

Note 4 - Operating expenses

Parent bank				Group		
31 Dec 2013	31 Mar 2013	31 Mar 2014	(NOKm)	31 Mar 2014	31 Mar 2013	31 Dec 2013
592	157	161	Personnel expenses	254	240	923
187	44	55	IT costs	61	50	206
24	6	6	Postage and transport of valuables	7	7	29
38	9	8	Marketing	12	11	58
53	13	9	Ordinary depreciation	26	30	118
120	31	29	Operating expenses, real properties	22	24	118
58	9	9	Purchased services	12	11	71
125	25	28	Other operating expense	48	41	199
1,197	295	305	Total other operating expenses	441	414	1,722