

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

		Total environmentally sustainable assets	KPI <sup>1)</sup>	KPI <sup>1)</sup>	% coverage (over total assets) <sup>2)</sup>	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
<b>Main KPI</b>	<b>Green asset ratio (GAR) stock</b>	<b>17.087</b>	<b>5,7 %</b>	<b>5,7 %</b>	<b>92,5 %</b>	<b>28,12 %</b>	<b>7,53 %</b>
		Total environmentally sustainable activities	KPI <sup>3)</sup>	KPI <sup>3)</sup>	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
<i>Additional KPIs</i>	<i>GAR (flow)</i>	5.488	1,8 %	1,8 %	12,0 %	N/A	N/A
	<i>Trading book</i> <sup>4)</sup>						
	<i>Financial guarantees</i>	0	0	0			
	<i>Assets under management</i>	0	0	0			
	<i>Fees and commissions income</i> <sup>4)</sup>						

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

**1.Assets for the calculation of GAR**

The table provides information on the covered assets for GAR-calculation.

NOK millions	Total (gross) carrying amount	31 December 2023												
		Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)			TOTAL (CCM + CCA) <sup>1) 2)</sup>			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)						Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which environmentally sustainable (Taxonomy-aligned)			
		Of which environmentally sustainable (Taxonomy-aligned)						Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling		Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling		
a	b	c	d	e	f	g	h	i	j	ab	ac	ad	ae	af
<b>GAR - Covered assets in both numerator and denominator</b>														
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	209.028	180.870	17.087		17.008					180.870	17.087		17.008
2	Financial undertakings	23.472	5.675	79										5.675
3	Credit institutions	23.286	5.675	79										5.675
4	Loans and advances	5.643	2.702	24							5.675	79		2.702
5	Debt securities, including UoP	17.606	2.973	55		#					2.973	55		
6	Equity instruments	36				#								
7	Other financial corporations	186				#								
8	of which investment firms	-	-	-	-	-								
9	Loans and advances	-	-	-	-	-								
10	Debt securities, including UoP	-	-	-	-	-								
11	Equity instruments	-	-	-	-	-								
12	of which management companies	186												
13	Loans and advances	-	-	-	-	-								
14	Debt securities, including UoP	-	-	-	-	-								
15	Equity instruments	-	-	-	-	-								
16	of which insurance undertakings	186												
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	184.182	173.971	17.008		17.008					173.971	17.008		17.008
25	of which loans collateralised by residential immovable property	173.808	173.536	17.008		17.008					173.536	17.008		17.008
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	Housing financing	-	-	-	-	-								
30	Other local government financing	1.224	1.224								1.224			
31	Collateral obtained by taking possession: residential and commercial immovable properties													
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	91.263												
<b>Financial and Non-financial undertakings</b>														
33	Financial and Non-financial undertakings	80.668												
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	77.856												
35	Loans and advances	69.085												
36	of which loans collateralised by commercial immovable property	42.187												
37	of which building renovation loans													
38	Debt securities	5.177												
39	Equity instruments	3.593												
40	Non-EU country counterparties not subject to NFRD disclosure obligations	2.813												
41	Loans and advances													
42	Debt securities	2.488												
43	Equity instruments	168												
44	Derivatives	3.976												
45	On demand interbank loans	3.746												
46	Cash and cash-related assets	25												
47	Other categories of assets (e.g. Goodwill, commodities)	2.848												
48	Total GAR assets	300.141	180.870	20.497		16.491					180.870	17.087		17.008
49	Assets not covered for GAR calculation	24.441												
50	Central governments and Supranational issuers	15.800												
51	Central banks exposure	1.451												
52	Trading book	7.189												
53	Total assets	324.582	180.870	20.497		16.491					180.870	17.087		17.008
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>														
54	Financial guarantees													
55	Assets under management													
56	Of which debt securities													
57	Of which equity instruments													

1) 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

**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.

		a	b	c	d	e	f	g	h	i	aa	ab	ac	ad	ae	af
		31 December 2023														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA) <sup>1),2)</sup>				
% (compared to total covered assets in the denominator)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of total assets covered <sup>3)</sup>
<b>GAR - Covered assets in both numerator and denominator</b>																
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	59 %	6 %		6 %							59 %	6 %		6 %	9 %
2	<b>Financial undertakings</b>	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	<b>Non-financial undertakings</b>															
21	Loans and advances															
22	Debt securities, including UoP															
23	Equity instruments															
24	<b>Households</b>	58 %	6 %		6 %							58 %	6 %		6 %	9 %
25	of which loans collateralised by residential immovable property	58 %	6 %		6 %							58 %	6 %		6 %	9 %
26	of which building renovation loans															
27	of which motor vehicle loans	0 %														
28	<b>Local governments financing</b>	0 %										0 %				0 %
29	Housing financing															
30	Other local government financing	0 %										0 %				0 %
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>															
32	<b>Total GAR assets</b>	59 %	6 %		6 %							59 %	6 %		6 %	9 %

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 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.

		a	b	c	d	e	f	g	h	i	aa	ab	ac	ad	ae	af	
		31 December 2023															
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA) 1), 2)					
% (compared to flow of total eligible assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total new assets covered <sup>3)</sup>
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
		Of which Use of Proceeds		Of which transitional		Of which enabling	Of which Use of Proceeds		Of which transitional		Of which enabling	Of which Use of Proceeds		Of which transitional		Of which enabling	
	<b>GAR - Covered assets in both numerator and denominator</b>																
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	21 %	22 %		21 %						21 %	22 %		21 %		10 %	
2	<b>Financial undertakings</b>	30 %	0 %								30 %	0 %				0 %	
3	Credit institutions	30 %	0 %								30 %	0 %				0 %	
4	Loans and advances																
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	<b>Non-financial undertakings</b>																
21	Loans and advances																
22	Debt securities, including UoP																
23	Equity instruments																
24	<b>Households</b>	21 %	22 %		21 %						21 %	22 %		21 %		10 %	
25	of which loans collateralised by residential immovable property	21 %	22 %		21 %						21 %	22 %		21 %		10 %	
26	of which building renovation loans																
27	of which motor vehicle loans	18 %									18 %						
28	<b>Local governments financing</b>																
29	Housing financing																
30	Other local government financing																
31	<b>Collateral obtained by taking possession: residential and commercial immovable properties</b>																
32	<b>Total GAR assets</b>	21 %	18 %	#DIV/0!	22 %						21 %	22 %	0 %	21 %		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
	<b>Fossil gas related activities</b>	
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.