

## Note 10 - Net interest income

Parent bank			(NOK million)	Group		
January-September				January-September		
2015	2015	2016		2016	2015	2015
			<b>Interest income</b>			
			Interest income from loans to and claims on central banks and credit institutions	37	30	43
112	82	92	Interest income from loans to and claims on customers	2,417	2,796	3,669
3,447	2,633	2,235	Interest income from money market instruments, bonds and other fixed income securities	211	233	304
304	233	213	Other interest income	14	11	16
1	1	-	<b>Total interest income</b>	<b>2,680</b>	<b>3,069</b>	<b>4,031</b>
<b>3,865</b>	<b>2,949</b>	<b>2,539</b>	<b>Interest expense</b>			
			Interest expenses on liabilities to credit institutions	114	116	148
147	116	114	Interest expenses relating to deposits from and liabilities to customers	476	751	949
968	766	488	Interest expenses related to the issuance of securities	535	635	840
840	635	535	Interest expenses on subordinated debt	110	112	149
149	112	109	Other interest expenses	10	16	20
3	2	2	Guarantee fund levy	44	41	54
54	41	44	<b>Total interest expense</b>	<b>1,289</b>	<b>1,670</b>	<b>2,159</b>
<b>2,161</b>	<b>1,671</b>	<b>1,292</b>				
<b>1,703</b>	<b>1,277</b>	<b>1,248</b>	<b>Net interest income</b>	<b>1,391</b>	<b>1,399</b>	<b>1,872</b>