

## 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 2022 (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	11,180	1,194	161	2,125	26	14,685
Deposits from and debt to customers	89,936	19,376	7,480	5,217	-	122,010
Debt created by issue of securities	-	951	8,442	41,837	1,746	52,977
Derivatives - contractual cash flow out	-	798	8,532	26,947	1,655	37,932
Other liabilities	-	1,361	787	386	258	2,792
Subordinated loan capital <sup>1)</sup>	-	16	824	1,459	-	2,299
<b>Total cash flow, liabilities</b>	<b>101,116</b>	<b>23,696</b>	<b>26,226</b>	<b>77,972</b>	<b>3,684</b>	<b>232,694</b>
<b>Derivatives net cash flows</b>						
Contractual cash flows out	-	798	8,532	26,947	1,655	37,932
Contractual cash flows in	-	-622	-8,176	-25,412	-1,633	-35,843
<b>Net contractual cash flows</b>	<b>-</b>	<b>176</b>	<b>356</b>	<b>1,535</b>	<b>21</b>	<b>2,089</b>
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>						
Debt to 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 issuance 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>

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