

## Note 19 - Net interest income

Parent bank			Group	
2017	2018	(NOK million)	2018	2017
		<b>Interest income</b>		
137	166	Interest income from loans to and claims on central banks and credit institutions	62	44
3,150	3,275	Interest income from loans to and claims on customers	3,676	3,476
284	295	Interest income from money market instruments, bonds and other fixed income securities	291	281
-	0	Other interest income	28	23
<b>3,571</b>	<b>3,737</b>	<b>Total interest income</b>	<b>4,057</b>	<b>3,825</b>
		<b>Interest expense</b>		
133	142	Interest expenses on liabilities to credit institutions	154	137
654	749	Interest expenses relating to deposits from and liabilities to customers	734	636
668	615	Interest expenses related to the issuance of securities	615	668
95	84	Interest expenses on subordinated debt	86	97
-0	0	Other interest expenses	15	13
49	50	Guarantee fund levy	50	49
<b>1,599</b>	<b>1,640</b>	<b>Total interest expense</b>	<b>1,655</b>	<b>1,600</b>
<b>1,972</b>	<b>2,097</b>	<b>Net interest income</b>	<b>2,403</b>	<b>2,225</b>