

Cash flow statement

Parent bank			Group	
January-December			January-December	
2015	2016 (NOKm)		2016	2015
1.471	1.655	Net profit	1.647	1.406
70	34	Depreciations and write-downs on fixed assets	98	104
159	502	Losses on loans and guarantees	516	169
1.700	2.191	Net cash increase from ordinary operations	2.261	1.678
224	2.310	Decrease/(increase) other receivables	2.234	-190
-782	-1.586	Increase/(decrease) short term debt	-1.601	-112
-3.277	-7.405	Decrease/(increase) loans to customers	-8.454	-3.472
-1.520	-2.318	Decrease/(increase) loans credit institutions	-1.485	-1.118
3.889	3.299	Increase/(decrease) deposits to customers	3.078	3.410
-968	2.144	Increase/(decrease) debt to credit institutions	2.354	-968
-1.575	-1.885	Increase/(decrease) in short term investments	-1.805	-1.575
-2.311	-3.249	A) Net cash flow from operations	-3.418	-2.351
-61	-26	Increase in tangible fixed assets	-52	-50
1	-	Reductions in tangible fixed assets	-	1
-821	-223	Paid-up capital, associated companies	33	-98
-6	36	Net investments in long-term shares and partnerships	-67	-702
-887	-213	B) Net cash flow from investments	-86	-849
93	-324	Increase/(decrease) in subordinated loan capital	-281	93
-1	0	Increase/(decrease) in equity	0	-1
-292	-292	Dividend cleared	-292	-292
-160	-40	To be disbursed from gift fund	-40	-160
2.153	1.162	Increase/(decrease) in other long term loans	1.162	2.153
1.792	507	C) Net cash flow from financial activities	549	1.792
-1.405	-2.955	A) + B) + C) Net changes in cash and cash equivalents	-2.955	-1.405
4.676	3.270	Cash and cash equivalents at 1.1	3.270	4.676
3.270	315	Cash and cash equivalents at end of quarter	315	3.270
-1.405	-2.955	Net changes in cash and cash equivalents	-2.955	-1.405