

Note 4 - Operating expenses

Parent bank				Group		
31 Dec 2013	30 Sept 2013	30 Sept 2014	(NOKm)	30 Sept 2014	30 Sept 2013	31 Dec 2013
592	449	461	Personnel expenses	735	701	923
187	134	159	IT costs	177	149	206
24	17	15	Postage and transport of valuables	19	21	29
38	27	31	Marketing	59	38	58
53	36	29	Ordinary depreciation	80	85	118
120	93	88	Operating expenses, real properties	68	73	118
58	38	43	Purchased services	51	46	71
125	93	90	Other operating expenses	122	143	199
1,197	886	916	Total other operating expenses	1,310	1,256	1,722