

Cash flow statement

Parent bank				Group		
January - September				January - September		
2019	2019	2020 (NOKm)		2020	2019	2019
2,263	1,893	1,155	Net profit	1,528	2,217	2,563
109	83	77	Depreciations and write-downs on fixed assets	122	130	172
245	163	672	Losses on loans and guarantees	709	198	299
2,617	2,139	1,904	Net cash increase from ordinary operations	2,358	2,545	3,035
869	-368	-7,090	Decrease/(increase) other receivables	-7,783	-448	1,235
-96	576	5,005	Increase/(decrease) short term debt	4,785	1,192	716
-4,613	-2,534	-6,920	Decrease/(increase) loans to customers	-7,606	-3,508	-5,843
1,998	-88	-1,119	Decrease/(increase) loans credit institutions	-407	642	2,964
5,422	3,374	9,086	Increase/(decrease) deposits to customers	9,474	3,025	5,302
-960	-683	3,486	Increase/(decrease) debt to credit institutions	2,732	-272	-361
-2,766	-777	-3,259	Increase/(decrease) in short term investments	-3,260	-777	-2,766
2,471	1,638	1,093	A) Net cash flow from operations	293	2,400	4,280
-66	-54	-9	Increase in tangible fixed assets	-50	-147	-120
84	-393	-343	Paid-up capital, associated companies	-588	-295	-312
36	31	-6	Net investments in long-term shares and partnerships	1,063	-513	-1,080
54	-416	-358	B) Net cash flow from investments	424	-956	-1,512
-177	-17	-295	Increase/(decrease) in subordinated loan capital	-294	-14	-177
1	1	3	Increase/(decrease) in equity	18	-15	-33
-661	-661	-647	Dividend cleared	-647	-661	-661
-373	-373	-364	Disbursed from gift fund	-364	-373	-373
203	-37	-47	Increase/(decrease) in Additional Tier 1 capital	-49	-39	201
-1,639	262	3,080	Increase/(decrease) in other long term loans	3,083	54	-1,846
-2,646	-826	1,730	C) Net cash flow from financial activities	1,748	-1,048	-2,890
-121	396	2,465	A) + B) + C) Net changes in cash and cash equivalents	2,465	396	-121
883	883	761	Cash and cash equivalents at 1.1	761	883	883
761	1,279	3,227	Cash and cash equivalents at end of quarter	3,227	1,279	761
-121	396	2,465	Net changes in cash and cash equivalents	2,465	396	-121