

Note 10 - Net interest income

| Parent Bank | | | (NOKm) | Group | | |
|--------------|--------------|--------------|--|--------------|--------------|--------------|
| First half | | | | First half | | |
| 2019 | 2019 | 2020 | | 2020 | 2019 | 2019 |
| 246 | 107 | 117 | Interest income from loans to and claims on central banks and credit institutions (amortised cost) | 33 | 43 | 103 |
| 1,693 | 836 | 800 | Interest income from loans to and claims on customers (amortised cost) | 1,071 | 1,064 | 2,177 |
| 1,792 | 835 | 871 | Interest income from loans to and claims on customers (Fair value over OCI) | 879 | 847 | 1,814 |
| 134 | 65 | 65 | Interest income from loans to and claims on customers (Fair value over Profit and loss) | 65 | 65 | 134 |
| 375 | 171 | 221 | Interest income from money market instruments, bonds and other fixed income securities (Fair value over Profit and loss) | 220 | 169 | 371 |
| - | - | - | Other interest income | 14 | 13 | 26 |
| 4,241 | 2,014 | 2,074 | Total interest income | 2,281 | 2,202 | 4,626 |
| 170 | 72 | 63 | Interest expenses on liabilities to credit institutions | 70 | 79 | 190 |
| 1,042 | 456 | 491 | Interest expenses relating to deposits from and liabilities to customers | 482 | 447 | 1,019 |
| 545 | 279 | 270 | Interest expenses related to the issuance of securities | 271 | 279 | 545 |
| 84 | 42 | 32 | Interest expenses on subordinated debt | 33 | 43 | 86 |
| 10 | 17 | 4 | Other interest expenses | 14 | 28 | 33 |
| 65 | 13 | 35 | Guarantee fund levy | 35 | 13 | 65 |
| 1,916 | 878 | 895 | Total interest expense | 905 | 889 | 1,939 |
| 2,325 | 1,136 | 1,179 | Net interest income | 1,376 | 1,313 | 2,687 |