

Cash flow statement

Parent bank				Group		
Jan-Sept			(NOKm)	Jan-Sept		
2020	2020	2021		2021	2020	2020
1,356	1,155	1,841	Net profit	2,199	1,528	1,978
102	77	74	Depreciations and write-downs on fixed assets	149	122	166
902	672	115	Losses on loans and guarantees	129	709	951
2,360	1,904	2,029	Net cash increase from ordinary operations	2,477	2,358	3,096
-4,093	-7,090	1,201	Decrease/(increase) other receivables	1,330	-7,783	-4,681
3,582	5,005	-1,343	Increase/(decrease) short term debt	-1,197	4,785	3,896
-8,075	-6,920	-8,408	Decrease/(increase) loans to customers	-9,403	-7,606	-8,795
-3,721	-1,119	-2,800	Decrease/(increase) loans credit institutions	-2,258	-407	-2,981
11,296	9,086	12,163	Increase/(decrease) deposits to customers	12,163	9,474	11,611
5,045	3,486	-721	Increase/(decrease) debt to credit institutions	-494	2,732	4,242
-3,490	-3,259	-3,347	Increase/(decrease) in short term investments	-3,425	-3,260	-3,491
2,905	1,093	-1,227	A) Net cash flow from operations	-809	293	2,896
-38	-9	-49	Increase in tangible fixed assets	-177	-50	-136
-418	-343	78	Paid-up capital, associated companies	-85	-588	-873
37	-6	-39	Net investments in long-term shares and partnerships	-159	1,063	587
-420	-358	-4	B) Net cash flow from investments	-415	424	-422
-295	-295	-0	Increase/(decrease) in subordinated loan capital	-0	-294	-295
3	3	1	Increase/(decrease) in equity	-6	18	14
-647	-647	-168	Dividend cleared	-168	-647	-647
-364	-364	-95	Disbursed from gift fund	-95	-364	-364
-56	-47	-39	Increase/(decrease) in Additional Tier 1 capital	-40	-49	-59
877	3,080	-27	Increase/(decrease) in other long term loans	-26	3,083	880
-482	1,730	-328	C) Net cash flow from financial activities	-335	1,748	-470
2,003	2,465	-1,558	A) + B) + C) Net changes in cash and cash equivalents	-1,558	2,465	2,003
761	761	2,764	Cash and cash equivalents at 1.1	2,764	761	761
2,764	3,227	1,206	Cash and cash equivalents at end of quarter	1,206	3,227	2,764
2,003	2,465	-1,558	Net changes in cash and cash equivalents	-1,558	2,465	2,003