

Note 10 - Net interest income

Parent bank				Group		
January - September				January - September		
2018	2018	2019	(NOKm)	2019	2018	2018
Interest income						
166	121	178	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	77	45	62
1,641	1,213	1,267	Interest income from loans to and claims on customers (amortised cost)	1,620	1,334	2,042
1,528	1,117	1,296	Interest income from loans to and claims on customers (FVOCI)	1,314	1,288	1,528
106	76	100	Interest income from loans to and claims on customers (FVPL)	100	76	106
295	214	264	Interest income from money market instruments, bonds and other fixed income securities	261	211	291
-	0	-	Other interest income	20	21	28
3,736	2,741	3,105	Total interest income	3,392	2,975	4,057
Interest expense						
142	104	121	Interest expenses on liabilities to credit institutions	134	113	154
749	546	732	Interest expenses relating to deposits from and liabilities to customers	716	537	734
615	458	411	Interest expenses related to the issuance of securities	412	458	615
84	59	64	Interest expenses on subordinated debt	65	61	86
-	0	7	Other interest expenses	25	11	15
50	38	49	Guarantee fund levy	49	38	50
1,640	1,205	1,384	Total interest expense	1,401	1,217	1,654
2,096	1,536	1,721	Net interest income	1,991	1,759	2,403