

Note 4 - Other operating expenses

Parent bank				Group		
31 Dec 2010	30 Sept 2010	30 Sept 2011		30 Sept 2011	30 Sept 2010	31 Dec 2010
493	403	414	Personnel expenses	614	564	711
140	103	119	IT costs	131	113	156
24	18	17	Postage and transport of valuables	19	20	27
36	25	25	Marketing	34	31	43
31	26	27	Ordinary depreciation	63	31	48
78	54	89	Operating expenses, real properties	69	64	94
42	25	29	Purchased services	36	32	52
99	66	74	Other operating expense	103	91	138
942	720	794	Total other operating expenses before write-back of early retirement liabilities (AFP) in 2010	1,070	946	1,268
-117	-106	-	Write-back of early retirement liabilities (AFP) in 2010	-	-117	-128
825	614	794	Total other operating expenses	1,070	829	1,140