

Note 4 - Operating expenses

Parent bank			Group			
2011	31 Mar 2011	31 Mar 2012		31 Mar 2012	31 Mar 2011	2011
528	142	164	Personnel expenses	232	198	810
167	38	41	IT costs	46	42	185
23	6	6	Postage and transport of valuables	7	7	27
38	9	9	Marketing	12	12	50
38	9	10	Ordinary depreciation	23	21	87
119	29	28	Operating expenses, real properties	21	21	95
47	9	8	Purchased services	10	11	55
129	22	28	Other operating expenses	46	37	173
1,089	263	295	Total operating expenses	398	348	1,482