

## Cash flow statement

Parent bank				Group		
January - September				January - September		
2022	2022	2023	(NOKm)	2023	2022	2022
2,494	1,930	2,483	Net profit	2,441	2,017	2,785
77	57	116	Depreciations and write-downs on fixed assets	106	83	117
-37	-45	-45	Losses on loans and guarantees	-6	-26	-7
-324	-252	-391	Adjustments for undistributed profits of related companies	-207	-248	-443
-2,420	-993	1,320	Other adjustments	1,344	-1,032	-2,436
<b>-210</b>	<b>697</b>	<b>3,483</b>	<b>Net cash increase from ordinary operations</b>	<b>3,678</b>	<b>795</b>	<b>16</b>
-4,626	-5,643	-2,714	Decrease/(increase) other receivables	-2,876	-6,144	-4,193
5,155	5,013	3,997	Increase/(decrease) short term debt	4,455	4,792	5,136
-3,739	-1,913	-5,488	Decrease/(increase) loans to customers	-5,958	-3,243	-5,643
-8,782	-13,406	-0	Decrease/(increase) loans credit institutions	308	-12,069	-6,959
10,672	9,120	6,180	Increase/(decrease) deposits to customers	6,227	9,272	10,724
294	-626	-1,774	Increase/(decrease) debt to credit institutions	-1,774	-569	-429
-7,310	202	1,667	Increase/(decrease) in short term investments	1,667	201	-7,311
-	-	-	Increase/(decrease) in shares held for trading	-	-	1,821
<b>-8,546</b>	<b>-6,557</b>	<b>5,349</b>	<b>A) Net cash flow from operations</b>	<b>5,727</b>	<b>-6,966</b>	<b>-6,837</b>
-	-	35	Increase in cash and cash equivalents by merger	35	-	-
-71	-64	-79	Increase in tangible fixed assets	-206	-109	-89
-18	-	-	Proceeds from sales of property, plant and equipment	-	-	276
-5	-0	-	Cash flows used in obtaining control of subsidiaries or other businesses	-	637	-1,815
324	252	391	Dividends received from investments in related companies	391	252	324
6	6	-	Other cash receipts from sales of interests in associates and joint ventures	3	6	6
-479	-92	-127	Other cash payments to acquire interests in associates and joint ventures	-130	-117	-492
813	551	942	Other cash receipts from sales of equity instruments of other entities	950	587	849
-835	-549	-974	Other cash payments to acquire equity instruments of other entities	-990	-557	-846
<b>-265</b>	<b>104</b>	<b>189</b>	<b>B) Net cash flow from investments</b>	<b>54</b>	<b>698</b>	<b>-1,788</b>
1,000	1,000	750	Increase in subordinated loan capital	750	1,000	1,000
-750	-750	-558	Decrease in subordinated loan capital	-558	-750	-750
-0	-0	-	Purchase of treasury shares	-169	-21	-21
-	-	3	Proceeds from sale or issue of treasury shares	-	-	-
-970	-970	-840	Dividend cleared	-840	-970	-970
-	-	-	Dividends paid to non-controlling interests	-65	-162	-162
-547	-547	-474	Disbursed from gift fund	-474	-547	-547
-	-	116	Additional Tier 1 capital issued	111	-	-
476	-	-342	Repayments of Additional Tier 1 Capital	-342	-	476
-60	-44	-84	Interest payments Additional Tier 1 Capital	-86	-45	-63
16,194	13,225	5,080	Increase in other long term loans	5,080	13,225	16,194
-6,613	-6,397	-9,173	Decrease in other long term loans	-9,173	-6,397	-6,613
<b>8,729</b>	<b>5,517</b>	<b>-5,522</b>	<b>C) Net cash flow from financial activities</b>	<b>-5,765</b>	<b>5,332</b>	<b>8,544</b>
<b>-81</b>	<b>-935</b>	<b>16</b>	<b>A) + B) + C) Net changes in cash and cash equivalents</b>	<b>16</b>	<b>-935</b>	<b>-81</b>
1,252	1,252	1,171	Cash and cash equivalents at 1.1	1,171	1,252	1,252
1,171	317	1,187	Cash and cash equivalents at end of quarter	1,187	317	1,171
<b>-81</b>	<b>-935</b>	<b>16</b>	<b>Net changes in cash and cash equivalents</b>	<b>16</b>	<b>-935</b>	<b>-81</b>