

Note 4 - Operating expenses

Parent bank		Group	
31 Dec 2012	31 Dec 2013 (NOKm)	31 Dec 2013	31 Dec 2012
618	587 Personnel expenses	914	924
166	187 IT costs	206	187
23	24 Postage and transport of valuables	29	28
39	38 Marketing	58	49
43	53 Ordinary depreciation	118	102
128	120 Operating expenses, real properties	118	101
55	58 Purchased services	70	66
132	130 Other operating expense	207	199
1,206	1,197 Total other operating expenses	1,722	1,654