

## Note 17 - Net interest income

Parent bank			Group	
2019	2020	(NOK million)	2020	2019
		<b>Interest income</b>		
246	171	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	42	103
1,693	1,584	Interest income from loans to and claims on customers (amortised cost)	2,120	2,177
1,792	1,519	Interest income from loans to and claims on customers (FVOCI)	1,534	1,814
134	129	Interest income from loans to and claims on customers (FVPL)	129	134
375	349	Interest income from money market instruments, bonds and other fixed income securities	346	371
-	-	Other interest income	27	26
<b>4,241</b>	<b>3,752</b>	<b>Total interest income</b>	<b>4,197</b>	<b>4,626</b>
		<b>Interest expense</b>		
170	84	Interest expenses on liabilities to credit institutions	92	190
1,042	731	Interest expenses relating to deposits from and liabilities to customers	719	1,019
545	484	Interest expenses related to the issuance of securities	484	545
84	48	Interest expenses on subordinated debt	50	86
62	8	Other interest expenses	25	86
13	67	Guarantee fund levy	67	13
<b>1,916</b>	<b>1,423</b>	<b>Total interest expense</b>	<b>1,439</b>	<b>1,939</b>
<b>2,325</b>	<b>2,329</b>	<b>Net interest income</b>	<b>2,759</b>	<b>2,687</b>