

Note 13 - Operating expenses

Parent bank				Group			
Fourth quarter		Jan - Dec		Jan - Dec		Fourth quarter	
2022	2023	2022	2023	2023	2022	2023	2022
				(NOKm)			
87	131	304	404	IT costs	461	355	146
2	3	11	12	Postage and transport of valuables	15	14	3
18	15	59	71	Marketing	93	86	21
20	31	77	111	Ordinary depreciation	153	117	47
10	13	46	50	Operating expenses, real properties	57	55	11
69	68	188	222	Purchased services	254	217	75
55	75	156	251	Other operating expense	294	195	87
261	336	841	1,121	Total other operating expenses	1,326	1,038	390
							314