

## Note 11 - Operating expenses

Parent bank Jan-Dec			Group Jan-Dec	
2019	2020	(NOKm)	2020	2019
234	246	IT costs	340	321
19	15	Postage and transport of valuables	19	23
63	52	Marketing	73	101
109	102	Ordinary depreciation	166	172
42	39	Operating expenses, real properties	62	57
134	150	Purchased services	221	193
149	140	Other operating expense	187	231
<b>750</b>	<b>744</b>	<b>Total other operating expenses</b>	<b>1,069</b>	<b>1,098</b>