



## 2023 EU-wide Transparency Exercise

<b>Bank Name</b>	SpareBank 1 SMN
<b>LEI Code</b>	7V6Z97IO7R1SEAO84Q32
<b>Country Code</b>	NO

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

## 2023 EU-wide Transparency Exercise

### Key Metrics

SpareBank 1 SMN

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	1,860	1,881	1,752	1,883	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,860	1,881	1,752	1,883	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,008	2,077	1,930	2,067	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,008	2,077	1,930	2,067	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,225	2,297	2,133	2,316	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,225	2,297	2,133	2,316	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	9,674	9,960	9,599	9,836	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,674	9,960	9,599	9,836	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.22%	18.88%	18.25%	19.15%	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	19.22%	18.88%	18.25%	19.15%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.75%	20.85%	20.10%	21.01%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.75%	20.85%	20.10%	21.01%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.00%	23.06%	22.22%	23.55%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.00%	23.06%	22.22%	23.55%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	27,372	29,708	27,986	28,536	C 47.00 (r0300,c0010)	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	7.34%	7.08%	6.89%	7.24%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

SpareBank 1 SMN

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,008	2,103	1,930	2,067	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,008	2,076	1,930	2,067	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	27,372	29,708	27,986	28,536	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	27,372	29,331	27,986	28,536	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.34%	7.08%	6.89%	7.24%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.34%	7.08%	6.89%	7.24%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	<b>OWN FUNDS</b>	<b>2,225</b>	<b>2,297</b>	<b>2,133</b>	<b>2,316</b>	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>1,860</b>	<b>1,881</b>	<b>1,752</b>	<b>1,883</b>	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	329	331	-1	466	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,603	1,647	1,844	1,526	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1	2	0	2	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	20	10	0	9	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	66	75	73	66	C 01.00 (0220,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-7	-9	-9	-9	C 01.00 (0250,0000)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-83	-85	-80	-118	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-7	-5	-4	-3	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-20	-27	-32	-34	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (h) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (i) 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 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Articles 36(1) point (k), 243(1) point (b), 244(1) point (b), 245(1) point (b) and 258 of CRR, Articles 36(1) point (k), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0000)	Articles 36(1) point (k) (i), 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 (0480,0000)	Articles 4(1)(b), 36(1) point (l), 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 (0490,0000)	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 institution has a significant investment	-26	-34	-18	0	C 01.00 (0500,0000)	Articles 4(1)(b), 36(1) point (m), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (0520,0000)	Articles 36(1) point (n) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Articles 36(1) point (n) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-17	-25	-22	-22	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>148</b>	<b>196</b>	<b>178</b>	<b>184</b>	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	153	200	182	188	C 01.00 (0540,0000) + C 01.00 (0670,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	-4	-4	-4	-4	C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0710,0000) + C 01.00 (0740,0000) + C 01.00 (0744,0000) + C 01.00 (0746,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0000) + C 01.00 (0580,0000) + C 01.00 (0730,0000)	-	
A.3	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,008</b>	<b>2,077</b>	<b>1,930</b>	<b>2,067</b>	C 01.00 (0600,0000)	Article 25 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>217</b>	<b>220</b>	<b>203</b>	<b>249</b>	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	236	240	221	267	C 01.00 (0700,0000) + C 01.00 (0980,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	-20	-20	-18	-18	C 01.00 (0910,0000) + C 01.00 (0920,0000) + C 01.00 (0925,0000) + C 01.00 (0930,0000) + C 01.00 (0935,0000) + C 01.00 (0940,0000) + C 01.00 (0945,0000) + C 01.00 (0950,0000) + C 01.00 (0955,0000) + C 01.00 (0960,0000) + C 01.00 (0965,0000) + C 01.00 (0970,0000) + C 01.00 (0975,0000) + C 01.00 (0980,0000) + C 01.00 (0985,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0000) + C 01.00 (0985,0000) + C 01.00 (0990,0000)	-	
OWN FUNDS REQUIREMENTS	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>9,674</b>	<b>9,360</b>	<b>9,599</b>	<b>9,836</b>	C 02.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0010,0000)	-
	C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>19.22%</b>	<b>18.88%</b>	<b>18.25%</b>	<b>19.15%</b>	GA3 (1)	-
C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>20.75%</b>	<b>20.85%</b>	<b>20.10%</b>	<b>21.01%</b>	GA3 (3)	-	
C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>23.00%</b>	<b>23.06%</b>	<b>22.22%</b>	<b>23.55%</b>	GA3 (5)	-	
CET1 Capital Fully loaded	D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>1,860</b>	<b>1,881</b>	<b>1,752</b>	<b>1,883</b>	GA3 (1) + GA3 (2) + GA3 (3) + GA3 (4) + GA3 (5) + GA3 (6) + GA3 (7) + GA3 (8) + GA3 (9) + GA3 (10) + GA3 (11) + GA3 (12) + GA3 (13) + GA3 (14) + GA3 (15) + GA3 (16) + GA3 (17) + GA3 (18) + GA3 (19) + GA3 (20) + GA3 (21) + GA3 (22) + GA3 (23) + GA3 (24) + GA3 (25) + GA3 (26) + GA3 (27) + GA3 (28) + GA3 (29) + GA3 (30) + GA3 (31) + GA3 (32) + GA3 (33) + GA3 (34) + GA3 (35) + GA3 (36) + GA3 (37) + GA3 (38) + GA3 (39) + GA3 (40) + GA3 (41) + GA3 (42) + GA3 (43) + GA3 (44) + GA3 (45) + GA3 (46) + GA3 (47) + GA3 (48) + GA3 (49) + GA3 (50) + GA3 (51) + GA3 (52) + GA3 (53) + GA3 (54) + GA3 (55) + GA3 (56) + GA3 (57) + GA3 (58) + GA3 (59) + GA3 (60) + GA3 (61) + GA3 (62) + GA3 (63) + GA3 (64) + GA3 (65) + GA3 (66) + GA3 (67) + GA3 (68) + GA3 (69) + GA3 (70) + GA3 (71) + GA3 (72) + GA3 (73) + GA3 (74) + GA3 (75) + GA3 (76) + GA3 (77) + GA3 (78) + GA3 (79) + GA3 (80) + GA3 (81) + GA3 (82) + GA3 (83) + GA3 (84) + GA3 (85) + GA3 (86) + GA3 (87) + GA3 (88) + GA3 (89) + GA3 (90) + GA3 (91) + GA3 (92) + GA3 (93) + GA3 (94) + GA3 (95) + GA3 (96) + GA3 (97) + GA3 (98) + GA3 (99) + GA3 (100)	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>19.22%</b>	<b>18.88%</b>	<b>18.25%</b>	<b>19.15%</b>	GA3 (1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-

<sup>1</sup>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 ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 ratio published by the participating banks e.g. in their Pillar 3 disclosure

## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

SpareBank 1 SMN

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	8,083	8,495	8,082	8,267	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	2,594	2,730	2,578	2,500	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	1	1	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	5,487	5,764	5,504	5,767	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	231	183	251	262	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	116	120	164	157	C 02.00 (r0640, c0010)
Settlement risk	18	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	69	48	63	58	C 02.00 (r0520, c0010)
Of which the standardised approach	69	48	63	58	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	957	1,014	935	964	C 02.00 (r0590, c0010)
Of which basic indicator approach	446	470	433	443	C 02.00 (r0600, c0010)
Of which standardised approach	511	544	502	521	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	201	101	105	127	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	9,674	9,960	9,599	9,836	

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

<sup>2</sup> On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L  
SpareBank 1 SMN

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	544	831	299	624
Of which debt securities income	43	72	36	74
Of which loans and advances income	491	752	254	530
Interest expenses	257	428	186	397
(Of which deposits expenses)	102	171	74	162
(Of which debt securities issued expenses)	92	152	59	123
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	4	0	2
Net Fee and commission income	51	67	15	29
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	65	53	-4	21
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-57	-45	-3	-27
Gains or (-) losses from hedge accounting, net	-3	-7	3	3
Exchange differences (gain or (-) loss), net	6	9	2	5
Net other operating income / (expenses)	105	143	33	70
<b>TOTAL OPERATING INCOME, NET</b>	<b>456</b>	<b>627</b>	<b>159</b>	<b>329</b>
(Administrative expenses)	203	281	72	139
(Cash contributions to resolution funds and deposit guarantee schemes)	6	8	2	4
(Depreciation)	10	14	3	7
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	-1	1	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	-1	1	-1
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>2</sup>	0	-3	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1	3	-7	-1
(Financial assets at fair value through other comprehensive income)	1	4	0	1
(Financial assets at amortised cost)	-2	-1	-7	-2
(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	7	20	2	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>245</b>	<b>342</b>	<b>90</b>	<b>183</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>191</b>	<b>265</b>	<b>68</b>	<b>145</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>191</b>	<b>265</b>	<b>68</b>	<b>145</b>
Of which attributable to owners of the parent	182	252	65	139

<sup>1</sup> Information available only as of end of the year

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

2023 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution

SpareBank 1 SMN

(m€ EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	656				610				532				553				IAS 1.54 (i)	
Financial assets held for trading	1,031	101	930	0	933	93	840	0	877	88	789	0	1,031	96	935	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	3,320	420	2,814	86	4,185	719	3,382	84	4,299	767	3,458	74	3,638	1,172	2,383	83	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	462	0	0	462	464	0	0	464	428	0	0	428	488	0	0	488	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	8,320	0	0	8,320	8,602	0	0	8,602	7,837	0	0	7,837	8,361	0	0	8,361	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	12,977				13,234				12,389				13,799				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	145	0	145	0	119	0	119	0	269	0	268	1	282	0	282	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(e); IFRS 9.6.5.8	
Other assets <sup>1</sup>	748				682				818				664					
<b>TOTAL ASSETS</b>	<b>27,660</b>				<b>28,828</b>				<b>27,449</b>				<b>28,817</b>				IAS 1.9(e), ICG 6	

<sup>1</sup>Portfolios, which are nGAMP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position 'Other assets'.

(m€ EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	7,962	333	36	0	-8	-2	8,149	427	38	0	-10	-3	7,444	364	40	0	-9	-2	7,940	386	47	0	-10	-2	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	217	0	0	0	0	0	212	0	0	0	0	216	0	0	0	0	0	176	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	11,836	852	173	-17	-35	-49	11,967	991	164	-20	-33	-47	11,214	892	150	-19	-24	-41	12,488	1,065	157	-22	-24	-42	Annex V.Part 1.32, 44(a)

<sup>1</sup>This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

SpareBank 1 SMN

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	568	591	498	661	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	37	49	47	50	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	24,016	25,003	23,892	25,096	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	429	482	313	328	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	10	8	9	8	IAS 37.10; IAS 1.54(l)
Tax liabilities	83	90	74	66	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	235	195	430	230	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>25,377</b>	<b>26,419</b>	<b>25,263</b>	<b>26,440</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>2,283</b>	<b>2,409</b>	<b>2,186</b>	<b>2,377</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>27,660</b>	<b>28,828</b>	<b>27,449</b>	<b>28,817</b>	IAS 1.1G6

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



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

SpareBank 1 SMN

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		997	1,073	811	990	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	60	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,973	2,086	2,061	2,440	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	989	1,089	992	1,270	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,470	1,611	1,625	1,587	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,090	1,234	1,235	1,190	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	237	315	219	311	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	118	185	102	124	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,029	3,932	3,610	3,562	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,903	2,885	2,601	2,573	ECB/2013/33 Annex 2.Part 2.9.1
	Households	5,869	5,966	5,586	6,222	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	4,954	4,748	4,270	4,773	Annex V.Part 1.42(f), 44(c)
Debt securities issued		10,343	11,081	10,687	10,831	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		222	226	209	256	Annex V.Part 1.37
Other financial liabilities		73	62	149	192	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>25,049</b>	<b>26,125</b>	<b>24,749</b>	<b>26,136</b>	

**2023 EU-wide Transparency Exercise**  
**Market Risk**  
 SpareBank 1 SMN

	5A		1M										1M									
	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	
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	48	34	0	0	0	0						0	0	0	0							0
Of which: General risk	8	9	0	0	0	0						0	0	0	0							0
Of which: Specific risk	40	25	0	0	0	0						0	0	0	0							0
Equities	19	12	0	0	0	0						0	0	0	0							0
Of which: General risk	3	2	0	0	0	0						0	0	0	0							0
Of which: Specific risk	15	10	0	0	0	0						0	0	0	0							0
Foreign exchange risk	2	1	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>69</b>	<b>48</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	47	38	0	0	0	0						0	0	0	0							0
Of which: General risk	16	11	0	0	0	0						0	0	0	0							0
Of which: Specific risk	32	27	0	0	0	0						0	0	0	0							0
Equities	11	16	0	0	0	0						0	0	0	0							0
Of which: General risk	3	1	0	0	0	0						0	0	0	0							0
Of which: Specific risk	7	13	0	0	0	0						0	0	0	0							0
Foreign exchange risk	4	4	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>63</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI 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.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount
Consolidated data	Central governments or central banks	594	544	7	1,054	521	7	
	Regional governments or local authorities	780	780	156		1,212	1,212	246
	Public sector entities	47	47	0		48	48	0
	Multilateral Development Banks	539	539	0		582	582	0
	International Organisations	0	0	0		0	0	0
	Institutions	2,428	1,212	281		1,790	1,318	338
	Corporates	762	646	527		627	568	458
	of which: SME	386	334	277		389	364	284
	Retail	1,445	1,050	747		1,427	1,082	762
	of which: SME	291	208	148		291	207	155
	Secured by mortgages on immovable property	635	241	131		610	236	129
	of which: SME	451	99	28		411	92	28
	Exposures in default	18	17	28	1	20	18	25
	Items associated with particular/hish risk	41	41	62		40	40	61
	Covered bonds	1,627	1,631	182		1,720	1,634	166
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	0	0	0		2	2	0
Equity	250	250	532		251	251	538	
Other exposures	273	273	183		254	254	183	
Standardised Total <sup>(4)</sup>	9,443	7,221	2,828	10	9,649	8,217	2,912	11

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

(2) Standardised Total does not include the securitisation position unless in the results area for the 2022 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covers up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparties.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount
NORWAY	Central governments or central banks	327	323	0	355	323	0	
	Regional governments or local authorities	771	771	156		1,183	1,183	247
	Public sector entities	1	1	0		2	2	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	2,251	1,015	244		1,559	1,126	281
	Corporates	759	643	536		627	565	455
	of which: SME	386	334	277		389	364	284
	Retail	1,488	1,063	748		1,427	1,082	762
	of which: SME	291	208	148		291	207	155
	Secured by mortgages on immovable property	635	241	131		610	236	129
	of which: SME	451	99	28	0	411	92	28
	Exposures in default	18	17	28	0	20	18	25
	Items associated with particular/hish risk	41	41	62		40	40	61
	Covered bonds	1,309	1,302	128		1,366	1,281	128
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	23	23	23		236	236	521
Other exposures	236	236	170		247	247	183	
Standardised Total <sup>(4)</sup>	9,443	7,221	2,828	0	9,649	8,217	2,912	0

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

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

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount
Other Countries	Central governments or central banks	0	0	0		13	13	0
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		243	243	0
	International Organisations	0	0	0		0	0	0
	Institutions	8	2	2		55	55	5
	Corporates	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Retail	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particular/hish risk	0	0	0		0	0	0
	Covered bonds	0	0	0		35	35	4
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	0	0	0		0	0	0
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total <sup>(4)</sup>	0	0	0	0	0	0	0	0

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	1,020	994	4		1,041	998	3	
	Regional governments or local authorities	1,295	1,295	265		862	862	175	
	Public sector entities	23	23	0		21	21	0	
	Multilateral Development Banks	665	665	0		451	451	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,669	1,102	311		3,728	1,483	370	
	Corporates	620	576	462		623	566	478	
	of which: SME	363	349	295		391	359	299	
	Retail	1,373	1,023	721		1,434	1,057	746	
	of which: SME	275	276	155		286	282	165	
	Secured by mortgages on immovable property	696	238	122		909	292	150	
	of which: SME	524	114	33		698	148	44	
	Exposures in default	15	17	24	1	20	18	25	1
	Items associated with particularly high risk	36	36	54		34	34	51	
	Covered bonds	1,712	1,712	171		1,439	1,434	143	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	230	230	496		226	226	456	
Equity	493	493	197		375	375	166		
Other exposures									
Standardised Total <sup>2</sup>	9,990	8,311	2,829	12	10,663	7,717	2,762	12	

(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 unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NORWAY	Central governments or central banks	385	338	4		402	402	3	
	Regional governments or local authorities	1,277	1,277	265		825	825	175	
	Public sector entities	2	2	0		2	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,361	914	343		3,424	1,194	295	
	Corporates	620	575	462		623	566	478	
	of which: SME	363	349	295		391	359	299	
	Retail	1,373	1,023	721		1,434	1,057	746	
	of which: SME	275	276	155		286	282	165	
	Secured by mortgages on immovable property	696	238	122		909	292	150	
	of which: SME	524	114	33		698	148	44	
	Exposures in default	15	17	24	0	20	18	25	0
	Items associated with particularly high risk	36	36	54		34	34	51	
	Covered bonds	1,238	1,238	114		1,113	1,149	115	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	216	216	482		211	211	441	
Equity	350	350	193		252	252	136		
Other exposures									
Standardised Total <sup>2</sup>				0				0	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Other Countries	Central governments or central banks	0	0	0		261	261	2	
	Regional governments or local authorities	0	0	0		34	34	0	
	Public sector entities	0	0	0		1	1	0	
	Multilateral Development Banks	0	0	0		451	451	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		200	200	47	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		286	286	29	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		2	2	0	
Equity	0	0	0		55	55	55		
Other exposures									
Standardised Total <sup>2</sup>				0				0	

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,572	360	6,185	2,693	399	42	6,766	348	6,334	2,704	113	39
	Corporate - Of Which: Specialised Lending	4,236	27	4,209	1,533	3	1	4,256	25	4,131	1,606	3	1
	Corporate - Of Which: SME	1,917	99	1,799	922	97	33	1,977	91	1,824	897	47	30
	Retail	14,686	44	14,695	2,796	35	1	15,329	48	15,328	3,064	36	1
	Retail - Secured on real estate property	14,393	43	14,393	2,673	35	1	15,242	45	15,242	2,942	36	1
	Retail - Secured on real estate property - Of Which: SME	908	4	908	216	2	0	980	7	979	235	2	0
	Retail - Secured on real estate property - Of Which: non-SME	13,485	37	13,485	2,457	33	1	14,263	38	14,263	2,707	34	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	353	3	302	223	0	0	287	3	287	119	0	1
	Retail - Other Retail - Of Which: SME	52	0	52	17	0	0	46	0	45	15	0	0
	Retail - Other Retail - Of Which: non-SME	251	2	250	106	0	0	242	2	242	104	0	1
Equity	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	
IRB Total <sup>3</sup>				5,488						5,765			

(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 results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
NORWAY	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,567	360	6,179	2,688	399	0	6,757	348	6,330	2,701	113	0
	Corporate - Of Which: Specialised Lending	4,235	27	4,208	1,533	3	0	4,256	25	4,131	1,606	3	0
	Corporate - Of Which: SME	1,913	99	1,785	918	97	0	1,974	91	1,821	894	47	0
	Retail	14,687	44	14,686	2,792	35	0	15,329	48	15,319	3,057	36	0
	Retail - Secured on real estate property	14,391	43	14,391	2,672	35	0	15,240	45	15,239	2,941	36	0
	Retail - Secured on real estate property - Of Which: SME	908	4	908	216	2	0	980	7	979	235	2	0
	Retail - Secured on real estate property - Of Which: non-SME	13,483	37	13,483	2,456	33	0	14,260	38	14,260	2,706	34	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	296	3	295	120	0	0	280	3	280	116	0	0
	Retail - Other Retail - Of Which: SME	52	0	52	17	0	0	46	0	45	15	0	0
	Retail - Other Retail - Of Which: non-SME	244	2	244	102	0	0	235	2	235	101	0	0
Equity	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	
IRB Total <sup>3</sup>													

(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).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Other Countries	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
Equity	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	
IRB Total <sup>3</sup>													

(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).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		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
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	6,422	131	6,038	2,620	130	34	6,572	138	6,171	2,788
	Corporates - Of Which: Specialised Lending	4,174	19	3,956	1,611	2	0	4,190	32	4,026	1,647
	Corporates - Of Which: SME	1,826	81	1,678	779	43	28	2,007	76	1,824	865
	Retail	14,474	56	14,452	2,854	31	1	15,390	59	15,380	3,000
	Retail - Secured on real estate property	14,177	47	14,176	2,733	33	1	15,042	55	15,041	2,893
	Retail - Secured on real estate property - Of Which: SME	954	8	953	218	2	0	963	8	963	234
	Retail - Secured on real estate property - Of Which: non-SME	13,223	40	13,223	2,515	31	1	14,079	47	14,078	2,659
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	297	8	297	121	0	0	368	3	368	127
	Retail - Other Retail - Of Which: SME	44	8	44	15	0	0	45	0	45	16
	Retail - Other Retail - Of Which: non-SME	253	0	253	106	0	0	263	3	263	111
Equity	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	
IRB Total <sup>3</sup>				5,504				5,768			

(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 results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	6,422	131	6,035	2,647	130	0	6,568	138	6,347	2,745
	Corporates - Of Which: Specialised Lending	4,174	19	3,954	1,611	2	0	4,190	32	4,008	1,647
	Corporates - Of Which: SME	1,826	81	1,674	778	43	0	2,004	76	1,821	862
	Retail	14,466	56	14,465	2,851	33	0	15,382	59	15,380	3,017
	Retail - Secured on real estate property	14,175	47	14,174	2,733	33	0	15,036	55	15,076	2,893
	Retail - Secured on real estate property - Of Which: SME	954	8	953	218	2	0	963	8	963	234
	Retail - Secured on real estate property - Of Which: non-SME	13,221	40	13,221	2,515	31	0	14,069	47	14,095	2,659
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	291	8	290	118	0	0	302	3	302	124
	Retail - Other Retail - Of Which: SME	44	8	44	15	0	0	45	0	45	16
	Retail - Other Retail - Of Which: non-SME	247	0	247	103	0	0	257	3	257	108
Equity	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	
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	3	0	3	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	3	0	3	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	1	0	0	0	8	0	8	3
	Retail - Secured on real estate property	0	0	0	0	0	0	2	0	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	6	0	6	3	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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













**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

SpareBank 1 SMN

As of 31/12/2022

		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	<b>Africa</b>															
[ 0 - 3M ]																
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
<b>Total</b>																
	<b>Others</b>															
[ 0 - 3M ]																
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
<b>Total</b>																

**Notes and definitions**

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

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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













**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

SpareBank 1 SMN

As of 30/06/2023

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
[ 0 - 3M ]	Africa															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
<b>Total</b>																
[ 0 - 3M ]	Others	131	134	0	0	134	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		24	24	0	0	24	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		13	13	0	0	13	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		54	54	0	0	38	0	16	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>295</b>	<b>295</b>	<b>0</b>	<b>0</b>	<b>278</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>

**Notes and definitions**

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Sparebank 1 SMN

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing best past due >30 days and <-90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>			Of which performing best past due >30 days and <-90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>					Of which: defaulted	Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>			
<b>Cash balances at central banks and other demand deposits</b>	655	0	0	0	0	0	0	0	0	609	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	3,427	0	0	0	0	0	0	0	0	4,289	0	0	0	0	0	0	0	0	0	
Central banks	93	0	0	0	0	0	0	0	0	54	0	0	0	0	0	0	0	0	0	
General governments	1,162	0	0	0	0	0	0	0	0	1,075	0	0	0	0	0	0	0	0	0	
Credit institutions	2,161	0	0	0	0	0	0	0	0	2,239	0	0	0	0	0	0	0	0	0	
Other financial corporations	21	0	0	0	0	0	0	0	0	21	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	21,654	18	211	63	209	60	51	51	157	22,200	20	204	65	202	63	50	50	152		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	13	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0		
Credit institutions	1,046	0	0	0	0	0	0	0	0	659	0	0	0	0	0	0	0	0		
Other financial corporations	113	0	0	0	0	0	0	0	0	95	0	0	0	0	0	0	0	0		
Non-financial corporations	5,868	2	152	35	150	47	45	45	100	5,943	5	140	34	138	48	43	43	100		
of which: small and medium-sized enterprises	5,087	2	140	35	138	46	45	45	103	4,614	5	124	33	124	43	42	42	89		
of which: Loans collateralised by commercial immovable property	3,481	0	27	4	25	18	4	4	23	3,600	1	26	5	24	21	4	4	22		
Households	14,614	16	60	27	59	12	6	6	48	15,501	15	64	31	64	15	7	7	52		
of which: Loans collateralised by residential immovable property	13,700	7	46	10	46	8	3	3	43	14,568	8	50	21	50	10	4	4	46		
of which: Credit for consumption	497	4	4	4	4	2	2	2	0	501	1	5	5	4	2	2	2	1		
<b>NET INSTRUMENTS other than HFT</b>	25,725	18	211	63	209	60	51	51	157	27,097	20	204	65	202	63	50	50	152		
<b>OFF-BALANCE SHEET EXPOSURES</b>	2,210		9	0	9	7	1	1	0	2,197		7	0	7	6	1	1	0		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4)</sup> 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 PFRB framework (template F 16.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
SpareBank 1 SMN

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>			Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>					
			Of which: defaulted	Of which Stage 3 <sup>(3)</sup>					Of which Stage 3 <sup>(3)</sup>					Of which: defaulted		Of which Stage 3 <sup>(3)</sup>				Of which Stage 3 <sup>(3)</sup>	
<b>Cash balances at central banks and other demand deposits</b>	531	0	0	0	0	0	0	0	0	0	552	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	4,416	0	0	0	0	0	0	0	0	0	3,700	0	0	0	0	0	0	0	0	0	
Central banks	34	0	0	0	0	0	0	0	0	0	61	0	0	0	0	0	0	0	0	0	
General governments	2,110	0	0	0	0	0	0	0	0	0	1,704	0	0	0	0	0	0	0	0	0	
Credit institutions	2,252	0	0	0	0	0	0	0	0	0	1,931	0	0	0	0	0	0	0	0	0	
Other financial corporations	10	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	20,532	24	192	70	189	51	43	43	141	32,571	31	206	67	204	56	44	44	148			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	3	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	
Credit institutions	374	0	0	0	0	0	0	0	0	1,340	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	87	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	5,847	8	125	34	121	38	36	36	87	5,837	16	132	34	131	41	36	36	92			
of which: small and medium-sized enterprises	4,463	8	110	31	110	31	36	36	72	4,565	8	117	31	117	35	36	36	80			
of which: Loans collateralised by commercial immovable property	3,451	5	21	5	19	21	3	3	17	3,372	13	22	6	20	22	3	3	18			
Households	14,421	16	67	27	66	13	7	7	54	15,200	15	73	34	73	14	8	8	56			
of which: Loans collateralised by residential immovable property	13,327	9	53	27	53	9	4	4	48	13,676	8	55	24	54	8	3	3	51			
of which: Credit for consumption	407	1	4	4	4	2	2	2	2	520	1	4	4	4	2	2	2	0			
<b>DEBT INSTRUMENTS other than HFT</b>	25,479	24	192	70	189	51	43	43	141	26,822	31	206	67	204	56	44	44	148			
<b>OFF-BALANCE SHEET EXPOSURES</b>	2,498		9	0	9	7	1	1	0	2,501		8	0	8	5	1	1	0			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FRODO Framework (template F 18.00) / F 18.05, which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2023 EU-wide Transparency Exercise

### Forborne exposures

SpareBank 1 SMN

	As of 30/09/2022					As of 31/12/2022						
	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 <sup>2</sup>		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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	382	134	36	22	315	115	367	131	35	24	304	118
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	351	128	34	21	287	109	327	123	33	23	266	111
of which: small and medium-sized enterprises	339	115	34	21	3		311	108	33	22	0	
Households	30	6	1	1	28	6	40	8	2	1	38	7
<b>DEBT INSTRUMENTS other than HFT</b>	<b>382</b>	<b>134</b>	<b>36</b>	<b>22</b>	<b>315</b>		<b>367</b>	<b>131</b>	<b>35</b>	<b>24</b>	<b>304</b>	
Loan commitments given	10	1	0	0	0	0	10	0	0	0	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

## 2023 EU-wide Transparency Exercise

### Forborne exposures

SpareBank 1 SMN

	As of 31/03/2023						As of 30/06/2023					
	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 <sup>2</sup>		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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	272	105	22	19	235	73	263	104	23	19	227	77
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	233	101	20	19	198	70	226	99	22	18	193	73
of which: small and medium-sized enterprises	219	88	20	18	0		212	86	21	17	0	
Households	40	4	1	1	37	3	37	5	2	1	35	4
<b>DEBT INSTRUMENTS other than HFT</b>	<b>272</b>	<b>105</b>	<b>22</b>	<b>19</b>	<b>235</b>		<b>263</b>	<b>104</b>	<b>23</b>	<b>19</b>	<b>227</b>	
Loan commitments given	12	1	0	0	0	0	10	1	0	0	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

**2023 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 SpareBank 1 SMN

(min EUR)	AS OF 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	926	2	1	925	3	0	948	2	1	947	4	0	837	2	2	837	3	0	768	2	1	768	4	0
B Mining and quarrying	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	18	0	0	18	0	0
C Manufacturing	258	9	0	258	5	0	288	4	0	288	7	0	280	4	0	280	6	0	291	3	0	291	5	0
D Electricity, gas, steam and air conditioning supply	15	0	0	15	0	0	13	0	0	13	0	0	12	0	0	12	0	0	13	0	0	13	0	0
E Water supply	9	0	0	9	0	0	8	0	0	8	0	0	8	0	0	8	0	0	10	0	0	10	0	0
F Construction	564	5	0	564	6	0	585	5	1	585	7	0	577	5	1	577	8	0	688	10	2	688	9	0
G Wholesale and retail trade	263	1	0	263	2	0	291	1	0	291	2	0	288	1	0	288	3	0	270	1	0	270	2	0
H Transport and storage	958	75	0	958	36	0	935	71	0	935	32	0	870	64	0	870	18	0	905	63	0	905	20	0
I Accommodation and food service activities	46	0	0	46	2	0	47	0	0	46	1	0	49	0	0	48	1	0	40	1	0	40	1	0
J Information and communication	158	24	22	158	13	0	147	21	19	147	11	0	144	19	12	144	10	0	136	18	12	136	10	0
K Financial and insurance activities	119	0	0	119	1	0	114	0	0	114	1	0	105	0	0	105	1	0	120	0	0	120	0	0
L Real estate activities	2,210	23	2	2,208	12	0	2,237	23	3	2,235	13	0	2,155	17	3	2,153	13	0	2,228	18	4	2,226	16	0
M Professional, scientific and technical activities	92	10	8	92	9	0	92	10	9	92	9	0	97	9	8	97	9	0	115	13	8	115	8	0
N Administrative and support service activities	195	2	0	195	2	0	178	2	0	178	2	0	163	2	1	163	2	0	177	2	1	177	2	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	7	0	0	7	0	0	9	0	0	9	0	0	9	0	0	9	0	0	6	0	0	6	0	0
Q Human health services and social work activities	11	0	0	11	0	0	16	0	0	16	0	0	16	0	0	16	0	0	18	0	0	18	0	0
R Arts, entertainment and recreation	19	0	0	19	0	0	19	0	0	19	0	0	21	0	0	21	0	0	21	0	0	21	0	0
S Other services	12	1	0	12	1	0	10	1	0	10	1	0	11	0	0	11	0	0	13	0	0	13	0	0
<b>Loans and advances</b>	<b>5,808</b>	<b>152</b>	<b>36</b>	<b>5,805</b>	<b>92</b>	<b>0</b>	<b>5,893</b>	<b>140</b>	<b>34</b>	<b>5,940</b>	<b>91</b>	<b>0</b>	<b>5,647</b>	<b>126</b>	<b>34</b>	<b>5,644</b>	<b>75</b>	<b>0</b>	<b>5,837</b>	<b>132</b>	<b>34</b>	<b>5,834</b>	<b>78</b>	<b>0</b>

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