

Statement of Financial Position

Parent bank		Noter	Group		
31 Dec 2022	31 Dec 2023 (NOKm)		31 Dec 2023	31 Dec 2022	
ASSETS					
1,171	1,172	Cash and receivables from central banks	12,24	1,172	1,171
21,972	19,241	Deposits with and loans to credit institutions	7,12,13,24,26	8,746	11,663
139,550	156,464	Net loans to and receivables from customers	4,8,9,10,11,12,13,24,25,26	168,955	151,549
38,072	34,163	Fixed-income CDs and bonds	12,13,24,25,27	34,163	38,073
6,804	6,659	Derivatives	12,24,25,28,29	6,659	6,804
417	731	Shares, units and other equity interests	24,25,30	1,137	840
5,063	6,270	Investment in related companies	39,40,41,44	8,695	7,873
1,924	2,090	Investment in group companies	39,41	0	0
553	98	Investment held for sale	30,39	112	1,919
467	812	Intangible assets	31	1,228	663
2,092	1,321	Other assets	4,12,22,23,24,26,32,33,34	1,849	2,555
218,085	229,020	Total assets	14,15	232,717	223,110
LIABILITIES					
14,636	13,160	Deposits from credit institutions	7,24,26	13,160	14,636
122,699	133,462	Deposits from and debt to customers	4,24,26,35	132,888	122,01
47,474	45,830	Debt created by issue of securities	24,26,29,36	45,830	47,474
8,307	6,989	Derivatives	24,26,27,30	6,989	8,307
2,067	2,262	Other liabilities	22,23,24,25,26,37	3,005	2,725
-	-	Investment held for sale	39	1	1,093
2,015	2,169	Subordinated loan capital	5,24,26,38	2,247	2,058
197,199	203,871	Total liabilities	16	204,120	198,303
EQUITY					
2,597	2,884	Equity capital certificates	43	2,884	2,597
0	0	Own holding of ECCs	43	0	-11
895	2,422	Premium fund		2,409	895
7,877	8,482	Dividend equalisation fund		8,482	7,828
840	1,730	Recommended dividends		1,730	840
474	860	Provision for gifts		860	474
6,408	6,865	Ownerless capital		6,865	6,408
70	106	Unrealised gains reserve		106	70
-	0	Other equity capital		2,690	2,940
1,726	1,800	Additional Tier 1 Capital	5,38	1,903	1,769
-	-	Non-controlling interests		666	997
20,887	25,150	Total equity capital	5	28,597	24,807
218,085	229,020	Total liabilities and equity	14,15	232,717	223,110

Trondheim, 29 february 2024
The Board of Directors of SpareBank 1 SMN

Kjell Bjordal
(chair)

Christian Stav
(deputy chair)

Mette Kamsvåg

Tonje Eskeland Foss

Ingrid Finboe Svendsen

Kristian Sætre

Freddy Aursø

Christina Straub
(employee rep.)

Inge Lindseth
(employee rep.)

Jan-Frode Janson
(Group CEO)