

## Note 10 - Net interest income

Parent bank					Group					
Third quarter			January - September		(NOKm)	January - September		Third quarter		
2021	2021	2022	2021	2022		2022	2021	2022	2021	2021
<b>Interest income</b>										
128	27	107	90	231	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	99	22	53	5	33
1,654	421	644	1,206	1,700	Interest income from loans to and claims on customers (amortised cost)	2,163	1,591	812	549	2,169
1,285	320	469	943	1,232	Interest income from loans to and claims on customers (FVOCI)	1,232	954	469	323	1,300
116	29	33	88	91	Interest income from loans to and claims on customers (FVPL)	91	88	33	29	116
279	62	149	199	359	Interest income from money market instruments, bonds and other fixed income securities	356	197	148	61	276
-	-	-	-	-	Other interest income	19	17	7	5	23
<b>3,462</b>	<b>858</b>	<b>1,402</b>	<b>2,527</b>	<b>3,613</b>	<b>Total interest income</b>	<b>3,961</b>	<b>2,869</b>	<b>1,521</b>	<b>973</b>	<b>3,916</b>
<b>Interest expense</b>										
51	9	77	32	152	Interest expenses on liabilities to credit institutions	163	35	82	10	55
547	130	423	372	917	Interest expenses relating to deposits from and liabilities to customers	906	367	418	128	540
395	95	167	297	400	Interest expenses related to the issuance of securities	400	297	167	95	395
33	8	16	24	43	Interest expenses on subordinated debt	45	26	17	8	35
8	2	2	6	6	Other interest expenses	18	15	7	5	20
75	19	20	57	59	Guarantee fund levy	59	57	20	19	75
<b>1,109</b>	<b>263</b>	<b>705</b>	<b>788</b>	<b>1,576</b>	<b>Total interest expense</b>	<b>1,591</b>	<b>796</b>	<b>710</b>	<b>266</b>	<b>1,120</b>
<b>2,353</b>	<b>595</b>	<b>697</b>	<b>1,739</b>	<b>2,037</b>	<b>Net interest income</b>	<b>2,370</b>	<b>2,073</b>	<b>811</b>	<b>707</b>	<b>2,796</b>