

## Cash flow statement

Parent bank				Group		
January - September				January - September		
2016	2016	2017	(NOKm)	2017	2016	2016
1,655	1,179	1,446	Net profit	1,250	1,185	1,647
34	31	34	Depreciations and write-downs on fixed assets	74	73	98
502	408	252	Losses on loans and guarantees	263	417	516
<b>2,191</b>	<b>1,618</b>	<b>1,732</b>	<b>Net cash increase from ordinary operations</b>	<b>1,587</b>	<b>1,675</b>	<b>2,261</b>
2,310	915	-59	Decrease/(increase) other receivables	-420	560	2,234
-1,586	190	640	Increase/(decrease) short term debt	890	220	-1,601
-7,405	-4,920	-7,400	Decrease/(increase) loans to customers	-8,558	-5,621	-8,454
-2,318	-4,871	607	Decrease/(increase) loans credit institutions	1,582	-4,245	-1,485
3,299	2,296	5,633	Increase/(decrease) deposits to customers	5,918	2,200	3,078
2,144	2,336	-1,130	Increase/(decrease) debt to credit institutions	-1,025	2,436	2,354
-1,885	-1,225	-354	Increase/(decrease) in short term investments	-351	-1,146	-1,805
<b>-3,249</b>	<b>-3,661</b>	<b>-331</b>	<b>A) Net cash flow from operations</b>	<b>-378</b>	<b>-3,921</b>	<b>-3,418</b>
-26	-30	-50	Increase in tangible fixed assets	-130	-33	-52
-223	-230	-187	Paid-up capital, associated companies	51	-213	33
36	50	113	Net investments in long-term shares and partnerships	0	253	-67
<b>-213</b>	<b>-211</b>	<b>-120</b>	<b>B) Net cash flow from investments</b>	<b>-74</b>	<b>7</b>	<b>-86</b>
-324	44	321	Increase/(decrease) in subordinated loan capital	321	86	-281
0	0	0	Increase/(decrease) in equity	0	0	0
-292	-292	-390	Dividend cleared	-390	-292	-292
-40	-40	-220	To be disbursed from gift fund	-220	-40	-40
1,162	1,970	1,775	Increase/(decrease) in other long term loans	1,775	1,970	1,162
<b>507</b>	<b>1,682</b>	<b>1,487</b>	<b>C) Net cash flow from financial activities</b>	<b>1,487</b>	<b>1,724</b>	<b>549</b>
<b>-2,955</b>	<b>-2,190</b>	<b>1,035</b>	<b>A) + B) + C) Net changes in cash and cash equivalents</b>	<b>1,035</b>	<b>-2,190</b>	<b>-2,955</b>
3,270	3,270	315	Cash and cash equivalents at January 1st	315	3,270	3,270
315	1,080	1,351	Cash and cash equivalents at end of quarter	1,351	1,080	315
<b>-2,955</b>	<b>-2,190</b>	<b>1,035</b>	<b>Net changes in cash and cash equivalents</b>	<b>1,035</b>	<b>-2,190</b>	<b>-2,955</b>