

Note 17 - Liquidity risk

Liquidity risk is the risk that the group will be unable to refinance its debt or unable to finance increases in its assets. See note 6 Risk factors for a detailed description.

Group

At 31.12.2012 (NOK million)	On demand	Below 3 months	3-12 months	1 - 5 yrs	Above 5 yrs	Total
Cash flows related to liabilities						
Debt to credit institutions	2,521	225	1,069	3,367	228	7,410
Deposits from and debt to customers	44,109	1,488	3,163	3,492	-	52,252
Debt created by issuance of securities	-	1,340	3,917	19,936	4,950	30,143
Derivatives - contractual cash flow out	-	162	498	3,753	2,141	6,553
Other commitments	126	1,462	427	110	-	2,124
Subordinated debt	-	169	415	1,300	1,034	2,918
Total cash flow, liabilities	46,756	4,845	9,489	31,957	8,353	101,400
Contractual cash flows out	-	162	498	3,753	2,141	6,553
Contractual cash flows in	-	-135	-664	-4,229	-2,348	-7,375
Net contractual cash flows	-	27	-166	-476	-207	-822

Group

At 31.12.2011 (NOK million)	On demand	Below 3 months	3-12 months	1 - 5 yrs	Above 5 yrs	Total
Cash flows related to liabilities						
Debt to credit institutions	2,624	1,491	296	4,457	251	9,118
Deposits from and debt to customers	40,831	490	4,306	2,244	-	47,871
Debt created by issuance of securities	-	3,318	1,555	22,052	1,075	27,999
Derivatives - contractual cash flow out	-	159	379	1,573	301	2,412
Other commitments	125	1,518	375	103	-	2,122
Subordinated debt	-	-	-	1,402	1,149	2,552
Total cash flow, liabilities	43,581	6,975	6,911	31,831	2,776	92,073
Contractual cash flows out	-	159	379	1,573	301	2,412
Contractual cash flows in	-	-167	-485	-1,831	-426	-2,909
Net contractual cash flows	-	-8	-106	-259	-125	-497

Does not include value adjustments for financial instruments at fair value.