

Note 11 - Net interest income

Parent bank					Group					
Third quarter			January - September		(NOKm)	January - September		Third quarter		
2022	2022	2023	2022	2023		2023	2022	2023	2022	2022
Interest income										
435	115	259	249	639	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	282	113	124	59	212
2,814	723	1,247	1,907	3,319	Interest income from loans to and claims on customers (amortised cost)	4,041	2,370	1,502	892	3,483
1,879	469	978	1,232	2,532	Interest income from loans to and claims on customers (FVOCI)	2,532	1,232	978	469	1,879
125	33	46	91	119	Interest income from loans to and claims on customers (FVPL)	119	91	46	33	125
599	149	339	359	1,011	Interest income from money market instruments, bonds and other fixed income securities	1,007	356	337	148	595
-	-	-	-	-	Other interest income	18	16	6	6	22
5,852	1,489	2,870	3,839	7,620	Total interest income	7,999	4,179	2,994	1,605	6,315
Interest expense										
260	77	142	152	399	Interest expenses on liabilities to credit institutions	399	152	142	77	260
1,524	423	1,075	917	2,645	Interest expenses relating to deposits from and liabilities to customers	2,624	905	1,069	417	1,508
1,035	255	519	625	1,465	Interest expenses related to the issuance of securities	1,465	625	519	255	1,035
66	16	39	43	91	Interest expenses on subordinated debt	94	45	40	17	68
7	2	2	25	30	Other interest expenses	53	56	10	6	26
79	20	23	39	44	Guarantee fund levy	44	20	23	20	79
2,972	792	1,801	1,802	4,674	Total interest expense	4,679	1,802	1,803	791	2,977
2,880	697	1,069	2,037	2,945	Net interest income	3,319	2,377	1,191	814	3,339