

## Note 16 - 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 2020 (NOK million)	On demand	Below 3 months	3-12 months	1 - 5 yrs	Above 5 yrs	Total
<b>Cash flows related to liabilities <sup>2)</sup></b>						
Debt to credit institutions	11,325	1,732	-	-	36	13,093
Deposits from and debt to customers	76,601	13,486	2,944	4,497	-	97,529
Debt created by issuance of securities	-	1,179	6,524	35,468	1,804	44,976
Derivatives - contractual cash flow out	-	2,090	10,254	20,957	1,036	34,337
Other commitments	-	1,582	715	468	260	3,025
Subordinated debt <sup>1)</sup>	-	9	68	1,798	-	1,874
<b>Total cash flow, liabilities</b>	<b>87,926</b>	<b>20,079</b>	<b>20,505</b>	<b>63,188</b>	<b>3,136</b>	<b>194,834</b>
<b>Derivatives net cash flows</b>						
Contractual cash flows out	-	2,090	10,254	20,957	1,036	34,337
Contractual cash flows in	-	-1,693	-10,240	-21,048	-1,182	-34,163
<b>Net contractual cash flows</b>	<b>-</b>	<b>397</b>	<b>14</b>	<b>-92</b>	<b>-146</b>	<b>174</b>

### Group

At 31 Dec 2019 (NOK million)	On demand	Below 3 months	3-12 months	1 - 5 yrs	Above 5 yrs	Total
<b>Cash flows related to liabilities <sup>2)</sup></b>						
Debt to credit institutions	8,567	245	-	-	42	8,853
Deposits from and debt to customers	64,441	14,481	3,524	3,471	-	85,917
Debt created by issuance of securities	-	1,210	7,389	29,599	6,589	44,787
Derivatives - contractual cash flow out	-	466	5,993	25,392	3,604	35,455
Other commitments	-	1,315	731	267	214	2,526
Subordinated debt <sup>1)</sup>	-	23	357	1,940	-	2,319
<b>Total cash flow, liabilities</b>	<b>73,008</b>	<b>17,740</b>	<b>17,993</b>	<b>60,669</b>	<b>10,447</b>	<b>179,857</b>
<b>Derivatives net cash flows</b>						
Contractual cash flows out	-	466	5,993	25,392	3,604	35,455
Contractual cash flows in	-	-223	-6,483	-26,501	-3,682	-36,889
<b>Net contractual cash flows</b>	<b>-</b>	<b>244</b>	<b>-490</b>	<b>-1,109</b>	<b>-79</b>	<b>-1,434</b>

Does not include value adjustments for financial instruments at fair value

<sup>1)</sup> For subordinated debt the call date is used for cash settlement

<sup>2)</sup> Contractual cash-flows include calculated interest and the total amount therefore deviate from recognised liabilities