

Note 4 - Other operating expenses

Parent bank				Group		
31 Dec 2010	30 June 2010	30 June 2011		30 June 2011	30 June 2010	31 Dec 2010
493	272	277	Personnel expenses	405	372	711
140	68	80	IT costs	88	76	156
24	12	12	Postage and transport of valuables	14	14	27
36	18	18	Marketing	24	22	43
31	15	18	Ordinary depreciation	40	18	48
78	35	57	Operating expenses, real properties	45	42	94
42	15	19	Purchased services	24	21	52
99	43	49	Other operating expense	69	62	138
942	479	530	Total other operating expenses before write-back of early retirement liabilities (AFP) in 2010	708	626	1,268
-117	-106	-	Write-back of early retirement liabilities (AFP) in 2010	-	-117	-128
825	373	530	Total other operating expenses	708	509	1,140