

## Note 11 - Net interest income

Parent bank					Group			
Fourth quarter		Jan - Dec			Jan - Dec		Fourth quarter	
2022	2023	2022	2023	(NOKm)	2023	2022	2023	2022
				<b>Interest income</b>				
186	248	435	887	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	380	212	98	98
907	1,397	2,814	4,716	Interest income from loans to and claims on customers (amortised cost)	5,701	3,483	1,659	1,113
647	1,084	1,879	3,616	Interest income from loans to and claims on customers (FVOCI)	3,616	1,879	1,084	647
34	46	125	165	Interest income from loans to and claims on customers (FVPL)	165	125	46	34
239	372	599	1,382	Interest income from money market instruments, bonds and other fixed income securities	1,377	595	370	238
-	-	-	-	Other interest income	24	22	6	6
<b>2,013</b>	<b>3,147</b>	<b>5,852</b>	<b>10,767</b>	<b>Total interest income</b>	<b>11,262</b>	<b>6,315</b>	<b>3,264</b>	<b>2,136</b>
				<b>Interest expense</b>				
108	159	260	559	Interest expenses on liabilities to credit institutions	559	260	159	108
607	1,134	1,524	3,780	Interest expenses relating to deposits from and liabilities to customers	3,748	1,508	1,123	604
410	591	1,035	2,056	Interest expenses related to the issuance of securities	2,057	1,035	592	410
22	38	66	129	Interest expenses on subordinated debt	132	68	39	23
2	2	7	9	Other interest expenses	45	26	14	10
20	23	79	90	Guarantee fund levy	90	79	23	20
<b>1,170</b>	<b>1,948</b>	<b>2,972</b>	<b>6,622</b>	<b>Total interest expense</b>	<b>6,631</b>	<b>2,977</b>	<b>1,951</b>	<b>1,175</b>
<b>843</b>	<b>1,199</b>	<b>2,880</b>	<b>4,144</b>	<b>Net interest income</b>	<b>4,632</b>	<b>3,339</b>	<b>1,312</b>	<b>961</b>