

Note 10 - Net interest income

Parent bank					Group					
Third quarter		Jan-Sept			Jan-Sept		Third quarter			
2020	2020	2021	2020	2021	(NOKm)	2021	2020	2021	2020	2020
Interest income										
171	28	27	144	90	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	22	37	5	4	42
1,584	399	421	1,199	1,206	Interest income from loans to and claims on customers (amortised cost)	1,591	1,602	549	531	2,120
1,519	327	320	1,198	943	Interest income from loans to and claims on customers (FVOCI)	954	1,209	323	330	1,534
129	32	29	97	88	Interest income from loans to and claims on customers (FVPL)	88	97	29	32	129
349	68	62	290	199	Interest income from money market instruments, bonds and other fixed income securities	197	287	61	68	346
-	-	-	-	-	Other interest income	17	20	5	7	27
3,752	854	858	2,928	2,527	Total interest income	2,869	3,252	973	972	4,197
Interest expense										
84	12	5	75	19	Interest expenses on liabilities to credit institutions	21	83	6	13	92
731	119	130	611	372	Interest expenses relating to deposits from and liabilities to customers	367	599	128	117	719
484	115	99	386	310	Interest expenses related to the issuance of securities	310	386	99	115	484
48	8	8	40	24	Interest expenses on subordinated debt	26	42	8	8	50
8	2	2	6	6	Other interest expenses	15	20	5	6	25
67	17	19	52	57	Guarantee fund levy	57	52	19	17	67
1,423	274	263	1,170	788	Total interest expense	796	1,181	266	277	1,439
2,329	579	595	1,758	1,739	Net interest income	2,073	2,071	707	695	2,759