

## Note 12 - Operating expenses

Parent bank					Group			
Fourth quarter		Jan - Dec			Jan - Dec		Fourth quarter	
2021	2022	2021	2022	(NOKm)	2022	2021	2022	2021
73	87	265	304	IT costs	355	320	100	87
2	2	10	11	Postage and transport of valuables	14	14	3	4
13	18	53	59	Marketing	86	75	24	21
22	20	95	77	Ordinary depreciation	117	170	33	35
11	10	44	46	Operating expenses, real properties	55	53	9	9
38	69	143	188	Purchased services	217	173	75	43
46	55	134	156	Other operating expense	195	178	71	68
<b>206</b>	<b>261</b>	<b>745</b>	<b>841</b>	<b>Total other operating expenses</b>	<b>1,038</b>	<b>981</b>	<b>314</b>	<b>267</b>