

Note 4 - Operating expenses

Parent bank			Group	
31 Dec 2013	31 Dec 2014	(NOKm)	31 Dec 2014	31 Dec 2013
592	645	Personnel expenses	1,002	923
187	199	IT costs	223	206
24	21	Postage and transport of valuables	25	29
38	44	Marketing	81	58
53	40	Ordinary depreciation	109	118
120	119	Operating expenses, real properties	93	118
58	66	Purchased services	78	71
125	131	Other operating expense	178	199
1,197	1,265	Total other operating expenses	1,789	1,721