

Cash flow statement

Parent bank				Group		
January - September				January - September		
2018	2018	2019 (NOKm)		2019	2018	2018
1,922	1,649	1,893	Net profit	2,217	1,689	2,090
66	47	83	Depreciations and write-downs on fixed assets	130	66	98
229	172	163	Losses on loans and guarantees	198	196	263
2,218	1,868	2,139	Net cash increase from ordinary operations	2,545	1,951	2,451
366	1,328	-368	Decrease/(increase) other receivables	-448	898	170
575	835	576	Increase/(decrease) short term debt	1,192	1,004	387
-8,138	-5,647	-2,534	Decrease/(increase) loans to customers	-3,508	-6,418	-9,059
-1,636	-3,279	-88	Decrease/(increase) loans credit institutions	642	-2,614	-860
4,086	955	3,374	Increase/(decrease) deposits to customers	3,025	1,054	4,140
-501	-193	-683	Increase/(decrease) debt to credit institutions	-272	500	-393
-533	94	-777	Increase/(decrease) in short term investments	-777	15	-613
-3,563	-4,037	1,638	A) Net cash flow from operations	2,400	-3,611	-3,778
-60	-53	-53	Increase in tangible fixed assets	-147	-103	-126
140	281	-393	Paid-up capital, associated companies	-295	545	232
-222	-186	31	Net investments in long-term shares and partnerships	-513	-836	-47
-141	43	-774	B) Net cash flow from investments	-1,522	-394	59
66	466	-17	Increase/(decrease) in subordinated loan capital	-14	467	66
-	-	1	Increase/(decrease) in equity	-15	12	15
-571	-571	-661	Dividend cleared	-661	-571	-571
-322	-322	-373	Disbursed from gift fund	-373	-322	-322
14	318	-37	Increase/(decrease) in Additional Tier 1 capital	-39	317	13
2,087	1,919	261	Increase/(decrease) in other long term loans	54	1,917	2,088
1,274	1,811	-468	C) Net cash flow from financial activities	-482	1,820	1,289
-2,430	-2,184	396	A) + B) + C) Net changes in cash and cash equivalents	396	-2,184	-2,430
3,313	3,313	883	Cash and cash equivalents at 1.1	883	3,313	3,313
883	1,129	1,279	Cash and cash equivalents at end of quarter	1,279	1,129	883
-2,430	-2,184	396	Net changes in cash and cash equivalents	396	-2,184	-2,430