

Note 11 - Operating expenses

Parent bank			Group	
January-December			January-December	
2015	2016	(NOKm)	2016	2015
588	536	Personnel expenses	1,159	1,093
194	197	IT costs	252	240
18	18	Postage and transport of valuables	22	22
55	55	Marketing	98	96
41	34	Ordinary depreciation	98	104
123	124	Operating expenses, real properties	109	100
68	70	Purchased services	108	105
129	116	Other operating expense	156	171
1,217	1,151	Total other operating expenses	2,003	1,931