## Note 10 - Net interest income

| Parent bank Jan-Dec |  | (NOKm | Group Jan-Dec |  |
| :---: | :---: | :---: | :---: | :---: |
| 2017 | 2018 |  | 2018 | 2017 |
|  |  | Interest income |  |  |
| 137 | 166 | Interest income from loans to and claims on central banks and credit institutions | 62 | 44 |
| 3,150 | 3,275 | Interest income from loans to and claims on customers | 3,676 | 3,476 |
|  |  | Interest income from money market instruments, bonds and other fixed income |  |  |
| 284 | 295 | securities | 291 | 281 |
| - | 0 | Other interest income | 28 | 23 |
| 3,571 | 3,737 | Total interest income | 4,057 | 3,825 |
|  |  | Interest expense |  |  |
| 133 | 142 | Interest expenses on liabilities to credit institutions | 154 | 137 |
| 654 | 749 | Interest expenses relating to deposits from and liabilities to customers | 734 | 636 |
| 668 | 615 | Interest expenses related to the issuance of securities | 615 | 668 |
| 95 | 84 | Interest expenses on subordinated debt | 86 | 97 |
| -0 | 0 | Other interest expenses | 15 | 13 |
| 49 | 50 | Guarantee fund levy | 50 | 49 |
| 1,599 | 1,640 | Total interest expense | 1,655 | 1,600 |
|  |  |  |  |  |
| 1,972 | 2,097 | Net interest income | 2,403 | 2,225 |

