

## Note 4 - Operating expenses

Parent bank			Group	
2011	2012		2012	2011
528	618	Personnel expenses	924	810
167	166	IT costs	187	185
23	23	Postage and transport of valuables	28	27
38	39	Marketing	49	50
38	43	Ordinary depreciation	102	87
119	128	Operating expenses, real properties	101	95
47	55	Purchased services	66	55
129	132	Other operating expense	199	173
<b>1,089</b>	<b>1,206</b>	<b>Total other operating expenses</b>	<b>1,654</b>	<b>1,482</b>