

## Note 12 - Operating expenses

Parent bank					Group					
Second quarter			First half		(NOKm)	First half		Second quarter		2021
2021	2021	2022	2021	2022		2022	2021	2022	2021	
265	67	70	130	146	IT costs	191	177	93	90	359
10	3	3	5	6	Postage and transport of valuables	7	6	3	4	14
53	12	16	26	29	Marketing	47	37	26	17	77
95	25	19	49	38	Ordinary depreciation	69	93	34	40	189
44	10	4	23	25	Operating expenses, real properties	33	33	9	15	57
143	39	37	69	80	Purchased services	115	108	54	61	224
134	31	34	61	67	Other operating expense	91	81	48	43	190
<b>745</b>	<b>186</b>	<b>183</b>	<b>364</b>	<b>391</b>	<b>Total other operating expenses</b>	<b>553</b>	<b>534</b>	<b>268</b>	<b>269</b>	<b>1,111</b>