

Note 11 - Operating expenses

| Parent bank | | | Group | |
|--------------------|------|-------------------------------------|--------------------|------|
| January - December | | _ | January - December | |
| 2016 | 2017 | (NOKm) | 2017 | 2016 |
| 197 | 203 | IT costs | 266 | 252 |
| 18 | 17 | Postage and transport of valuables | 22 | 22 |
| 55 | 50 | Marketing | 104 | 98 |
| 34 | 50 | Ordinary depreciation | 102 | 98 |
| 124 | 118 | Operating expenses, real properties | 118 | 109 |
| 70 | 77 | Purchased services | 139 | 108 |
| 116 | 118 | Other operating expense | 192 | 156 |
| 615 | 634 | Total other operating expenses | 943 | 844 |