

## Cash flow statement

Parent bank			Group	
Jan - Dec			Jan - Dec	
2022	2023	(NOKm)	2023	2022
2.494	3.678	Net profit	3.688	2.785
77	111	Depreciations and write-downs on fixed assets	153	117
-37	-72	Losses on loans and guarantees	14	-7
-324	-413	Adjustments for undistributed profits of related companies	-297	-443
-2.420	1.924	Other adjustments	1.958	-2.436
<b>-210</b>	<b>5.228</b>	<b>Net cash increase from ordinary operations</b>	<b>5.516</b>	<b>16</b>
-4.626	1.035	Decrease/(increase) other receivables	1.000	-4.193
5.155	-1.289	Increase/(decrease) short term debt	-2.287	5.136
-3.739	-6.502	Decrease/(increase) loans to customers	-7.080	-5.643
-8.782	4.333	Decrease/(increase) loans credit institutions	4.519	-6.959
10.672	769	Increase/(decrease) deposits to customers	885	10.724
294	-1.485	Increase/(decrease) debt to credit institutions	-1.485	-429
-7.310	4.115	Increase/(decrease) in short term investments	4.115	-7.311
<b>-8.546</b>	<b>6.204</b>	<b>A) Net cash flow from operations</b>	<b>5.184</b>	<b>-8.658</b>
-	35	Increase in cash and cash equivalents by merging	35	-
-71	-60	Increase in tangible fixed assets	-95	-89
-18	-	Proceeds from sales of property, plant and equipment	-	276
-5	-69	Cash flows used in obtaining control of subsidiaries or other businesses	79	6
324	413	Dividends received from investments in related companies	413	324
6	100	Other cash receipts from sales of interests in associates and joint ventures	100	6
-479	-190	Other cash payments to acquire interests in associates and joint ventures	-198	-492
813	1.424	Other cash receipts from sales of equity instruments of other entities	2.319	849
-835	-1.487	Other cash payments to acquire equity instruments of other entities	-1.509	-846
<b>-265</b>	<b>166</b>	<b>B) Net cash flow from investments</b>	<b>1.145</b>	<b>33</b>
1.000	750	Increase in subordinated loan capital	784	1.000
-750	-750	Decrease in subordinated loan capital	-750	-750
-0	-	Purchase of treasury shares	-	-21
-	2	Proceeds from sale or issue of treasury shares	72	-
-970	-840	Dividend cleared	-840	-970
-	-	Dividends paid to non-controlling interests	-121	-162
-547	-474	Disbursed from gift fund	-474	-547
476	416	Additional Tier 1 capital issued	478	476
-	-342	Repayments of Additional Tier 1 Capital	-342	-
-60	-122	Interest payments Additional Tier 1 Capital	-125	-63
16.194	5.280	Increase in other long term loans	5.280	16.194
-6.613	-10.291	Decrease in other long term loans	-10.291	-6.613
<b>8.729</b>	<b>-6.370</b>	<b>C) Net cash flow from financial activities</b>	<b>-6.329</b>	<b>8.544</b>
<b>-81</b>	<b>1</b>	<b>A) + B) + C) Net changes in cash and cash equivalents</b>	<b>1</b>	<b>-81</b>
1.252	1.171	Cash and cash equivalents at 1.1	1.171	1.252
1.171	1.172	Cash and cash equivalents at end of quarter	1.172	1.171
<b>-81</b>	<b>1</b>	<b>Net changes in cash and cash equivalents</b>	<b>1</b>	<b>-81</b>