

## Note 11 - Operating expenses

Parent Bank				Group		
January - March				January - March		
2019	2019	2020	(NOKm)	2020	2019	2019
234	57	63	IT costs	86	81	321
19	4	4	Postage and transport of valuables	5	5	23
63	12	15	Marketing	24	26	101
109	29	27	Ordinary depreciation	42	46	172
42	10	7	Operating expenses, real properties	9	13	57
134	24	38	Purchased services	53	36	193
149	35	37	Other operating expense	53	50	231
<b>750</b>	<b>171</b>	<b>191</b>	<b>Total other operating expenses</b>	<b>273</b>	<b>257</b>	<b>1,098</b>