

Note 4 - Operating expenses

Parent bank				Group		
2012	31.3.12	31.3.13		31.3.13	31.3.12	2012
618	164	154	Personnel expenses	236	232	924
166	41	44	IT costs	50	46	187
23	6	6	Postage and transport of valuables	7	7	28
39	9	9	Marketing	11	12	49
43	10	13	Ordinary depreciation	30	23	102
128	28	31	Operating expenses, real properties	24	21	101
55	8	9	Purchased services	11	10	66
132	28	29	Other operating expense	46	46	199
1,206	295	295	Total other operating expenses	414	398	1,654