Note 10 - Net interest income

| | | arent ban | | | | Group | | | | |
|--------|----------------|-----------|------------|-------|--|------------|-------|----------------|-------|--------|
| - | Second quarter | | First half | | | First half | | Second quarter | | |
| 2023 | 2023 | 2024 | 2023 | 2024 | (NOKm) | 2024 | 2023 | 2024 | 2023 | 2023 |
| | | | | | Interest income | | | | | |
| 887 | 197 | 260 | 380 | 496 | Interest income from loans to and claims on central banks and credit institutions (amortised cost) | 199 | 158 | 108 | 81 | 380 |
| 4,716 | 1,091 | 1,370 | 2,072 | 2,731 | Interest income from loans to and claims on customers (amortised cost) | 3,293 | 2,540 | 1,655 | 1,333 | 5,701 |
| 3,616 | 828 | 1,112 | 1,554 | 2,209 | Interest income from loans to and claims on customers (FVOCI) | 2,209 | 1,554 | 1,112 | 828 | 3,616 |
| 165 | 39 | 54 | 72 | 104 | Interest income from loans to and claims on customers (FVPL) | 104 | 72 | 54 | 39 | 165 |
| 1,482 | 368 | 392 | 704 | 797 | Interest income from money market instruments, bonds and other fixed income securities * | 793 | 701 | 390 | 367 | 1,477 |
| - | - | - | - | - | Other interest income | 12 | 12 | 6 | 6 | 24 |
| 10,866 | 2,524 | 3,189 | 4,782 | 6,336 | Total interest income | 6,609 | 5,036 | 3,326 | 2,654 | 11,362 |
| | | | | | Interest expense | | | | | |
| 559 | 132 | 162 | 258 | 331 | Interest expenses on liabilities to credit institutions | 331 | 258 | 162 | 132 | 559 |
| 3,780 | 874 | 1,223 | 1,570 | 2,389 | Interest expenses relating to deposits from and liabilities to customers | 2,369 | 1,556 | 1,210 | 867 | 3,748 |
| 2,056 | 483 | 558 | 945 | 1,100 | Interest expenses related to the issuance of securities | 1,100 | 946 | 558 | 483 | 2,057 |
| 129 | 28 | 44 | 52 | 84 | Interest expenses on subordinated debt | 88 | 54 | 46 | 29 | 132 |
| 9 | 2 | 3 | 4 | 6 | Other interest expenses | 28 | 20 | 16 | 10 | 45 |
| 90 | 23 | 23 | 44 | 47 | Guarantee fund levy | 47 | 44 | 23 | 23 | 90 |
| 6,622 | 1,542 | 2,014 | 2,873 | 3,957 | Total interest expense | 3,963 | 2,876 | 2,016 | 1,544 | 6,631 |
| | | | | | | | | | | |
| 4,244 | 982 | 1,175 | 1,908 | 2,380 | Net interest income | 2,646 | 2,160 | 1,310 | 1,110 | 4,732 |

* In the second quarter of 2024, a reclassification has been made of interest income from treasury bills which in previous periods had been presented as income from financial instruments. This has increased interest income by NOK 25 million in the second quarter, and NOK 55 million so far in 2024. Comparable figures have been restated.