

## Note 4 - Operating expenses

Parent bank				Group		
2012	30 Sept 2012	30 Sept 2013	(NOKm)	30 Sept 2013	30 Sept 2012	2012
618	462	442	Personnel expenses	690	690	924
166	129	134	IT costs	149	145	187
23	17	17	Postage and transport of valuables	21	20	28
39	27	27	Marketing	38	36	49
43	30	36	Ordinary depreciation	85	74	102
128	93	93	Operating expenses, real properties	73	73	101
55	37	38	Purchased services	46	43	66
132	87	100	Other operating expense	153	136	199
<b>1,206</b>	<b>883</b>	<b>886</b>	<b>Total other operating expenses</b>	<b>1,256</b>	<b>1,217</b>	<b>1,654</b>