

## Note 12 - Operating expenses

Parent bank					Group					
Second quarter		First half			(NOKm)	First half		Second quarter		2023
2023	2024	2023	2024	2024		2023	2024	2023		
404	93	90	184	181	IT costs	219	211	109	105	461
12	3	4	6	7	Postage and transport of valuables	8	8	5	4	15
71	20	19	37	39	Marketing	51	48	25	25	93
111	25	33	47	63	Ordinary depreciation	84	63	44	35	153
50	12	12	24	24	Operating expenses, real properties	24	30	12	14	57
222	55	54	98	114	Purchased services	139	115	66	62	254
251	43	50	133	71	Other operating expense	107	155	75	55	294
<b>1,121</b>	<b>250</b>	<b>262</b>	<b>529</b>	<b>500</b>	<b>Total other operating expenses</b>	<b>634</b>	<b>630</b>	<b>334</b>	<b>300</b>	<b>1,326</b>