

Note 12 - Operating expenses

Parent bank					Group					
Third quarter			January - September		(NOKm)	January - September		Third quarter		2021
2021	2021	2022	2021	2022		2022	2021	2022	2021	
265	62	71	192	217	IT costs	286	262	95	85	359
10	3	3	8	9	Postage and transport of valuables	11	10	3	4	14
53	14	12	40	41	Marketing	66	56	18	19	77
95	24	19	74	57	Ordinary depreciation	100	149	32	56	189
44	9	11	32	36	Operating expenses, real properties	51	47	18	14	57
143	36	40	105	120	Purchased services	178	167	63	60	224
134	27	34	88	101	Other operating expense	132	119	42	38	190
745	176	190	540	580	Total other operating expenses	825	809	271	275	1,111