

## Cash flow statement

Parent bank		(NOKm)	Group	
Jan - Dec			Jan - Dec	
2021	2022		2022	2021
2,242	2,494	Net profit	2,785	2,902
95	77	Depreciations and write-downs on fixed assets	117	186
134	-37	Losses on loans and guarantees	-7	161
-418	-324	Adjustments for undistributed profits of related companies	-443	-705
-2,423	-2,420	Other adjustments	-2,436	-2,574
<b>-369</b>	<b>-210</b>	<b>Net cash increase from ordinary operations</b>	<b>16</b>	<b>-31</b>
3,843	-4,626	Decrease/(increase) other receivables	-4,193	4,387
-2,993	5,155	Increase/(decrease) short term debt	5,136	-3,159
-11,686	-3,739	Decrease/(increase) loans to customers	-5,643	-12,920
-288	-8,782	Decrease/(increase) loans credit institutions	-6,959	387
13,862	10,672	Increase/(decrease) deposits to customers	10,724	13,757
-290	294	Increase/(decrease) debt to credit institutions	-429	-32
-4,077	-7,310	Increase/(decrease) in short term investments	-7,311	-4,156
-	-	Increase/(decrease) in shares held for trading	1,821	-59
<b>-1,999</b>	<b>-8,546</b>	<b>A) Net cash flow from operations</b>	<b>-6,837</b>	<b>-1,826</b>
-75	-71	Increase in tangible fixed assets	-89	-145
60	-18	Proceeds from sales of property, plant and equipment	276	4
-	-	Cash flows from losing control of subsidiaries or other businesses	-	99
-73	-5	Cash flows used in obtaining control of subsidiaries or other businesses	-1,815	-
418	324	Dividends received from investments in related companies	324	419
548	6	Other cash receipts from sales of interests in associates and joint ventures	6	544
-204	-479	Other cash payments to acquire interests in associates and joint ventures	-492	-307
672	813	Other cash receipts from sales of equity instruments of other entities	849	737
-766	-835	Other cash payments to acquire equity instruments of other entities	-846	-826
<b>580</b>	<b>-265</b>	<b>B) Net cash flow from investments</b>	<b>-1,788</b>	<b>526</b>
-	1,000	Increase in subordinated loan capital	1,000	-
-	-750	Decrease in subordinated loan capital	-750	-
-0	-0	Purchase of treasury shares	-21	-5
-569	-970	Dividend cleared	-970	-569
-	-	Dividends paid to non-controlling interests	-162	-113
-321	-547	Disbursed from gift fund	-547	-321
-	476	Repayments of Additional Tier 1 Capital	476	-
-48	-60	Interest payments Additional Tier 1 Capital	-63	-50
7,867	16,194	Increase in other long term loans	16,194	7,867
-7,021	-6,613	Decrease in other long term loans	-6,613	-7,021
<b>-93</b>	<b>8,729</b>	<b>C) Net cash flow from financial activities</b>	<b>8,544</b>	<b>-213</b>
<b>-1,512</b>	<b>-81</b>	<b>A) + B) + C) Net changes in cash and cash equivalents</b>	<b>-81</b>	<b>-1,513</b>
2,764	1,252	Cash and cash equivalents at 1.1	1,252	2,764
1,252	1,171	Cash and cash equivalents at end of quarter	1,171	1,252
<b>-1,512</b>	<b>-81</b>	<b>Net changes in cash and cash equivalents</b>	<b>-81</b>	<b>-1,512</b>