

## Note 20 - Net interest income

Parent Bank		(NOK million)	Group	
2013	2014		2014	2013
		<b>Interest income</b>		
112	138	Interest income from loans to and claims on central banks and credit institutions	58	34
3,515	3,699	Interest income from loans to and claims on customers	3,810	3,614
455	381	Interest income from money market instruments, bonds and other fixed income securities	381	454
10	5	Other interest income	17	15
<b>4,092</b>	<b>4,223</b>	<b>Total interest income</b>	<b>4,265</b>	<b>4,118</b>
		<b>Interest expense</b>		
202	189	Interest expenses on liabilities to credit institutions	91	117
1,197	1,240	Interest expenses relating to deposits from and liabilities to customers	1,216	1,160
994	931	Interest expenses related to the issuance of securities	931	994
149	157	Interest expenses on subordinated debt	157	149
62	61	Other interest expenses	81	81
<b>2,604</b>	<b>2,578</b>	<b>Total interest expense</b>	<b>2,475</b>	<b>2,502</b>
<b>1,487</b>	<b>1,644</b>	<b>Net interest income</b>	<b>1,790</b>	<b>1,616</b>