

## Note 10 - Net interest income

Parent bank Jan-Dec			Group Jan-Dec	
2019	2020	(NOKm)	2020	2019
		Interest income		
		Interest income from loans to and claims on central banks and credit institutions		
246	171	(amortised cost)	42	103
1,693	1,584	Interest income from loans to and claims on customers (amortised cost)	2,120	2,177
1,792	1,519	Interest income from loans to and claims on customers (FVOCI)	1,534	1,814
134	129	Interest income from loans to and claims on customers (FVPL)	129	134
		Interest income from money market instruments, bonds and other fixed income		
375	349	securities	346	371
-	-	Other interest income	27	26
4,241	3,752	Total interest income	4,197	4,626
		Interest expense		
170	84	Interest expenses on liabilities to credit institutions	92	190
1,042	731	Interest expenses relating to deposits from and liabilities to customers	719	1,019
545	484	Interest expenses related to the issuance of securities	484	545
84	48	Interest expenses on subordinated debt	50	86
62		Other interest expenses	25	86
13	67	Guarantee fund levy	67	13
1,916	1,423	Total interest expense	1,439	1,939
2,325	2,329	Net interest income	2,759	2,687