

## Note 10 - Net interest income

Parent bank			(NOK million)	Group		
2015	First half 2015	First half 2016		First half 2016	First half 2015	2015
<b>Interest income</b>						
112	53	61	Interest income from loans to and claims on central banks and credit institutions	26	18	43
3,447	1,782	1,518	Interest income from loans to and claims on customers	1,637	1,835	3,669
304	151	135	Interest income from money market instruments, bonds and other fixed income securities	134	151	304
1	0	-	Other interest income	9	6	16
<b>3,865</b>	<b>1,987</b>	<b>1,714</b>	<b>Total interest income</b>	<b>1,806</b>	<b>2,011</b>	<b>4,031</b>
<b>Interest expense</b>						
147	82	70	Interest expenses on liabilities to credit institutions	70	27	148
968	527	330	Interest expenses relating to deposits from and liabilities to customers	323	517	949
840	420	362	Interest expenses related to the issuance of securities	362	420	840
149	74	73	Interest expenses on subordinated debt	73	74	149
3	2	2	Other interest expenses	7	11	20
54	29	29	Guarantee fund levy	29	29	54
<b>2,161</b>	<b>1,133</b>	<b>866</b>	<b>Total interest expense</b>	<b>864</b>	<b>1,077</b>	<b>2,159</b>
<b>1,703</b>	<b>854</b>	<b>848</b>	<b>Net interest income</b>	<b>942</b>	<b>934</b>	<b>1,872</b>