

## Note 10 - Net interest income

Parent bank					(NOKm)	Group				
Second quarter			First half			First half		Second quarter		
2021	2021	2022	2021	2022		2022	2021	2022	2021	2021
<b>Interest income</b>										
128	29	72	64	124	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	47	17	29	6	33
1,654	400	555	785	1,055	Interest income from loans to and claims on customers (amortised cost)	1,350	1,041	707	529	2,169
1,285	314	395	624	763	Interest income from loans to and claims on customers (FVOCI)	763	631	395	318	1,300
116	29	31	59	59	Interest income from loans to and claims on customers (FVPL)	59	59	31	29	116
279	70	114	138	210	Interest income from money market instruments, bonds and other fixed income securities	209	136	113	70	276
-	-	-	-	-	Other interest income	12	12	7	6	23
<b>3,462</b>	<b>843</b>	<b>1,167</b>	<b>1,669</b>	<b>2,212</b>	<b>Total interest income</b>	<b>2,439</b>	<b>1,897</b>	<b>1,281</b>	<b>958</b>	<b>3,916</b>
<b>Interest expense</b>										
51	7	45	23	75	Interest expenses on liabilities to credit institutions	81	25	48	8	55
547	117	269	242	494	Interest expenses relating to deposits from and liabilities to customers	488	239	265	115	540
395	102	124	201	233	Interest expenses related to the issuance of securities	233	202	124	102	395
33	8	16	16	27	Interest expenses on subordinated debt	28	17	17	9	35
8	2	2	4	4	Other interest expenses	11	10	6	5	20
75	21	19	38	39	Guarantee fund levy	39	38	19	21	75
<b>1,109</b>	<b>258</b>	<b>475</b>	<b>525</b>	<b>872</b>	<b>Total interest expense</b>	<b>880</b>	<b>531</b>	<b>480</b>	<b>260</b>	<b>1,120</b>
<b>2,353</b>	<b>586</b>	<b>692</b>	<b>1,144</b>	<b>1,340</b>	<b>Net interest income</b>	<b>1,559</b>	<b>1,366</b>	<b>801</b>	<b>698</b>	<b>2,796</b>