

## Note 11 - Operating expenses

Pai	rent banl	k		Group			
January - September				January - September			
2017	2017	2018	(NOKm)	2018	2017	2017	
203	156	158	IT costs	215	205	266	
17	13	9	Postage and transport of valuables	12	17	22	
50	35	34	Marketing	76	73	104	
50	34	47	Ordinary depreciation	66	74	102	
118	90	79	Operating expenses, real properties	112	84	118	
77	55	71	Purchased services	101	102	139	
118	81	88	Other operating expense	147	133	192	
634	465	487	Total other operating expenses	729	688	943	