

Note 12 - Operating expenses

Parent bank						Group				
2020	2Q 20		2Q 21		(NOKm)	First half		2Q 21	2Q 20	2020
	2020	2021	2020	2021		2021	2020			
246	63	67	126	130	IT costs	177	170	90	85	334
15	5	3	9	5	Postage and transport of valuables	6	11	4	6	19
52	12	12	28	26	Marketing	37	41	17	16	73
102	25	25	52	49	Ordinary depreciation	93	81	40	39	164
39	10	10	17	23	Operating expenses, real properties	33	24	15	15	62
150	39	39	77	69	Purchased services	108	105	61	54	217
140	30	31	67	61	Other operating expense	81	90	43	38	186
744	185	186	375	364	Total other operating expenses	534	522	269	254	1,054