

## Note 10 - Net interest income

Parent bank			Group	
January- December			January- December	
2015	2016	(NOK million)	2016	2015
		<b>Interest income</b>		
112	124	Interest income from loans to and claims on credit institutions	48	43
3,447	2,986	Interest income from loans to and claims on customers	3,240	3,669
304	292	Interest income from money market instruments, bonds and other fixed income securities	289	304
1	-	Other interest income	19	16
<b>3,865</b>	<b>3,401</b>	<b>Total interest income</b>	<b>3,597</b>	<b>4,031</b>
		<b>Interest expense</b>		
147	152	Interest expenses on liabilities to credit institutions	153	148
968	652	Interest expenses relating to deposits from and liabilities to customers	636	949
840	708	Interest expenses related to the issuance of securities	708	840
149	145	Interest expenses on subordinated debt	146	149
3	2	Other interest expenses	13	20
54	58	Guarantee fund levy	58	54
<b>2,161</b>	<b>1,717</b>	<b>Total interest expense</b>	<b>1,714</b>	<b>2,159</b>
<b>1,703</b>	<b>1,684</b>	<b>Net interest income</b>	<b>1,883</b>	<b>1,872</b>