

Cash flow statement

Parent bank			Group			
January - September			January - September			
2023	2023	2024 (NOKm)		2024	2023	2023
-6,270	-5,239	-9,423	Decrease/(increase) loans to customers	-9,834	-5,704	-6,834
8,263	5,720	7,671	Interest receipts from loans to customers	8,146	6,117	8,805
4,331	3	430	Decrease/(increase) loans credit institutions	637	311	4,517
856	608	767	Interest receipts from loans to credit institutions	690	571	783
622	5,163	3,917	Increase/(decrease) deposits from customers	3,968	5,213	738
-3,632	-1,629	-2,470	Interest payment on deposits from customers	-2,435	-1,609	-3,600
-1,480	-1,775	-1,239	Increase/(decrease) debt to credit institutions	-1,239	-1,775	-1,472
-514	-361	-461	Interest payment on debt to credit institutions	-461	-361	-514
5,881	2,089	-1,065	Increase/(decrease) in short term investments	-968	3,314	5,881
1,288	949	1,176	Interest receipts from short term investments	1,081	946	1,282
221	1,302	-527	Increase/(decrease) in derivatives	-527	77	221
-802	-758	-858	Interest receipts from derivatives	-858	-758	-802
2,084	201	-465	Increase/(decrease) in other claims	452	963	2,946
-2,822	288	1,545	Increase/(decrease) in other debts	564	-415	-3,936
8,026	6,561	-1,001	A) Net change in liquidity from operations	-783	6,889	8,016
35	35	-	Increase of cash by merging	-	35	35
-125	-98	-140	Gross investment buildings/operating assets	-193	-155	-207
302	224	116	Dividends from subsidiaries	-	-0	-0
-69	-	-97	Payment of capital due to increase in shareholding in subsidiaries	-	-	-
391	391	-	Dividends from associated companies and joint ventures	204	391	391
123	34	43	Proceeds from sale of shares of associated companies and joint ventures	42	30	142
-190	-137	-319	Payment for purchase of shares of associated companies and joint ventures	-319	-137	-198
-	3	-	Proceeds from shares held for sale	-85	0	163
18	14	25	Dividends from other businesses	17	35	26
1,590	204	1,306	Reduction/sale of shares and ownership interests	1,301	1,172	1,638
-1,487	-	-1,045	Increase/purchase of shares and ownership interests	-1,067	-970	-1,509
589	672	-111	B) Net change in liquidity from investments	-100	403	482
5,280	5,152	7,231	Debt raised by issuance of covered bonds	7,231	5,152	5,280
-11,204	-10,134	-3,636	Repayment of issued covered bonds	-3,636	-10,134	-11,204
-1,207	-669	-840	Interest payment on covered bonds issued	-840	-669	-1,207
750	750	900	Debt raised by issuance of subordinated debt	902	750	826
-750	-558	-261	Payments of issued subordinated debt	-261	-563	-793
-125	-87	-125	Interest payment on subordinated debt	-129	-90	-128
2	3	1	Proceeds from sale or issue of treasury shares	1	18	153
-840	-840	-1,730	Dividends cleared	-1,730	-840	-840
-	-	204	Dividends paid to non-controlling interests	-9	-65	-121
-474	-474	-860	Disbused from gift fund	-860	-474	-474
416	300	302	Additional Tier 1 Capital issued	302	300	519
-342	-576	-	Repayment of Additional Tier 1 Capital	-8	-576	-385
-122	-84	-96	Interest payments Additional Tier 1 capital	-103	-86	-125
-8,615	-7,217	1,090	C) Net change in liquidity from financial activities	860	-7,276	-8,498
1	16	-23	A) + B) + C) Net changes in cash and cash equivalents	-23	16	1
1,171	1,171	1,172	Cash and cash equivalents at 1.1	1,172	1,171	1,171
1,172	1,187	1,149	Cash and cash equivalents at end of the year	1,149	1,187	1,172
1	16	-23	Net changes in cash and cash equivalents	-23	16	1