

## Note 12 - Operating expenses

| Parent bank |               |            |            |             | Group                                 |            |            |               |            |              |
|-------------|---------------|------------|------------|-------------|---------------------------------------|------------|------------|---------------|------------|--------------|
|             | Third quarter |            | Jan-Sept   |             |                                       | Jan-Sept   |            | Third quarter |            |              |
| 2020        | 2020          | 2021       | 2020       | 2021 (NOKm) |                                       | 2021       | 2020       | 2021          | 2020       | 2020         |
| 246         | 60            | 62         | 185        | 192         | IT costs                              | 262        | 251        | 85            | 81         | 334          |
| 15          | 4             | 3          | 13         | 8           | Postage and transport of valuables    | 10         | 16         | 4             | 5          | 19           |
| 52          | 13            | 14         | 41         | 40          | Marketing                             | 56         | 58         | 19            | 18         | 73           |
| 102         | 25            | 24         | 77         | 74          | Ordinary depreciation                 | 149        | 121        | 56            | 40         | 164          |
| 39          | 11            | 9          | 27         | 32          | Operating expenses, real properties   | 47         | 40         | 14            | 16         | 62           |
| 150         | 41            | 36         | 117        | 105         | Purchased services                    | 167        | 161        | 60            | 56         | 217          |
| 140         | 31            | 27         | 98         | 88          | Other operating expense               | 119        | 134        | 38            | 44         | 186          |
| <b>744</b>  | <b>185</b>    | <b>176</b> | <b>560</b> | <b>540</b>  | <b>Total other operating expenses</b> | <b>809</b> | <b>783</b> | <b>275</b>    | <b>261</b> | <b>1,054</b> |