

Statement of Financial Position

Parent Bank		(NOK million)	Notes	Group	
31 Dec 2020	31 Dec 2021			31 Dec 2021	31 Dec 2020
ASSETS					
2,764	1,252	Cash and receivables from central banks	12,24	1,252	2,764
12,901	13,190	Deposits with and loans to credit institutions	7,12,13,24,26	4,704	5,091
124,214	135,766	Net loans to and receivables from customers	4,8,9,10,11,12,13,24,25,26	145,890	133,131
26,684	30,762	Fixed-income CDs and bonds	12,13,24,25,27	30,762	26,606
7,175	3,192	Derivatives	12,24,25,28,29	3,224	7,226
319	402	Shares, units and other equity interests	24,25,30	2,654	2,366
4,933	4,590	Investments in related companies	39,40,41,44	7,384	7,324
2,317	2,374	Investment in group companies	39,41	-	-
82	98	Investment held for sale	30,39	59	41
515	458	Intangible assets	31	853	905
963	1,082	Other assets	4,12,22,23,24,26,32,33,34	2,062	2,457
182,870	193,165	Total assets	14,15	198,845	187,912
LIABILITIES					
14,629	14,340	Deposits from credit institutions	7,24,26	15,063	15,094
98,166	112,028	Deposits from and debt to customers	4,24,26,35	111,286	97,529
41,920	40,332	Debt created by issue of securities	24,26,29,36	40,332	41,920
6,845	3,500	Derivatives	24,25,28,29	3,909	7,179
1,466	1,857	Other liabilities	22,23,24,25,26,37	3,217	3,084
-	-	Investment held for sale	39	1	1
1,752	1,753	Subordinated loan capital	5,24,26,38	1,796	1,795
164,778	173,809	Total liabilities	16	175,603	166,602
EQUITY					
2,597	2,597	Equity capital certificates	43	2,597	2,597
-0	-0	Own holding of ECCs	43	-9	-9
895	895	Premium fund		895	895
6,556	7,007	Dividend equalisation fund		6,974	6,536
569	970	Allocated to dividends		970	569
321	547	Allocated to gifts		547	321
5,664	5,918	Ownerless capital		5,918	5,664
239	171	Unrealised gains reserve		171	239
-	-	Other equity capital		2,896	2,366
1,250	1,250	Additional Tier 1 Capital	5,38	1,293	1,293
		Non-controlling interests		989	838
18,092	19,356	Total equity	5	23,241	21,310
182,870	193,165	Total liabilities and equity	14,15	198,845	187,912

Trondheim, 2 March 2022
The Board of Directors of SpareBank 1 SMN

Kjell Bjordal
(chair)

Christian Stav
(deputy chair)

Janne T. Thomsen

Mette Kamsvåg

Tonje Eskeland Foss

Morten Loktu

Freddy Aursø

Christina Straub
(employee rep.)

Inge Lindseth
(employee rep.)

Jan-Frode Janson
(Group CEO)