

Note 10 - Net interest income

Parent bank					Group					
First half					First half					
2020	2Q 20	2Q 21	2020	2021	(NOKm)	2021	2020	2Q 21	2Q 20	2020
Interest income										
171	50	29	117	64	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	17	33	6	12	42
1,584	370	400	800	785	Interest income from loans to and claims on customers (amortised cost)	1,041	1,070	529	506	2,120
1,519	366	314	871	624	Interest income from loans to and claims on customers (FVOCI)	631	879	318	370	1,534
129	32	29	65	59	Interest income from loans to and claims on customers (FVPL)	59	65	29	32	129
349	105	70	221	138	Interest income from money market instruments, bonds and other fixed income securities	136	220	70	105	346
-	-	-	-	-	Other interest income	12	14	6	7	27
3,752	924	843	2,074	1,669	Total interest income	1,897	2,280	958	1,031	4,197
Interest expense										
84	18	3	63	14	Interest expenses on liabilities to credit institutions	15	70	3	18	92
731	190	117	491	242	Interest expenses relating to deposits from and liabilities to customers	239	482	115	187	719
484	122	107	270	211	Interest expenses related to the issuance of securities	211	271	107	122	484
48	12	8	32	16	Interest expenses on subordinated debt	17	33	9	13	50
8	5	6	23	4	Other interest expenses	10	14	9	9	25
67	16	17	16	38	Guarantee fund levy	38	35	17	16	67
1,423	363	258	895	525	Total interest expense	531	905	260	365	1,439
2,329	561	586	1,179	1,144	Net interest income	1,366	1,376	698	666	2,759