

Note 18 - 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 on risk factors for a detailed description.

Group						
At 31 Dec 2017 (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	8,288	737	-	491	90	9,607
Deposits from and debt to customers	62,284	6,783	2,171	5,238	-	76,476
Debt created by issuance of securities	-	3,922	5,668	28,753	3,644	41,987
Derivatives - contractual cash flow out	-	4,334	3,139	29,475	2,607	39,555
Other commitments	2	1,210	554	153	5	1,924
Subordinated debt *)	-	10	659	1,157	250	2,076
Total cash flow, liabilities	70,574	16,996	12,191	65,267	6,596	171,624
Contractual cash flows out	-	4,334	3,139	29,475	2,607	39,555
Contractual cash flows in	-	-3,597	-2,646	-29,587	-2,804	-38,633
Net contractual cash flows	-	737	494	-112	-197	922

Group						
At 31 Dec 2016 (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	7,588	2,138	-	682	100	10,509
Deposits from and debt to customers	56,804	5,376	1,581	3,406	-	67,168
Debt created by issuance of securities	-	2,561	3,783	26,041	3,479	35,863
Derivatives - contractual cash flow out	-	783	7,216	21,313	2,389	31,701
Other commitments	2	886	524	120	-	1,532
Subordinated debt *)	-	14	1,000	1,154	-	2,168
Total cash flow, liabilities	64,394	11,759	14,104	52,716	5,969	148,941
Contractual cash flows out	-	783	7,216	21,313	2,389	31,701
Contractual cash flows in	-	-363	-6,704	-21,181	-2,406	-30,654
Net contractual cash flows	-	420	512	132	-17	1,047

Does not include value adjustments for financial instruments at fair value

*) For subordinated debt the call date is used for cash settlement