

## Note 12 - Operating expenses

Parent bank					Group			
Fourth quarter		Jan-Dec			Jan-Dec		Fourth quarter	
2020	2021	2020	2021	(NOKm)	2021	2020	2021	2020
61	73	246	265	IT costs	359	334	97	82
2	2	15	10	Postage and transport of valuables	14	19	4	2
11	13	52	53	Marketing	77	73	22	14
25	22	102	95	Ordinary depreciation	186	164	40	43
12	11	39	44	Operating expenses, real properties	60	62	11	22
33	38	150	143	Purchased services	224	217	57	55
42	46	140	134	Other operating expense	190	186	72	52
<b>185</b>	<b>206</b>	<b>744</b>	<b>745</b>	<b>Total other operating expenses</b>	<b>1,111</b>	<b>1,054</b>	<b>302</b>	<b>271</b>