

## Cash flow statement

Parent bank				Group		
Jan-March				Jan-March		
2019	2019	2020	(NOKm)	2020	2019	2019
2,263	747	106	Net profit	290	1,046	2,563
109	29	109	Depreciations and write-downs on fixed assets	172	46	172
245	60	302	Losses on loans and guarantees	308	67	299
2,617	836	517	Net cash increase from ordinary operations	770	1,160	3,035
869	348	-8,936	Decrease/(increase) other receivables	-9,527	179	1,235
-96	1,653	6,707	Increase/(decrease) short term debt	6,537	2,158	716
-4,613	650	-1,051	Decrease/(increase) loans to customers	-1,155	376	-5,843
1,998	-3,534	-227	Decrease/(increase) loans credit institutions	-129	-3,313	2,964
5,422	747	2,137	Increase/(decrease) deposits to customers	2,235	496	5,302
-960	2,122	5,155	Increase/(decrease) debt to credit institutions	4,297	2,387	-361
-2,766	-457	-4,278	Increase/(decrease) in short term investments	-4,281	-458	-2,766
2,471	2,365	24	A) Net cash flow from operations	-1,252	2,985	4,280
-66	-378	270	Increase in tangible fixed assets	414	-641	-120
84	-110	-52	Paid-up capital, associated companies	-229	-271	-312
36	32	-2	Net investments in long-term shares and partnerships	1,516	-143	-1,080
54	-456	216	B) Net cash flow from investments	1,701	-1,055	-1,512
-177	5	-21	Increase/(decrease) in subordinated loan capital	-19	5	-177
1	-0	-0	Increase/(decrease) in equity	-2	-20	-33
-661	-661	-647	Dividend cleared	-647	-661	-661
-373	-373	-364	Disbursed from gift fund	-364	-373	-373
203	-19	-23	Increase/(decrease) in Additional Tier 1 capital	-24	-19	201
-1,639	-1,097	5,902	Increase/(decrease) in other long term loans	5,694	-1,097	-1,846
-2,646	-2,145	4,847	C) Net cash flow from financial activities	4,638	-2,166	-2,890
-121	-236	5,086	A) + B) + C) Net changes in cash and cash equivalents	5,086	-236	-121
883	883	761	Cash and cash equivalents at 1.1	761	883	883
761	647	5,848	Cash and cash equivalents at end of quarter	5,848	647	761
-121	-236	5,086	Net changes in cash and cash equivalents	5,086	-236	-121