

Note 10 - Net interest income

Parent bank			(NOKm)	Group		
January - September				January - september		
2019	2019	2020		2020	2019	2019
			Interest income			
246	178	144	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	37	77	103
1,693	1,267	1,199	Interest income from loans to and claims on customers (amortised cost)	1,602	1,620	2,177
1,792	1,296	1,198	Interest income from loans to and claims on customers (FVOCI)	1,209	1,314	1,814
134	100	97	Interest income from loans to and claims on customers (FVPL)	97	100	134
375	264	290	Interest income from money market instruments, bonds and other fixed income securities	287	261	371
-	-	-	Other interest income	20	20	26
4,241	3,105	2,928	Total interest income	3,252	3,392	4,626
			Interest expense			
170	121	75	Interest expenses on liabilities to credit institutions	83	134	190
1,042	732	611	Interest expenses relating to deposits from and liabilities to customers	599	716	1,019
545	411	386	Interest expenses related to the issuance of securities	386	412	545
84	64	40	Interest expenses on subordinated debt	42	65	86
10	44	6	Other interest expenses	20	61	33
65	13	52	Guarantee fund levy	52	13	65
1,916	1,384	1,170	Total interest expense	1,181	1,401	1,939
2,325	1,721	1,758	Net interest income	2,071	1,991	2,687