

Cash flow statement

Parent bank			Group	
2015	2016	(NOKm)	2016	2015
1,471	1,655	Net profit	1,647	1,406
70	34	Depreciations and write-downs on fixed assets	98	104
159	502	Losses on loans and guarantees	516	169
1,700	2,191	Net cash increase from ordinary operations	2,261	1,678
224	2,310	Decrease/(increase) other receivables	2,234	-190
-782	-1,586	Increase/(decrease) short term debt	-1,601	-112
-3,277	-7,405	Decrease/(increase) loans to customers	-8,454	-3,472
-1,520	-2,318	Decrease/(increase) loans credit institutions	-1,485	-1,118
3,889	3,299	Increase/(decrease) deposits to customers	3,078	3,410
-968	2,144	Increase/(decrease) debt to credit institutions	2,354	-968
-1,575	-1,885	Increase/(decrease) in short term investments	-1,805	-1,575
-2,311	-3,249	A) Net cash flow from operations	-3,418	-2,351
-61	-26	Increase in tangible fixed assets	-52	-50
1	-	Reductions in tangible fixed assets	-	1
-821	-223	Paid-up capital, associated companies	33	-98
-6	36	Net investments in long-term shares and partnerships	-67	-702
-887	-213	B) Net cash flow from investments	-86	-849
93	-324	Increase/(decrease) in subordinated loan capital	-281	93
-1	0	Increase/(decrease) in equity	0	-1
-292	-292	Dividend cleared	-292	-292
-160	-40	To be disbursed from gift fund	-40	-160
2,153	1,162	Increase/(decrease) in other long term loans	1,162	2,153
1,792	507	C) Net cash flow from financial activities	549	1,792
-1,405	-2,955	A) + B) + C) Net changes in cash and cash equivalents	-2,955	-1,405
4,676	3,270	Cash and cash equivalents at 1 Jan	3,270	4,676
3,270	315	Cash and cash equivalents at end of the year	315	3,270
-1,405	-2,955	Net changes in cash and cash equivalents	-2,955	-1,405