

## Note 20 - Net interest income

Parent Bank		(NOK million)	Group	
2012	2013		2013	2012
		<b>Interest income</b>		
144	112	Interest income from loans to and claims on central banks and credit institutions	34	59
3,396	3,515	Interest income from loans to and claims on customers	3,614	3,498
362	455	Interest income from money market instruments, bonds and other fixed income securities	454	362
3	10	Other interest income	15	9
<b>3,904</b>	<b>4,092</b>	<b>Total interest income</b>	<b>4,118</b>	<b>3,928</b>
		<b>Interest expense</b>		
235	202	Interest expenses on liabilities to central banks and credit institutions	117	162
1,163	1,197	Interest expenses relating to deposits from and liabilities to customers	1,160	1,139
1,001	994	Interest expenses related to the issuance of securities	994	1,001
122	149	Interest expenses on subordinated debt	149	122
12	62	Other interest expenses	81	27
<b>2,532</b>	<b>2,604</b>	<b>Total interest expense</b>	<b>2,502</b>	<b>2,451</b>
<b>1,373</b>	<b>1,487</b>	<b>Net interest income</b>	<b>1,616</b>	<b>1,477</b>