

## Note 11 - Operating expenses

Parent bank				Group		
First half				First half		
2018	2018	2019	(NOKm)	2019	2018	2018
217	107	119	IT costs	168	145	293
12	6	8	Postage and transport of valuables	10	9	17
53	22	27	Marketing	51	50	106
66	30	56	Ordinary depreciation	90	43	99
108	56	22	Operating expenses, real properties	27	77	153
93	48	50	Purchased services	77	65	151
134	58	69	Other operating expense	96	100	221
<b>685</b>	<b>327</b>	<b>352</b>	<b>Total other operating expenses</b>	<b>520</b>	<b>490</b>	<b>1,040</b>