

## Note 11 - Operating expenses

Parent bank				Group		
January - September				January - September		
2018	2018	2019	(NOKm)	2019	2018	2018
217	158	181	IT costs	251	215	293
12	9	15	Postage and transport of valuables	19	12	17
53	34	46	Marketing	78	76	106
66	47	83	Ordinary depreciation	130	66	99
108	79	31	Operating expenses, real properties	40	112	153
93	71	89	Purchased services	127	101	151
134	88	99	Other operating expense	143	147	221
<b>685</b>	<b>487</b>	<b>543</b>	<b>Total other operating expenses</b>	<b>789</b>	<b>729</b>	<b>1,040</b>