

Note 11 - Operating expenses

| | Parent | t bank | | Group | | |
|-----------------|--------|--------|-------------------------------------|---------|---------|-------|
| January - March | | | | January | - March | |
| 2018 | 2018 | 2019 | (NOKm) | 2019 | 2018 | 2018 |
| 217 | 52 | 57 | IT costs | 81 | 71 | 293 |
| 12 | 3 | 4 | Postage and transport of valuables | 5 | 4 | 17 |
| 53 | 10 | 12 | Marketing | 26 | 26 | 106 |
| 66 | 15 | 29 | Ordinary depreciation | 46 | 29 | 99 |
| 108 | 29 | 10 | Operating expenses, real properties | 13 | 37 | 153 |
| 93 | 12 | 24 | Purchased services | 36 | 28 | 151 |
| 134 | 30 | 35 | Other operating expense | 50 | 47 | 221 |
| 685 | 152 | 171 | Total other operating expenses | 257 | 241 | 1,040 |