

## Note 19 - Net interest income

Parent Bank				Group	
2014	2015	(NOK million)	2015	2014	
		Interest income			
138	112	Interest income from loans to and claims on central banks and credit institutions	43	58	
3,699	3,447	Interest income from loans to and claims on customers	3,669	3,810	
		Interest income from money market instruments, bonds and other fixed income			
381	304	securities	304	381	
5	1	Other interest income	16	17	
4,223	3,865	Total interest income	4,031	4,265	
		Interest expense			
189	147	Interest expenses on liabilities to credit institutions	148	91	
1,240	968	Interest expenses relating to deposits from and liabilities to customers	949	1,216	
931	840	Interest expenses related to the issuance of securities	840	931	
157	149	Interest expenses on subordinated debt	149	157	
61	58	Other interest expenses	74	81	
2,578	2,161	Total interest expense	2,159	2,475	
1,644	1,703	Net interest income	1,872	1,790	