

## 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
<b>2,617</b>	<b>2,139</b>	<b>1,904</b>	<b>Net cash increase from ordinary operations</b>	<b>2,358</b>	<b>2,545</b>	<b>3,035</b>
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
<b>2,471</b>	<b>1,638</b>	<b>1,093</b>	<b>A) Net cash flow from operations</b>	<b>293</b>	<b>2,400</b>	<b>4,280</b>
-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
<b>54</b>	<b>-416</b>	<b>-358</b>	<b>B) Net cash flow from investments</b>	<b>424</b>	<b>-956</b>	<b>-1,512</b>
-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
<b>-2,646</b>	<b>-826</b>	<b>1,730</b>	<b>C) Net cash flow from financial activities</b>	<b>1,748</b>	<b>-1,048</b>	<b>-2,890</b>
<b>-121</b>	<b>396</b>	<b>2,465</b>	<b>A) + B) + C) Net changes in cash and cash equivalents</b>	<b>2,465</b>	<b>396</b>	<b>-121</b>
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
<b>-121</b>	<b>396</b>	<b>2,465</b>	<b>Net changes in cash and cash equivalents</b>	<b>2,465</b>	<b>396</b>	<b>-121</b>