

Note 4 - Operating expenses

| Parent bank | | | | Group | | |
|--------------|--------------|--------------|---------------------------------------|--------------|--------------|--------------|
| 2011 | 30 June 2011 | 30 June 2012 | | 30 June 2012 | 30 June 2011 | 2011 |
| 528 | 277 | 312 | Personnel expenses | 455 | 405 | 810 |
| 167 | 80 | 81 | IT costs | 92 | 88 | 185 |
| 23 | 12 | 12 | Postage and transport of valuables | 13 | 14 | 27 |
| 38 | 18 | 17 | Marketing | 23 | 24 | 50 |
| 38 | 18 | 20 | Ordinary depreciation | 48 | 40 | 87 |
| 119 | 57 | 61 | Operating expenses, real properties | 48 | 45 | 95 |
| 47 | 19 | 22 | Purchased services | 26 | 24 | 55 |
| 129 | 49 | 61 | Other operating expense | 93 | 69 | 173 |
| 1.089 | 530 | 586 | Total other operating expenses | 799 | 708 | 1.482 |