

Note 10 - Net interest income

| Parent bank | | | Group | | | |
|-----------------|--------------|------------|--|------------|--------------|--------------|
| January - March | | | January - March | | | |
| 2020 | 2020 | 2021 | (NOKm) | 2021 | 2020 | 2020 |
| | | | Interest income | | | |
| 171 | 67 | 35 | Interest income from loans to and claims on central banks and credit institutions (amortised cost) | 12 | 22 | 42 |
| 1,584 | 430 | 384 | Interest income from loans to and claims on customers (amortised cost) | 512 | 565 | 2,120 |
| 1,519 | 505 | 310 | Interest income from loans to and claims on customers (FVOCI) | 313 | 509 | 1,534 |
| 129 | 33 | 29 | Interest income from loans to and claims on customers (FVPL) | 29 | 33 | 129 |
| 349 | 116 | 67 | Interest income from money market instruments, bonds and other fixed income securities | 67 | 115 | 346 |
| - | - | - | Other interest income | 6 | 7 | 27 |
| 3,752 | 1,151 | 826 | Total interest income | 939 | 1,250 | 4,197 |
| | | | Interest expense | | | |
| 84 | 45 | 11 | Interest expenses on liabilities to credit institutions | 12 | 52 | 92 |
| 731 | 301 | 125 | Interest expenses relating to deposits from and liabilities to customers | 123 | 295 | 719 |
| 484 | 148 | 104 | Interest expenses related to the issuance of securities | 104 | 148 | 484 |
| 48 | 20 | 8 | Interest expenses on subordinated debt | 9 | 21 | 50 |
| 8 | 2 | 2 | Other interest expenses | 5 | 9 | 25 |
| 67 | 16 | 17 | Guarantee fund levy | 17 | 16 | 67 |
| 1,423 | 533 | 267 | Total interest expense | 271 | 540 | 1,439 |
| 2,329 | 618 | 558 | Net interest income | 668 | 710 | 2,759 |