

## Cash flow statement

Parent bank				Group		
January - September			January - September			
2021	2021	2022	(NOKm)	2022	2021	2021
2,242	1,841	1,930	Net profit	2,017	2,199	2,902
95	74	57	Depreciations and write-downs on fixed assets	100	149	186
134	115	-45	Losses on loans and guarantees	-26	129	161
-418	-418	-252	Adjustments for undistributed profits of related companies	-248	-549	-705
-2,423	-1,591	-993	Other adjustments	-1,032	-1,726	-2,574
<b>-369</b>	<b>21</b>	<b>697</b>	<b>Net cash increase from ordinary operations</b>	<b>812</b>	<b>201</b>	<b>-31</b>
3,843	1,201	-5,643	Decrease/(increase) other receivables	-6,144	1,357	4,387
-2,993	-1,343	5,013	Increase/(decrease) short term debt	4,792	-1,197	-3,159
-11,686	-8,408	-1,913	Decrease/(increase) loans to customers	-3,243	-9,403	-12,920
-288	-2,800	-13,406	Decrease/(increase) loans credit institutions	-12,069	-2,247	387
13,862	12,163	9,120	Increase/(decrease) deposits to customers	9,272	12,163	13,757
-290	-721	-626	Increase/(decrease) debt to credit institutions	-569	-494	-32
-4,077	-3,347	202	Increase/(decrease) in short term investments	201	-3,425	-4,156
-	-	-	Increase/(decrease) in shares held for trading	689	18	-59
<b>-1,999</b>	<b>-3,236</b>	<b>-6,557</b>	<b>A) Net cash flow from operations</b>	<b>-6,260</b>	<b>-3,028</b>	<b>-1,826</b>
-75	-44	-64	Increase in tangible fixed assets	-126	-154	-145
60	-	-	Proceeds from sales of property, plant and equipment	-	-	4
-	-	-	Cash flows from losing control of subsidiaries or other businesses	-	17	99
-73	-73	-0	Cash flows used in obtaining control of subsidiaries or other businesses	-52	-	-
418	418	252	Dividends received from investments in related companies	252	419	419
548	341	6	Other cash receipts from sales of interests in associates and joint ventures	6	361	544
-204	-190	-92	Other cash payments to acquire interests in associates and joint ventures	-117	-275	-307
672	574	551	Other cash receipts from sales of equity instruments of other entities	587	593	737
-766	-618	-549	Other cash payments to acquire equity instruments of other entities	-557	-640	-826
<b>580</b>	<b>409</b>	<b>104</b>	<b>B) Net cash flow from investments</b>	<b>-8</b>	<b>321</b>	<b>526</b>
-	-	1,000	Increase in subordinated loan capital	1,000	-	-
-	-	-750	Decrease in subordinated loan capital	-750	-	-
-0	-0	-0	Purchase of treasury shares	-21	-6	-5
-569	-168	-970	Dividend cleared	-970	-168	-569
-	-	-	Dividends paid to non-controlling interests	-162	-113	-113
-321	-95	-547	Disbursed from gift fund	-547	-95	-321
-48	-39	-44	Interest payments Additional Tier 1 Capital	-45	-40	-50
7,867	7,867	13,225	Increase in other long term loans	13,225	7,867	7,867
-7,021	-6,296	-6,397	Decrease in other long term loans	-6,397	-6,296	-7,021
<b>-93</b>	<b>1,269</b>	<b>5,517</b>	<b>C) Net cash flow from financial activities</b>	<b>5,332</b>	<b>1,149</b>	<b>-212</b>
<b>-1,512</b>	<b>-1,558</b>	<b>-935</b>	<b>A) + B) + C) Net changes in cash and cash equivalents</b>	<b>-935</b>	<b>-1,558</b>	<b>-1,512</b>
2,764	2,764	1,252	Cash and cash equivalents at 1.1	1,252	2,764	2,764
1,252	1,206	317	Cash and cash equivalents at end of quarter	317	1,206	1,252
<b>-1,512</b>	<b>-1,558</b>	<b>-935</b>	<b>Net changes in cash and cash equivalents</b>	<b>-935</b>	<b>-1,558</b>	<b>-1,512</b>