

# Statement of Financial Position

Parent bank		Note	Group		
31.12.21	31.12.22 (NOKm)		31.12.22	31.12.21	
<b>ASSETS</b>					
1,252	1,171	Cash and receivables from central banks	12,24	1,171	1,252
13,190	21,972	Deposits with and loans to credit institutions	7,12,13,24,26	11,663	4,704
135,766	139,550	Net loans to and receivables from customers	4,8,9,10,11,12,13,24,25,26	151,549	145,890
30,762	38,072	Fixed-income CDs and bonds	12,24,25,28,29	38,073	30,762
3,192	6,804	Derivatives	12,24,25,28,29	6,804	3,224
402	417	Shares, units and other equity interests	24,25,30	840	2,654
4,590	5,063	Investment in related companies	39,40,41,44	8,075	7,384
2,374	2,379	Investment in group companies	39,41	-0	-
98	98	Investment held for sale	30,39	1,919	59
458	467	Intangible assets	31	663	853
1,082	2,092	Other assets	12,22,23,24,26,32,33	2,555	2,062
<b>193,165</b>	<b>218,085</b>	<b>Total assets</b>	<b>14,15</b>	<b>223,312</b>	<b>198,845</b>
<b>LIABILITIES</b>					
14,342	14,636	Deposits from credit institutions	7,24,26	14,636	15,065
112,028	122,699	Deposits from and debt to customers	4,24,26,35	122,010	111,286
40,332	47,474	Debt created by issue of securities	24,26,29,36	47,474	40,332
3,500	8,307	Derivatives	24,25,28,29	8,307	3,909
1,855	2,067	Other liabilities	22,23,24,25,26,37	2,725	3,215
-	-	Investment held for sale	39	1,093	1
1,753	2,015	Subordinated loan capital	5,24,26,38	2,058	1,796
<b>173,809</b>	<b>197,199</b>	<b>Total liabilities</b>	<b>16</b>	<b>198,303</b>	<b>175,603</b>
<b>EQUITY</b>					
2,597	2,597	Equity capital certificates	43	2,597	2,597
-0	-0	Own holding of ECCs	43	-11	-9
895	895	Premium fund		895	895
7,007	7,877	Dividend equalisation fund		7,828	6,974
970	840	Recommended dividends		840	970
547	474	Provision for gifts		474	547
5,918	6,408	Ownerless capital		6,408	5,918
171	70	Unrealised gains reserve		70	171
-	-0	Other equity capital		3,142	2,896
1,250	1,726	Additional Tier 1 Capital	5,38	1,769	1,293
		Non-controlling interests		997	989
<b>19,356</b>	<b>20,887</b>	<b>Total equity capital</b>	<b>5</b>	<b>25,009</b>	<b>23,241</b>
<b>193,165</b>	<b>218,085</b>	<b>Total liabilities and equity</b>	<b>14,15</b>	<b>223,312</b>	<b>198,845</b>

Trondheim, 1 March 2023  
The Board of Directors of SpareBank 1 SMN

Kjell Bjordal  
(chair)

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(Group CEO)