

## Note 17 - Net interest income

Parent Bank			Group	
2018	2019	(NOK million)	2019	2018
		<b>Interest Income</b>		
166	246	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	103	62
1,641	1,693	Interest income from loans to and claims on customers (amortised cost)	2,177	2,042
1,528	1,792	Interest income from loans to and claims on customers (Fair value over OCI)	1,814	1,528
3,335	3,732	<b>Total interest income effective interest method</b>	<b>4,121</b>	<b>3,660</b>
		Interest income from loans to and claims on customers (Fair value over Profit and loss)		
106	134	Interest income from money market instruments, bonds and other fixed income securities (Fair value over Profit and loss)	134	106
295	375	Other interest income	371	291
0	-		26	28
401	509	<b>Total other interest income</b>	<b>505</b>	<b>398</b>
<b>3,737</b>	<b>4,241</b>	<b>Total interest income</b>	<b>4,626</b>	<b>4,057</b>
		<b>Interest expense</b>		
142	170	Interest expenses on liabilities to credit institutions	190	154
749	1,042	Interest expenses relating to deposits from and liabilities to customers	1,019	734
615	545	Interest expenses related to the issuance of securities	545	615
84	84	Interest expenses on subordinated debt	86	86
0	10	Other interest expenses	33	15
50	65	Guarantee fund levy	65	50
<b>1,640</b>	<b>1,916</b>	<b>Total interest expense</b>	<b>1,939</b>	<b>1,655</b>
<b>2,097</b>	<b>2,325</b>	<b>Net interest income</b>	<b>2,687</b>	<b>2,403</b>