

Cash flow statement

Parent bank				Group		
January-September				January-September		
2015	2015	2016	(NOKm)	2016	2015	2015
1,471	1,294	1,179	Net profit	1,185	1,119	1,406
70	31	31	Depreciations and write-downs on fixed assets	73	79	104
159	106	408	Losses on loans and guarantees	417	112	169
1,700	1,430	1,618	Net cash increase from ordinary operations	1,675	1,310	1,678
224	384	915	Decrease/(increase) other receivables	560	-62	-190
-782	-884	190	Increase/(decrease) short term debt	220	-520	-112
-3,277	-4,301	-4,920	Decrease/(increase) loans to customers	-5,621	-4,402	-3,472
-1,520	-1,758	-4,871	Decrease/(increase) loans credit institutions	-4,245	-1,518	-1,118
3,889	3,074	2,296	Increase/(decrease) deposits to customers	2,200	2,940	3,410
-968	-799	2,336	Increase/(decrease) debt to credit institutions	2,436	-799	-968
-1,575	-253	-1,225	Increase/(decrease) in short term investments	-1,146	-253	-1,575
-2,311	-3,106	-3,661	A) Net cash flow from operations	-3,921	-3,303	-2,349
-61	-17	-30	Increase in tangible fixed assets	-33	-28	-50
-821	-489	-230	Paid-up capital, associated companies	-213	6	-98
-6	2	50	Net investments in long-term shares and partnerships	253	-285	-702
-887	-504	-211	B) Net cash flow from investments	7	-307	-849
93	82	44	Increase/(decrease) in subordinated loan capital	86	82	93
-1	-0	0	Increase/(decrease) in equity	0	-0	-1
-292	-292	-292	Dividend cleared	-292	-292	-292
-160	-160	-40	To be disbursed from gift fund	-40	-160	-160
2,153	556	1,970	Increase/(decrease) in other long term loans	1,970	556	2,153
1,792	186	1,682	C) Net cash flow from financial activities	1,724	186	1,792
-1,405	-3,424	-2,190	A) + B) + C) Net changes in cash and cash equivalents	-2,190	-3,424	-1,405
4,676	4,676	3,270	Cash and cash equivalents at 1.1	3,270	4,676	4,676
3,270	1,252	1,080	Cash and cash equivalents at end of quarter	1,080	1,252	3,270
-1,405	-3,424	-2,190	Net changes in cash and cash equivalents	-2,190	-3,424	-1,405