

Note 12 - Operating expenses

Parent bank				Group		
January - March				January - March		
2020	2020	2021	(NOKm)	2021	2020	2020
246	63	64	IT costs	89	86	340
15	4	2	Postage and transport of valuables	3	5	19
52	15	14	Marketing	20	24	73
102	27	24	Ordinary depreciation	54	42	166
39	7	13	Operating expenses, real properties	18	9	62
150	38	30	Purchased services	47	53	221
140	37	31	Other operating expense	38	53	187
744	191	177	Total other operating expenses	269	273	1,069