

Cash flow statement

| Parent bank | | | | Group | | |
|--------------|--------------|---------------|--|---------------|--------------|--------------|
| First half | | | (NOKm) | First half | | |
| 2020 | 2020 | 2021 | | 2021 | 2020 | 2020 |
| 1,356 | 835 | 1,433 | Net profit | 1,523 | 1,008 | 1,978 |
| 102 | 52 | 49 | Depreciations and write-downs on fixed assets | 93 | 82 | 166 |
| 902 | 453 | 90 | Losses on loans and guarantees | 98 | 478 | 951 |
| 2,360 | 1,339 | 1,572 | Net cash increase from ordinary operations | 1,714 | 1,568 | 3,096 |
| -4,093 | -7,933 | 2,563 | Decrease/(increase) other receivables | 1,703 | -8,388 | -4,681 |
| 3,582 | 8,057 | -2,751 | Increase/(decrease) short term debt | -2,083 | 7,736 | 3,896 |
| -8,075 | -4,091 | -7,066 | Decrease/(increase) loans to customers | -7,347 | -4,554 | -8,795 |
| -3,721 | -3,670 | -7,290 | Decrease/(increase) loans credit institutions | -7,103 | -3,141 | -2,981 |
| 11,296 | 8,001 | 12,587 | Increase/(decrease) deposits to customers | 12,604 | 8,372 | 11,611 |
| 5,045 | 6,175 | 1,361 | Increase/(decrease) debt to credit institutions | 1,196 | 4,992 | 4,242 |
| -3,490 | -5,840 | -1,770 | Increase/(decrease) in short term investments | -1,769 | -5,841 | -3,491 |
| 2,905 | 2,037 | -793 | A) Net cash flow from operations | -1,084 | 743 | 2,896 |
| -38 | -11 | -35 | Increase in tangible fixed assets | -119 | -34 | -136 |
| -418 | -298 | -197 | Paid-up capital, associated companies | -181 | -377 | -873 |
| 37 | -101 | -1 | Net investments in long-term shares and partnerships | 368 | 1,280 | 587 |
| -420 | -409 | -233 | B) Net cash flow from investments | 69 | 869 | -422 |
| -295 | -295 | -0 | Increase/(decrease) in subordinated loan capital | -0 | -294 | -295 |
| 3 | 3 | 0 | Increase/(decrease) in equity | -10 | 16 | 14 |
| -647 | -647 | -168 | Dividend cleared | -168 | -647 | -647 |
| -364 | -364 | -95 | Disbursed from gift fund | -95 | -364 | -364 |
| -56 | -37 | -29 | Increase/(decrease) in Additional Tier 1 capital | -30 | -38 | -59 |
| 877 | 3,065 | -276 | Increase/(decrease) in other long term loans | -276 | 3,068 | 880 |
| -482 | 1,725 | -568 | C) Net cash flow from financial activities | -579 | 1,741 | -470 |
| 2,003 | 3,354 | -1,595 | A) + B) + C) Net changes in cash and cash equivalents | -1,595 | 3,354 | 2,003 |
| 761 | 761 | 2,764 | Cash and cash equivalents at 1.1 | 2,764 | 761 | 761 |
| 2,764 | 4,115 | 1,170 | Cash and cash equivalents at end of quarter | 1,170 | 4,115 | 2,764 |
| 2,003 | 3,354 | -1,595 | Net changes in cash and cash equivalents | -1,595 | 3,354 | 2,003 |