

Note 11 - Operating expenses

Parent bank				Group		
January - September				January - September		
2019	2019	2020	(NOKm)	2020	2019	2019
234	181	185	IT costs	256	251	321
19	15	13	Postage and transport of valuables	16	19	23
63	46	41	Marketing	59	78	101
109	83	77	Ordinary depreciation	122	130	172
42	31	27	Operating expenses, real properties	40	40	57
134	89	117	Purchased services	165	127	193
149	99	98	Other operating expense	135	143	231
750	543	560	Total other operating expenses	793	789	1,098