

## Note 10 - Net interest income

Parent bank			(NOKm)	Group		
First half				First half		
2018	2018	2019		2019	2018	2018
<b>Interest income</b>						
166	76	107	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	43	28	62
1,641	804	836	Interest income from loans to and claims on customers (amortised cost)	1,064	884	2,042
1,528	731	835	Interest income from loans to and claims on customers (FVOCI)	847	840	1,528
106	49	65	Interest income from loans to and claims on customers (FVPL)	65	49	106
295	137	171	Interest income from money market instruments, bonds and other fixed income securities	169	136	291
-	0	-	Other interest income	13	14	28
<b>3,737</b>	<b>1,797</b>	<b>2,014</b>	<b>Total interest income</b>	<b>2,202</b>	<b>1,951</b>	<b>4,057</b>
<b>Interest expense</b>						
142	65	72	Interest expenses on liabilities to credit institutions	79	70	154
749	356	456	Interest expenses relating to deposits from and liabilities to customers	447	351	734
615	310	279	Interest expenses related to the issuance of securities	279	310	615
84	39	42	Interest expenses on subordinated debt	43	40	86
0	0	5	Other interest expenses	15	6	15
50	25	25	Guarantee fund levy	25	25	50
<b>1,640</b>	<b>795</b>	<b>878</b>	<b>Total interest expense</b>	<b>889</b>	<b>802</b>	<b>1,655</b>
<b>2,097</b>	<b>1,002</b>	<b>1,136</b>	<b>Net interest income</b>	<b>1,313</b>	<b>1,149</b>	<b>2,403</b>