

Note 13 - Operating expenses

Parent bank					Group					
Third quarter			January - September		(NOKm)	January - September		Third quarter		2022
2022	2022	2023	2022	2023		2023	2022	2023	2022	
304	71	89	217	273	IT costs	315	255	103	84	355
11	3	3	9	9	Postage and transport of valuables	11	11	4	3	14
59	12	19	41	56	Marketing	72	62	24	18	86
77	19	33	57	80	Ordinary depreciation	106	83	43	26	117
46	11	12	36	37	Operating expenses, real properties	46	46	15	17	55
188	40	57	120	155	Purchased services	180	143	65	48	217
156	34	42	101	176	Other operating expense	207	124	52	39	195
841	190	255	580	784	Total other operating expenses	936	724	306	235	1,038