

Note 10 - Net interest income

Parent bank					Group					
Third quarter			January - September		(NOKm)	January - September		Third quarter		
2023	2023	2024	2023	2024		2024	2023	2024	2023	
Interest income										
887	259	285	639	781	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	330	282	131	124	380
4,716	1,247	1,437	3,319	4,168	Interest income from loans to and claims on customers (amortised cost)	5,018	4,041	1,726	1,502	5,701
3,616	978	1,137	2,532	3,346	Interest income from loans to and claims on customers (FVOCI)	3,346	2,532	1,137	978	3,616
165	46	60	119	164	Interest income from loans to and claims on customers (FVPL)	164	119	60	46	165
1,482	374	411	1,078	1,208	Interest income from money market instruments, bonds and other fixed income securities	1,202	1,074	409	373	1,477
-	-	-	-	-	Other interest income	18	18	6	6	24
10,866	2,905	3,331	7,687	9,667	Total interest income	10,078	8,066	3,469	3,029	11,362
Interest expense										
559	142	155	399	485	Interest expenses on liabilities to credit institutions	485	399	155	142	559
3,780	1,075	1,266	2,645	3,655	Interest expenses relating to deposits from and liabilities to customers	3,620	2,624	1,251	1,069	3,748
2,056	519	618	1,465	1,719	Interest expenses related to the issuance of securities	1,719	1,465	618	519	2,057
129	39	45	91	130	Interest expenses on subordinated debt	135	94	47	40	132
9	2	3	7	9	Other interest expenses	47	30	19	10	45
90	23	23	67	70	Guarantee fund levy	70	67	23	23	90
6,622	1,801	2,111	4,674	6,068	Total interest expense	6,077	4,679	2,114	1,803	6,631
4,244	1,104	1,219	3,012	3,599	Net interest income	4,001	3,386	1,355	1,226	4,732