

Note 4 - Operating expenses

Parent bank				Group		
2012	30 Jun 2012	30 Jun 2013		30 Jun 2013	30 Jun 2012	2012
618	312	306	Personnel expenses	470	455	924
166	81	93	IT costs	103	92	187
23	12	11	Postage and transport of valuables	14	13	28
39	17	18	Marketing	26	23	49
43	20	25	Ordinary depreciation	57	48	102
128	61	62	Operating expenses, real properties	49	48	101
55	19	24	Purchased services	31	23	66
132	61	62	Other operating expense	101	93	199
1,206	583	601	Total other operating expenses	850	795	1,654