

## Note 10 - Net interest income

Parent bank				(NOKm)	Group			
Fourth quarter		Jan-Dec			Jan-Dec		Fourth quarter	
2020	2021	2020	2021		2021	2020	2021	2020
<b>Interest income</b>								
				Interest income from loans to and claims on central banks and credit institutions (amortised cost)				
27	38	171	128		33	42	11	5
385	448	1,584	1,654	Interest income from loans to and claims on customers (amortised cost)	2,169	2,120	578	518
321	341	1,519	1,285	Interest income from loans to and claims on customers (FVOCI)	1,300	1,534	345	325
32	28	129	116	Interest income from loans to and claims on customers (FVPL)	116	129	28	32
60	80	349	279	Interest income from money market instruments, bonds and other fixed income securities	276	346	79	59
-	-	-	-	Other interest income	23	27	6	6
<b>824</b>	<b>935</b>	<b>3,752</b>	<b>3,462</b>	<b>Total interest income</b>	<b>3,916</b>	<b>4,197</b>	<b>1,047</b>	<b>945</b>
<b>Interest expense</b>								
9	13	84	51	Interest expenses on liabilities to credit institutions	55	92	15	10
121	175	731	547	Interest expenses relating to deposits from and liabilities to customers	540	719	173	121
99	103	484	395	Interest expenses related to the issuance of securities	395	484	103	99
8	9	48	33	Interest expenses on subordinated debt	35	50	10	8
2	2	8	8	Other interest expenses	20	25	4	5
15	18	67	75	Guarantee fund levy	75	67	18	15
<b>253</b>	<b>321</b>	<b>1,423</b>	<b>1,109</b>	<b>Total interest expense</b>	<b>1,120</b>	<b>1,439</b>	<b>324</b>	<b>258</b>
<b>571</b>	<b>614</b>	<b>2,329</b>	<b>2,353</b>	<b>Net interest income</b>	<b>2,796</b>	<b>2,759</b>	<b>723</b>	<b>688</b>