

## Note 11 - Operating expenses

Parent bank				Group		
January-September			January-September			
2015	2015	2016	(NOKm)	2016	2015	2015
588	440	439	Personnel expenses	908	814	1,093
194	161	157	IT costs	195	193	240
18	13	13	Postage and transport of valuables	17	16	22
55	34	38	Marketing	68	65	96
41	31	31	Ordinary depreciation	73	79	104
123	90	91	Operating expenses, real properties	78	75	100
68	46	49	Purchased services	75	68	105
129	76	80	Other operating expense	107	106	171
<b>1,217</b>	<b>890</b>	<b>898</b>	<b>Total other operating expenses</b>	<b>1,521</b>	<b>1,416</b>	<b>1,931</b>