

Note 4 - Operating expenses

Parent bank				Group		
31 Dec 2013	30 Jun 2013	30 Jun 2014	(NOKm)	30 Jun 2014	30 Jun 2013	31 Dec 2013
592	310	313	Personnel expenses	500	477	923
187	93	106	IT costs	119	103	206
24	11	10	Postage and transport of valuables	13	14	29
38	18	21	Marketing	40	26	58
53	25	19	Ordinary depreciation	55	57	118
120	62	58	Operating expenses, real properties	45	49	118
58	24	25	Purchased services	31	31	71
125	57	58	Other operating expense	82	94	199
1,197	601	611	Total other operating expenses	884	850	1,722