0. Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation

						% of assets excluded from the	% of assets excluded from the
						numerator of the GAR (Article	denominator of the GAR
						7(2) and (3) and Section 1.1.2.	(Article 7(1) and Section 1.2.4
		Total environmentally sustainable assets	KPI ¹⁾	KPI ¹⁾	% coverage (over total assets) ²⁾	of Annex V)	of Annex V)
Main KPI	Green asset ratio (GAR) stock	17.087	5,7 %	5,7 %	92,5 %	28,12 %	7,53 %

						% of assets excluded from the	% of assets excluded from the
						numerator of the GAR (Article	denominator of the GAR
						7(2) and (3) and Section 1.1.2.	(Article 7(1) and Section 1.2.4
		Total environmentally sustainable activities	KPI ³⁾	KPI ³⁾	% coverage (over total assets)	of Annex V)	of Annex V)
Additional KPIs	GAR (flow)	5.488	1,8 %	1,8 %	12,0 %	N/A	N/A
	Trading book ⁴⁾						
	Financial guarantees	C	0	0			
	Assets under management	C	0	0			
	Fees and commissions income ⁴⁾						

1) The KPI is based on the total taxonomy-aligned assets in table 1

2) % of assets covered by the KPI over banks'total assets

3) The KPI is based on the total taxonomy-aligned assets in table 4

4) Fees and Commissions and Trading Book KPIs shall only apply starting 2026

Note: cells shaded in black should not be reported for the reporting year 2023

<u>1.Assets for the calculation of GAR</u> The table provides information on the covered assets for GAR-calculation.

		а	b	c	d	e	f	g	h	i	1	ab	ac	ad	ae	af
								31 Decembe	er 2023							
				Climate Chang	e Mitigation (CCM)			C	limate Chang	e Adaptation ((A)		ΤΟΤΑΙ	(CCM + CCA) ^{1],2]}		_
										xonomy releva				(,		
	NOK millions	Total (annual annu inn	Of w	hich towards taxonomy re	levant sectors (Tax	onomy-eligible)				my-eligible)						
		Total (gross) carrying amount	Г	Of which on	ironmontally systa	inable (Taxonomy-al	ian od)	1 F	Of which er	nvironmentally	sustainable		Of which on	uiron montallu cust	ainable (Taxonomy-ali	lianod)
		uniount		Of which en			igneu)			axonomy-align			Of which er		airiable (raxonomy-ai	grieu)
					Of which Use of		Of which enabling	,		Of which Use				Of which Use of	Of which transitional	Of which
					Proceeds	transitional		,	c	of Proceeds	enabling			Proceeds	-	" enabling
	AR - Covered assets in both numerator and denominator Loans and advances, debt securities and equity instruments not HfT															
1	eligible for GAR calculation	209.028	180.870	17.087		17.008						180.870	17.087		17.00	.8
2	Financial undertakings	23.472	5.675	79		-						5.675	79			
3	Credit institutions	23.286	5.675	79								5.675	79			
4	Loans and advances	5.643	2.702	24		-						2.702	24			_
5	Debt securities, including UoP Equity instruments	17.606 36	2.973	55		п П						2.973	55			
7	Other financial corporations	186														
8	of which investment firms	-			-	-										
9	Loans and advances				-											
10	Debt securities, including UoP	-	-	-	-	-										
11	Equity instruments	- 190				-		+								
12	of which management companies Loans and advances	186			-	-	1	1 1						1		-
14	Debt securities, including UoP	-			-	-									l	
15	Equity instruments	186														
16	of which insurance undertakings	-			-	-										-
17	Loans and advances Debt securities, including UoP				-	-	+									+
19	Equity instruments				_											
20	Non-financial undertakings				-	-										
21	Loans and advances	-	-		-	-										
22	Debt securities, including UoP	-	-			-										_
23 24	Equity instruments Households	- 184.182	- 173.971	- 17.008		- 17.008						173.971	17.008		17.00	
	of which loans collateralised by residential															
25	immovable property	173.808	173.536	17.008	-	17.008						173.536	17.008		17.00	.8
26	of which building renovation loans		-		-	-										-
27	of which motor vehicle loans	6.726	435		-	-						435				_
28	Local governments financing	1.224	1.224									1.224				_
29 30	Housing financing Other local government financing	1.224	1.224									1.224				
	Collateral obtained by taking possession: residential and	1.224	1.224									1.224				
31	commercial immovable properties															
32 45	sets excluded from the numerator for GAR calculation (covered in the	91.263														
del	nominator)															
33	Financial and Non-financial undertakings SMEs and NFCs (other than SMEs) not subject to NFRD	80.668														
34	disclosure obligations	77.856														
35	Loans and advances	69.085														
36	of which loans collateralised by commercial	42.187														
	immovable property	42.207														
37 38	of which building renovation loans Debt securities	5.177														
38	Equity instruments	3.593														
40	Non-EU country counterparties not subject to NFRD	2.813														
	disclosure obligations	2.813														
41	Loans and advances															
42	Debt securities Equity instruments	2.488														
43	Derivatives	3.976														
45	On demand interbank loans	3.746														
46	Cash and cash-related assets	25														
47 48 Tot	Other categories of assets (e.g. Goodwill, commodities tal GAR assets	2.848	180.870	20.497		16.491			_			180.870	17.087		17.00	
	ital GAR assets sets not covered for GAR calculation	300.141 24.441	180.870	20.497		16.491						180.870	17.087		17.00	D
50	Central governments and Supranational issuers	15.800														
51	Central banks exposure	1.451														
52	Trading book	7.189														
	ital assets	324.582	180.870	20.497		16.491	1					180.870	17.087	1	17.00	8
Off-balance sheet exposures - Undertaking 54 Fin	as subject to NFRD disclosure obligations nancial guarantees	<u>г</u>	T		1		1	1 1	- 1			1		1	1	
	sets under management						1	1 1						1		-
56	Of which debt securities															
57	Of which equity instruments							1 T								

Reporting on CCM og CCA for the reporting year 2023
 Cells shaded in black across the template are not subject for disclosure for the reporting year 2023

2. GAR sector information

The table provides information about the proportion of EU-taxonomy eligible and taxonomy-aligned exposures, broken down by sector towards non-financial corporates (subject to NFRD). For the reporting year 2023 SpareBank 1 SMN do not have exposures towards non-financial corporates subject to NFRD.

3. GAR KPI stock The table provides information about proportion of taxonomy-eligible and taxonomy-aligned assets compared to total covered assets.

		а	h	c	d	P	f	g	h	i	аа	ab	ac	ad	ae	af
								31	December 20	023						
			Clim	ate Change Mitigation (C	CM)		1	Climate Ch	ange Adaptat	ion (CCA)	T	т	OTAL (CCM +	CCA) 1], 2]		
		Proportion of t	total covered a	assets funding taxonomy	relevant sectors	(Taxonomy-	Proporti	ion of total o	overed assets	funding taxonomy	Proportion	n of total cove	red assets fur	nding taxonomy i	elevant sectors	
				eligible)					tors (Taxonon				(Taxonomy-e	eligible)		
	% (compared to total covered assets in the denominator)		Proportion	of total covered assets fu	unding taxonom	relevant				ered assets funding		Proportion	of total cove	red assets fundi	a taxonomy	Proportion of
			rioportion	sectors (Taxonomy		Televant		taxonor		ctors (Taxonomy-				s (Taxonomy-alig		total assets
				sectors (readinging	ungricu)	r			aligner	d)	1	10		(Tuxonomy ung	iicu)	covered 3)
				Of which Use of	Of which	Of which			Of which				Of which	Of which	Of which	covered
				Proceeds	transitional	enabling			Use of	Of which enabling			Use of	transitional	enabling	
						8			Proceeds				Proceeds			
	GAR - Covered assets in both numerator and denominator															
1	Loans and advances, debt securities and equity instruments not HfT	59 %	6%		6 %						59 %	6%		6 %		9 %
	eligible for GAR calculation															
2	Financial undertakings	2 %	0 %								2 %	0%				0 %
3	Credit institutions	2 %	0%								2 %	0%				0%
4	Loans and advances	1%	0 %								1%	0%				0 %
5	Debt securities, including UoP	1 %	0%								1%	0%				0 %
6	Equity instruments															
7	Other financial corporations															
8	of which investment firms															
9	Loans and advances															
10	Debt securities, including UoP															
11	Equity instruments															
12	of which management companies															
13	Loans and advances															
14	Debt securities, including UoP															
15	Equity instruments															
16	of which insurance undertakings															
17	Loans and advances															
18	Debt securities, including UoP															
19	Equity instruments															
20	Non-financial undertakings															
21	Loans and advances															
22 23	Debt securities, including UoP															
23	Equity instruments Households	58 %	6%		6%						58 %	6%		6 %		9 %
	of which loans collateralised by residential													6 %		
25	immovable property	58 %	6 %		6 %						58 %	6 %		6 %		9 %
26	of which building renovation loans															
27	of which motor vehicle loans	0 %														
28	Local governments financing	0 %									0 %					0 %
29	Housing financing															
30	Other local government financing	0 %									0 %					0 %
31	Collateral obtained by taking possession: residential and commercial immovable properties															
32		59 %	6%		6%		1				59 %	6%		6%		9%
32	Total GAR assets	59 %	6 %		6 %						59 %	6 %		6 %		9

Only reporting on CCM og CCA for the reporting year 2023
 Cells shaded in black across the template are not subject for disclosure for the reporting year 2023
 Proportion of aligned assets in table 1 over total eligible assets in table 1

4. GAR KPI flow

The table provides information on the flow of new loans (on a net basis) compared to flow of total eligible assets.

		а	b	с	d	е	f	g	h	i	аа	ab	ас	ad	ae	af		
								31 Decer	mber 2023									
				Climate Change Mitigation (CCM) Climate Change Adaptation (CCA) TOTAL (CCM + CCA) 1), 2)														
	7					ctors (Taxonomy-			covered asset		Proporti			funding taxonom	v relevant			
		Troportion of tota		eligible)	nomy relevant se	ctors (raxonomy			ctors (Taxono	-	rioporti		ors (Taxonom	-	yrelevant			
	% (compared to flow of total eligible assets)			, s									•	, , ,		Proportion of		
	(compared to now of total eligible assets)		Proportion of	total covered	assets funding ta	xonomy relevant			n of total cove			Proportion of	of total cover	ed assets funding	g taxonomy	total new		
				sectors (T	axonomy-aligned			-	xonomy relev xonomy-align			rele	vant sectors	(Taxonomy-align	ed)	assets covered		
					1	I				eu)				1		3)		
				Of which	Of which	Of which			Of which	Of which			Of which	Of which	Of which			
				Use of Proceeds	transitional	enabling			Use of Proceeds	enabling			Use of Proceeds	transitional	enabling			
	GAR - Covered assets in both numerator and denominator			THOLECUS					TTOCCCUS	I			TTOCCCUS					
																		
1	Loans and advances, debt securities and equity instruments not HfT	21 %	22 %		21 %						21 %	22 %		21 9	6	10 %		
2	eligible for GAR calculation Financial undertakings	30 %	0 %			<u> </u>					30 %	0 %	<u> </u>	1	+	0 %		
3	Credit institutions	30 %	0%		-						30 %	0%			-	0%		
4	Loans and advances	30 %	0 %								30 %	0 %				0 %		
4		58 %	0 %		-						58 %	0 %				0 %		
5	Debt securities, including UoP	58 %	0%								58 %	0%				0 %		
6	Equity instruments																	
7	Other financial corporations				-											-		
8	of which investment firms				-													
9	Loans and advances				-													
10	Debt securities, including UoP																	
11	Equity instruments																	
12	of which management companies																	
13	Loans and advances																	
14	Debt securities, including UoP																	
15	Equity instruments																	
16	of which insurance undertakings																	
17	Loans and advances																	
18	Debt securities, including UoP																	
19	Equity instruments																	
20	Non-financial undertakings																	
21	Loans and advances																	
22	Debt securities, including UoP																	
23	Equity instruments																	
24	Households	21 %	22 %		21 %						21 %	22 %		21 9	6	10 %		
25	of which loans collateralised by residential immovable	21 %	22 %		21 %						21 %	22 %		21 %	6	10 %		
	property	21 /0	22 /		21 /						21 /0	22 /0		217	Ĭ	10 /6		
26	of which building renovation loans																	
27	of which motor vehicle loans	18 %									18 %							
28	Local governments financing																	
29	Housing financing																	
30	Other local government financing																	
31	Collateral obtained by taking possession: residential and																	
	commercial immovable properties				-	-		L								ł		
32	Total GAR assets	21 %	18 %	#DIV/0!	22 %						21 %	22 %	0 9	% 21 %	6	10 %		

1) Only reporting on CCM og CCA for the reporting year 2023

2) Cells shaded in black across the template are not subject for disclosure for the reporting year 2023 3) Proportion of new aligned assets over total new eligible assets

5. KPI off-balance sheet exposures

The table provides information about off-balance sheet exposures towards undertakings subject to NFRD. For the reporting year 2023 SpareBank 1 SMN do not have off-balance sheet exposures towards undertakings subject to NFRD disclosure obligations.

Template 1 - Nuclear and fossil gas related activities

The table provides information about the exposure to nuclear and fossil gas related activities.

Row	Nuclear energy related activities	
1.	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	NO
2.	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	NO
3.	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	NO
	Fossil gas related activities	
4.	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	NO
5.	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	NO
6.	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	NO

Based on the disclosure template 2-5 is omitted due to no reporting information for the reporting year 2023.