

Note 11 - Operating expenses

Parent Bank				Group		
First half				First half		
2019	2019	2020	(NOKm)	2020	2019	2019
234	119	126	IT costs	173	168	321
19	8	9	Postage and transport of valuables	12	10	23
63	27	28	Marketing	41	51	101
109	56	52	Ordinary depreciation	82	90	172
42	22	17	Operating expenses, real properties	24	27	57
134	50	77	Purchased services	108	77	193
149	69	67	Other operating expense	91	96	231
750	352	375	Total other operating expenses	530	520	1,098