

Note 4 - Other operating expenses

Parent bank				Group		
31.12.09	31.12.10	31.12.11		31.12.11	31.12.10	31.12.09
143	493	528	Personnel expenses	810	711	158
25	140	167	IT costs	185	156	28
31	24	23	Postage and transport of valuables	27	27	38
536	36	38	Marketing	50	43	725
45	31	38	Ordinary depreciation	87	48	51
67	78	119	Operating expenses, real properties	95	94	80
31	42	47	Purchased services	55	52	39
111	99	129	Other operating expense	173	138	135
988	942	1,089	Total other operating expenses before write-back of early retirement liabilities (AFP) in 2010	1,482	1,268	1,253
-	-117	-	Write-back of early retirement liabilities (AFP) in 2010	-	-128	-
988	825	1,089	Total other operating expenses	1,482	1,140	1,253