549300Q3OIWRHQUM052
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 %.

2019 EU-wide Transparency Exercise Key Metrics

SPAREBANK 1 SR-BANK ASA

(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



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Leverage ratio

SPAREBANK 1 SR-BANK ASA

(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)	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	2,093	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)	
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)	
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)	

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Capital

SPAREBANK 1 SR-BANK ASA

		(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
OWN FUNDS	A	2,432	2,316	2,460	2,519	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	2,010	1,937	2,044	2,073	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	843	802	826	823	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	1,282	1,242	1,342	1,384	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	-62	-52	-58	-60	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	5	6	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	-5	-4	-4	-4	C 01.00 (r250,c010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	-12	-11	-11	-16	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 26(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	-28	-34	-34	-33	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	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 (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 279(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 153(9) of CRR.
	A.1.14.1	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	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	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	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
	A.1.18	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	-14	-13	-15	-21	C 01.00 (r529,c010)	-
	A.1.21	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	0	0	0	0	C 01.00 (r220,c010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	0	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	203	C 01.00 (r530,c010)	Article 61 of CRR
A.2.1	Additional Tier 1 Capital Instruments	83	68	117	146	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
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 (r760,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	B	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)	
CAPITAL RATIOS (%) Transitional period	C.1	14.73%	14.72%	14.66%	14.40%	CA3 (1)	-
	C.2	15.95%	15.85%	15.95%	15.81%	CA3 (3)	-
	C.3	17.82%	17.60%	17.64%	17.50%	CA3 (5)	-
CET1 Capital Fully loaded	D	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 loaded¹	E	14.73%	14.72%	14.66%	14.40%	[B.1]/[B-8.1]	-
Memo items	F	0	0	0	0	C 05.01 (r440,c010)	
	F	0	0	0	0	C 05.01 (r440,c020)	
	F	0	0	0	0	C 05.01 (r440,c030)	
	F	0	0	0	0	C 05.01 (r440,c040)	

(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

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Overview of Risk exposure amounts

SPAREBANK 1 SR-BANK ASA

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
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 (r040, 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	

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P&L
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(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
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 subsidiaries, 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 subsidiaries, 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

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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Market Risk
SPAREBANK 1 SR-BANK ASA

	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 (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (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					
(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018													
Traded Debt Instruments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: General 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
Of which: Specific 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
Equities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: General 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
Of which: Specific 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
Foreign exchange 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
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
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
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019													
Traded Debt Instruments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: General 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
Of which: Specific 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
Equities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which: General 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
Of which: Specific 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
Foreign exchange 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
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
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

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

2019 EU-wide Transparency Exercise
Credit Risk - Standardised Approach
 SPAREBANK 1 SR-BANK ASA

		Standardised Approach															
		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019			
		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	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
(m€ EUR, %)																	
Consolidated data	Central governments or central banks	579	513	6		479	457	4		401	373	2		378	351	2	
	Regional governments or local authorities	53	53	11		46	46	9		55	55	11		61	61	12	
	Public sector entities	1	1	0		1	1	0		1	1	0		1	1	0	
	Multilateral Development Banks	447	447	0		417	417	0		597	597	0		643	643	0	
	International Organisations	0	0	0		0	0	0		0	0	0		0	0	0	
	Institutions	1,501	956	196		1,172	742	138		1,090	761	141		1,397	925	164	
	Corporates	1,214	947	941		1,233	973	967		1,243	958	954		1,319	990	984	
	of which: SME	1,053	789	216		1,042	793	221		1,025	754	250		807	797	789	
	Retail	1,134	469	351		1,015	438	328		1,157	489	367		1,188	506	379	
	of which: SME	664	338	60		569	315	236		697	363	273		301	296	222	
	Secured by mortgages on immovable property	197	151	134		178	137	123		195	143	128		248	180	159	
	of which: SME	0	0	0		0	0	0		0	0	0		0	0	0	
	Exposures in default	4	4	5	0	4	4	4	0	4	4	4	0	4	4	4	0
	Items associated with particularly high risk	0	0	0		0	0	0		0	0	0		0	0	0	
	Covered bonds	2,351	2,351	250		2,139	2,131	223		2,482	2,471	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	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		0	0	0		0	0	0		
Equity	249	249	525		249	249	522		277	277	583		264	264	551		
Other exposures	232	232	183		220	220	180		301	301	262		310	310	254		
Standardised Total²	7,962	6,372	2,602	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 Securitisation position unlike in the previous Transparency exercises' results.

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
SPAREBANK 1 SR-BANK ASA

		IRB Approach																				
		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019								
		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	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
(min EUR, %)		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted							
Consolidated data	Central banks and central governments	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	8,495	7,805	5,756	76	8,396	0	7,758	5,649	61	8,921	0	8,290	5,914	0	0	9,125	0	8,408	5,628	0	0
	Corporates - Of Which: Specialised Lending	4,390	4,184	2,652	18	4,292	0	4,116	2,460	6	4,535	0	4,373	2,559	0	0	4,846	0	4,592	2,623	0	0
	Corporates - Of Which: SME	3,014	2,731	2,393	54	3,040	0	2,762	2,382	33	3,211	0	2,929	2,481	0	0	3,247	0	2,907	2,307	0	0
	Retail	15,487	15,485	3,300	8	14,711	0	14,709	3,225	8	15,293	0	15,291	3,310	0	0	15,788	0	15,756	3,446	0	0
	Retail - Secured on real estate property	14,924	14,923	3,067	4	14,191	0	14,190	3,008	3	14,740	0	14,739	3,082	0	0	15,196	0	15,195	3,220	0	0
	Retail - Secured on real estate property - Of Which: SME	620	620	140	0	598	0	598	134	0	609	0	608	129	0	0	614	0	614	140	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14,304	14,303	2,927	4	13,593	0	13,592	2,874	3	14,132	0	14,131	2,953	0	0	14,581	0	14,581	3,080	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	563	562	233	4	520	0	519	216	5	552	0	551	228	0	0	562	0	561	226	0	0
	Retail - Other Retail - Of Which: SME	38	38	13	1	37	0	37	13	1	39	0	38	12	0	0	39	0	39	13	0	0
	Retail - Other Retail - Of Which: non-SME	525	524	220	3	482	0	482	204	4	514	0	513	215	0	0	524	0	523	214	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total²			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 Securitisation position unlike in the previous Transparency exercises' results.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

SPAREBANK 1 SR-BANK ASA

As of 31/12/2018

(min EUR)																
Direct exposures																
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		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 [	Africa														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Others														
[10Y - more																
Total																
[0 - 3M [-780	0	0	-751	0	0	0	0	0	0	0	0	0	
[3M - 1Y [-65	0	0	-65	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	-2	0	0	0	0	0	0	
[2Y - 3Y [		-1	0	0	0	0	0	-1	0	0	0	0	0	0	
[3Y - 5Y [		-14	0	0	0	0	-14	0	0	0	0	0	0	0	
[5Y - 10Y [		-4	0	0	0	0	-4	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		-864	0	0	-815	0	-19	-3	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 hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, 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, Congo, The Democratic Republic Of The, 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, 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.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

SPAREBANK 1 SR-BANK ASA

As of 30/06/2019

Direct exposures															Risk weighted exposure amount
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)					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 [	Africa														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Others	-919	0	0	-889	0	0	0	0	0	0	0	0	-29	0
[3M - 1Y [		-93	0	0	-40	0	0	-53	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	-1	0	0	0	0	0	0	0
[2Y - 3Y [		-13	0	0	0	0	0	-13	0	0	0	0	0	0	0
[3Y - 5Y [		-30	0	0	0	0	0	-30	0	0	0	0	0	0	0
[5Y - 10Y [	-4	0	0	0	0	0	-4	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		-1,059	0	0	-930	0	-100	-2	0	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 counterparties with full or partial government guarantees

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, 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, Congo, The Democratic Republic Of The, 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, 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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

SPAREBANK 1 SR-BANK ASA

	As of 30/09/2018							As of 31/12/2018							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³				
Of which: defaulted							Of which: defaulted								
(mln EUR)															
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	0
Central banks	0	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	0
Credit institutions	3,050	0	0	0	0	0	0	2,776	0	0	0	0	0	0	0
Other financial corporations	0	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	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	0
Central banks	22	0	0	0	0	0	0	73	0	0	0	0	0	0	0
General governments	15	0	0	0	0	0	0	14	0	0	0	0	0	0	0
Credit institutions	474	0	0	0	0	0	0	233	0	0	0	0	0	0	0
Other financial corporations	144	0	6	6	0	0	0	141	0	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	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	0
Households	14,256	19	51	44	17	6	0	13,517	17	46	37	14	7	0	0
DEBT INSTRUMENTS other than HFT	25,841	35	503	327	118	29	5	24,522	28	242	115	89	39	0	0
OFF-BALANCE SHEET EXPOSURES	532		2	0	12	0	0	449		2	0	9	0	0	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred 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⁾ Institutions 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.

2019 EU-wide Transparency Exercise
Performing and non-performing exposures
 SPAREBANK 1 SR-BANK ASA

	As of 31/03/2019							As of 30/06/2019							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
Of which: defaulted							Of which: defaulted								
(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	0
Central banks	0	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	0
Credit institutions	3,229	0	0	0	0	0	0	3,256	0	0	0	0	0	0	0
Other financial corporations	0	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	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	0
Central banks	50	0	0	0	0	0	0	79	0	0	0	0	0	0	0
General governments	29	0	0	0	0	0	0	29	0	0	0	0	0	0	0
Credit institutions	206	0	0	0	0	0	0	398	0	0	0	0	0	0	0
Other financial corporations	173	0	0	0	0	0	0	198	0	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	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	0
Households	14,044	15	50	17	7	14	0	14,343	12	45	15	10	13	0	0
DEBT INSTRUMENTS other than HFT	25,990	21	225	24	65	68	0	26,696	20	223	25	64	77	0	0
OFF-BALANCE SHEET EXPOSURES	462		0	0	10	0	0	560		0	0	10	0	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) Institutions report here collective allowances for incurred 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) Institutions 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.

2019 EU-wide Transparency Exercise

Forborne exposures SPAREBANK 1 SR-BANK ASA

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures	Of which non-performing 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	Of which non-performing 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 on non-performing exposures with forbearance measures					Of which on non-performing exposures with forbearance measures	
(mln EUR)										
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)	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.

2019 EU-wide Transparency Exercise

Forborne exposures

SPAREBANK 1 SR-BANK ASA

(mln EUR)	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 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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	782	1	0	0	768	12	9	9	0	
Central banks	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	
Non-financial corporations	737	1	0	0	721	12	9	9	0	
of which: small and medium-sized enterprises at amortised cost	235	0	0	0	283	0	0	0	0	
Households	44	0	0	0	47	1	0	0	0	
DEBT INSTRUMENTS other than HFT	782	1	0	0	768	12	9	9	0	
Loan commitments given	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.