

## Note 10 - Net interest income

Parent bank				(NOKm)	Group			
Fourth quarter		Jan - Dec			Jan - Dec		Fourth quarter	
2021	2022	2021	2022		2022	2021	2022	2021
<b>Interest income</b>								
38	169	128	400	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	177	33	82	11
448	761	1,654	2,461	Interest income from loans to and claims on customers (amortised cost)	3,129	2,167	967	578
341	647	1,285	1,879	Interest income from loans to and claims on customers (FVOCI)	1,879	1,300	647	345
28	34	116	125	Interest income from loans to and claims on customers (FVPL)	125	116	34	28
80	239	279	599	Interest income from money market instruments, bonds and other fixed income securities	595	276	238	79
-	-	-	-	Other interest income	22	21	6	5
<b>935</b>	<b>1,850</b>	<b>3,462</b>	<b>5,463</b>	<b>Total interest income</b>	<b>5,927</b>	<b>3,913</b>	<b>1,973</b>	<b>1,046</b>
<b>Interest expense</b>								
19	108	51	260	Interest expenses on liabilities to credit institutions	260	51	108	19
175	607	547	1,524	Interest expenses relating to deposits from and liabilities to customers	1,508	534	604	173
98	247	395	647	Interest expenses related to the issuance of securities	647	395	247	98
9	22	33	66	Interest expenses on subordinated debt	68	35	23	10
2	2	8	7	Other interest expenses	26	17	10	4
18	20	75	79	Guarantee fund levy	79	75	20	18
<b>321</b>	<b>1,007</b>	<b>1,109</b>	<b>2,583</b>	<b>Total interest expense</b>	<b>2,588</b>	<b>1,107</b>	<b>1,012</b>	<b>321</b>
<b>614</b>	<b>843</b>	<b>2,353</b>	<b>2,880</b>	<b>Net interest income</b>	<b>3,339</b>	<b>2,805</b>	<b>961</b>	<b>725</b>