

## Note 13 - Operating expenses

Parent bank					(NOKm)	Group				
Second Quarter			First half			First half		Second Quarter		
2022	2022	2023	2022	2023		2023	2022	2023	2022	2022
304	70	93	146	184	IT costs	211	171	105	82	355
11	3	3	6	6	Postage and transport of valuables	8	7	4	3	14
59	16	20	29	37	Marketing	48	44	25	26	86
77	19	25	38	47	Ordinary depreciation	63	58	35	29	117
46	4	12	25	24	Operating expenses, real properties	30	29	14	7	55
188	37	55	80	98	Purchased services	115	94	62	42	217
156	34	43	67	133	Other operating expense	155	86	55	45	195
<b>841</b>	<b>183</b>	<b>250</b>	<b>391</b>	<b>529</b>	<b>Total other operating expenses</b>	<b>630</b>	<b>489</b>	<b>300</b>	<b>235</b>	<b>1,038</b>