

Cash flow statement

Parent bank				Group		
31 Dec 23	30 Jun 23	30 Jun 24	(mill. kr)	30 Jun 24	30 Jun 23	31 Dec 23
-6,270	-3,350	-3,534	Decrease/(increase) loans to customers	-3,620	-3,740	-6,834
8,263	3,607	5,028	Interest receipts from loans to customers	5,343	3,863	8,805
4,331	-7,424	-3,657	Decrease/(increase) loans credit institutions	-3,204	-7,130	4,517
856	349	479	Interest receipts from loans to credit institutions	428	336	783
622	7,325	5,937	Increase/(decrease) deposits from customers	6,001	7,530	738
-3,632	-939	-1,618	Interest payment on deposits from customers	-1,599	-925	-3,600
-1,480	61	768	Increase/(decrease) debt to credit institutions	768	61	-1,472
-514	-233	-310	Interest payment on debt to credit institutions	-310	-233	-514
5,881	637	-1,913	Increase/(decrease) in short term investments	-1,842	2,265	5,881
1,288	649	774	Interest receipts from short term investments	708	647	1,282
221	1,456	-89	Increase/(decrease) in derivatives	-89	-171	221
-802	-473	-500	Interest receipts from derivatives	-500	-473	-802
2,084	1,455	-327	Increase/(decrease) in other claims	310	1,936	2,946
-2,822	-1,004	-687	Increase/(decrease) in other debts	-1,460	-1,543	-3,936
8,026	2,117	350	A) Net change in liquidity from operations	933	2,422	8,016
35	35	-	Increase of cash by merging	-	35	35
-125	-75	-132	Gross investment buildings/operating assets	-640	-115	-207
302	220	38	Dividends from subsidiaries	-	-0	-0
-69	-	-97	Payment of capital due to increase in shareholding in subsidiaries	-	-	-
391	360	-	Dividends from associated companies and joint ventures	204	360	391
123	35	43	Proceeds from sale of shares of associated companies and joint ventures	42	30	142
-190	-98	-319	Payment for purchase of shares of associated companies and joint ventures	-319	-98	-198
-	-0	-	Proceeds from shares held for sale	-85	-	163
18	9	14	Dividends from other businesses	8	20	26
1,590	1,100	929	Reduction/sale of shares and ownership interests	903	1,099	1,638
-1,487	-970	-843	Increase/purchase of shares and ownership interests	-843	-970	-1,509
589	615	-367	B) Net change in liquidity from investments	-729	362	482
5,280	2,160	6,814	Debt raised by issuance of covered bonds	6,814	2,160	5,280
-11,204	-3,998	-3,838	Repayment of issued covered bonds	-3,838	-3,998	-11,204
-1,207	-455	-628	Interest payment on covered bonds issued	-628	-454	-1,207
750	750	500	Debt raised by issuance of subordinated debt	502	750	826
-750	-313	-	Payments of issued subordinated debt	-	-313	-793
-125	-49	-81	Interest payment on subordinated debt	-84	-52	-128
2	2	-2	Proceeds from sale or issue of treasury shares	-2	18	153
-840	-840	-1,730	Dividends cleared	-1,730	-840	-840
-	-	204	Dividends paid to non-controlling interests	-4	-65	-121
-474	-474	-860	Disbused from gift fund	-860	-474	-474
416	300	0	Additional Tier 1 Capital issued	0	300	519
-342	-310	-	Repayment of Additional Tier 1 Capital	-8	-310	-385
-122	-58	-66	Interest payments Additional Tier 1 capital	-70	-60	-125
-8,615	-3,285	313	C) Net change in liquidity from financial activities	92	-3,337	-8,498
1	-553	296	A) + B) + C) Net changes in cash and cash equivalents	296	-553	1
1,171	1,171	1,172	Cash and cash equivalents at 1.1	1,172	1,171	1,171
1,172	619	1,468	Cash and cash equivalents at end of the year	1,468	619	1,172
1	-553	296	Net changes in cash and cash equivalents	296	-553	1