

## Note 10 - Net interest income

| Parent bank       |              |              | (NOK million)  | Group             |              |              |
|-------------------|--------------|--------------|--|-------------------|--------------|--------------|
| January-September |              |              |  | January-September |              |              |
| 2017              | 2016         | 2015         |  | 2017              | 2016         | 2015         |
|                   |              |              |  |                   |              |              |
|                   |              |              | <b>Interest income</b>   |                   |              |              |
| 124               | 92           | 100          | Interest income from loans to and claims on central banks and credit institutions      | 31                | 37           | 48           |
| 2,986             | 2,235        | 2,331        | Interest income from loans to and claims on customers                                  | 2,570             | 2,417        | 3,240        |
| 292               | 213          | 221          | Interest income from money market instruments, bonds and other fixed income securities | 219               | 211          | 289          |
| -                 | -            | -            | Other interest income  | 17                | 14           | 19           |
| <b>3,401</b>      | <b>2,539</b> | <b>2,652</b> | <b>Total interest income</b>   | <b>2,836</b>      | <b>2,680</b> | <b>3,597</b> |
|                   |              |              | <b>Interest expense</b>  |                   |              |              |
| 152               | 114          | 97           | Interest expenses on liabilities to credit institutions                                | 100               | 114          | 153          |
| 652               | 488          | 490          | Interest expenses relating to deposits from and liabilities to customers               | 479               | 476          | 636          |
| 708               | 535          | 499          | Interest expenses related to the issuance of securities                                | 499               | 535          | 708          |
| 145               | 109          | 106          | Interest expenses on subordinated debt   | 108               | 110          | 146          |
| 2                 | 2            | -0           | Other interest expenses  | 11                | 10           | 13           |
| 58                | 44           | 37           | Guarantee fund levy  | 37                | 44           | 58           |
| <b>1,717</b>      | <b>1,292</b> | <b>1,229</b> | <b>Total interest expense</b>  | <b>1,233</b>      | <b>1,289</b> | <b>1,714</b> |
| <b>1,684</b>      | <b>1,248</b> | <b>1,422</b> | <b>Net interest income</b>   | <b>1,603</b>      | <b>1,391</b> | <b>1,883</b> |