

## 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 2021 (NOKm)	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>						
Deposit from credit institutions	11,204	1,175	684	2,074	31	15,167
Deposits from and debt to customers	86,753	16,958	3,462	4,113	-	111,286
Debt created by issue of securities	-	5,188	1,626	28,143	6,852	41,810
Derivatives - contractual cash flow out	-	7,181	1,288	13,478	6,186	28,132
Other liabilities	-	1,622	849	479	329	3,280
Subordinated loan capital <sup>1)</sup>	-	11	816	1,025	-	1,852
<b>Total cash flow, liabilities</b>	<b>97,957</b>	<b>32,134</b>	<b>8,724</b>	<b>49,313</b>	<b>13,399</b>	<b>201,527</b>
<b>Derivatives net cash flows</b>						
Contractual cash flows out	-	7,181	1,288	13,478	6,186	28,132
Contractual cash flows in	-	-7,014	-1,153	-12,785	-6,110	-27,062
<b>Net contractual cash flows</b>	<b>-</b>	<b>166</b>	<b>135</b>	<b>692</b>	<b>77</b>	<b>1,070</b>

Group At 31 Dec 2020 (NOKm)	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>						
Deposits from credit institutions	11,325	1,737	15	2,072	36	15,185
Deposits from and debt to customers	76,601	13,486	2,944	4,497	-	97,529
Debt created by issue of securities	-	1,174	6,509	33,396	1,804	42,884
Derivatives - contractual cash flow out	-	2,090	10,254	20,957	1,036	34,337
Other liabilities	-	1,582	715	468	260	3,025
Subordinated loan capital <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>

Does not include value adjustments for financial instruments at fair value

<sup>1)</sup> For subordinated loan capital 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