

## Cash flow statement

Parent bank				Group		
31 Dec 2013	30 Sep 2013	30 Sep 2014	(NOKm)	30 Sep 2014	30 Sep 2013	31 Dec 2013
1,348	1,089	1,194	Profit	1,407	1,038	1,400
53	36	29	Depreciations and write-downs on fixed assets	80	85	118
82	58	51	Losses on loans and guarantees	55	68	101
1,484	1,182	1,274	Net cash increase from ordinary operations	1,542	1,192	1,619
-587	-521	-1,250	Decrease/(increase) other receivables	-1,332	-420	-652
-121	2,087	2,950	Increase/(decrease) short term debt	2,923	2,053	-244
-4,627	-4,125	-5,885	Decrease/(increase) loans to customers	-6,228	-4,944	-5,433
-2,580	1,826	4,017	Decrease/(increase) loans credit institutions	4,246	2,025	-2,376
3,344	672	1,897	Increase/(decrease) deposits and debt to customers	1,926	1,171	3,822
-1,031	478	-740	Increase/(decrease) debt to credit institutions	-741	478	-1,031
277	-2,028	1,563	Increase/(decrease) in short term investments	1,563	-2,028	277
<b>-3,842</b>	<b>-427</b>	<b>3,825</b>	<b>A) NET CASH FLOW FROM OPERATIONS</b>	<b>3,898</b>	<b>-474</b>	<b>-4,018</b>
-23	-20	-20	Increase in tangible fixed assets	-58	-35	-32
1	-	-	Reductions in tangible fixed assets	-	-	1
-58	191	-216	Paid-up capital, associated companies	-331	403	250
-137	-98	251	Net investments in long-term shares and partnerships	335	-217	-253
<b>-217</b>	<b>73</b>	<b>15</b>	<b>B) NET CASH FLOW FROM INVESTMENTS</b>	<b>-53</b>	<b>151</b>	<b>-34</b>
264	301	11	Increase/(decrease) in subordinated loan capital	11	301	264
-	-	-	Increase/(decrease) in equity	-	-	-
-195	-195	-227	Dividend cleared	-227	-195	-195
-30	-30	-124	To be disbursed from gift fund	-124	-30	-30
31	38	-65	Correction of equity capital/other equity transactions	-70	7	25
3,503	-667	-3,271	Increase/(decrease) in other long term loans	-3,271	-667	3,503
<b>3,573</b>	<b>-553</b>	<b>-3,676</b>	<b>C) NET CASH FLOW FROM FINANCIAL ACTIVITIES</b>	<b>-3,681</b>	<b>-584</b>	<b>3,566</b>
<b>-486</b>	<b>-907</b>	<b>164</b>	<b>A) + B) + C) NET CHANGES IN CASH AND CASH EQUIVALENTS</b>	<b>164</b>	<b>-907</b>	<b>-486</b>
1,079	1,079	593	Cash and cash equivalents at 1.1	593	1,079	1,079
593	172	757	Cash and cash equivalents at end of quarter	757	172	593
<b>486</b>	<b>907</b>	<b>-164</b>	<b>Net changes in cash and cash equivalents</b>	<b>-164</b>	<b>907</b>	<b>486</b>