

## Note 11 - Operating expenses

Parent Bank			Gre	Group	
January - December			January -	January - December	
2018	2019	(NOKm)	2019	2018	
217	234	IT costs	321	293	
12	19	Postage and transport of valuables	23	17	
53	63	Marketing	101	106	
66	109	Ordinary depreciation	172	99	
108	42	Operating expenses, real properties	57	153	
93	134	Purchased services	193	151	
134	149	Other operating expense	231	221	
685	750	Total other operating expenses	1,098	1,040	