

## 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 2023 (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	10,399	90	344	1,938	20	12,792
Deposits from and debt to customers	89,914	23,961	10,120	8,894	-	132,888
Debt created by issue of securities	-	3,164	2,513	44,528	1,295	51,499
Derivatives - contractual cash flow out	-	1,130	4,101	26,309	1,397	32,937
Other liabilities	-	1,004	1,207	551	269	3,031
Subordinated loan capital <sup>1)</sup>	-	38	505	2,180	-	2,723
<b>Total cash flow, liabilities</b>	<b>100,313</b>	<b>29,386</b>	<b>18,790</b>	<b>84,401</b>	<b>2,981</b>	<b>235,871</b>
<b>Derivatives net cash flows</b>						
Contractual cash flows out	-	1,130	4,101	26,309	1,397	32,937
Contractual cash flows in	-	-805	-3,331	-24,630	-1,360	-30,126
<b>Net contractual cash flows</b>	<b>-</b>	<b>325</b>	<b>770</b>	<b>1,679</b>	<b>37</b>	<b>2,811</b>
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>						
Debt to 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 issuance 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>

Does not include value adjustments for financial instruments at fair value

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

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