

Note 4 - Operating expenses

Parent bank				Group		
2011	30 Sept 2011	30 Sept 2012		30 Sept 2012	30 Sept 2011	2011
528	414	462	Personnel expenses	690	614	810
167	119	129	IT costs	145	131	185
23	17	17	Postage and transport of valuables	20	19	27
38	25	27	Marketing	36	34	50
38	27	30	Ordinary depreciation	74	63	87
119	89	93	Operating expenses, real properties	73	69	95
47	29	37	Purchased services	43	36	55
129	74	87	Other operating expense	136	103	173
1,089	794	883	Total other operating expenses	1,217	1,070	1,482