## Note 10 - Net interest income

| Parent bank |  |  | (NOKm) | GroupJan - Mar |  | 2023 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2023 | 2023 | 2024 |  | 2024 | 2023 |  |
|  |  |  | Interest income |  |  |  |
| 887 | 183 | 236 | Interest income from loans to and claims on central banks and credit institutions (amortised cost) | 91 | 77 | 380 |
| 4,716 | 981 | 1,361 | Interest income from loans to and claims on customers (amortised cost) | 1,638 | 1,207 | 5,701 |
| 3,616 | 725 | 1,096 | Interest income from loans to and claims on customers (FVOCI) | 1,096 | 725 | 3,616 |
| 165 | 33 | 49 | Interest income from loans to and claims on customers (FVPL) | 49 | 33 | 165 |
| 1,382 | 312 | 368 | Interest income from money market instruments, bonds and other fixed income securities | 372 | 319 | 1,377 |
| - | - |  | Other interest income | 6 | 6 | 24 |
| 10,766 | 2,234 | 3,111 | Total interest income | 3,253 | 2,367 | 11,263 |
|  |  |  | Interest expense |  |  |  |
| 559 | 126 | 168 | Interest expenses on liabilities to credit institutions | 168 | 126 | 559 |
| 3,780 | 696 | 1,166 | Interest expenses relating to deposits from and liabilities to customers | 1,159 | 689 | 3,748 |
| 2,056 | 462 | 542 | Interest expenses related to the issuance of securities | 542 | 462 | 2,057 |
| 129 | 24 | 40 | Interest expenses on subordinated debt | 42 | 25 | 132 |
| 9 | 2 | 3 | Other interest expenses | 12 | 9 | 45 |
| 90 | 21 | 23 | Guarantee fund levy | 23 | 21 | 90 |
| 6,623 | 1,331 | 1,943 | Total interest expense | 1,947 | 1,332 | 6,631 |
|  |  |  |  |  |  |  |
| 4,143 | 903 | 1,168 | Net interest income | 1,306 | 1,035 | 4,632 |

