

## Note 12 - Operating expenses

Parent bank					Group					
Third quarter			January - September		(NOKm)	January - September		Third quarter		2023
2023	2023	2024	2023	2024		2024	2023	2024	2023	
404	89	90	273	271	IT costs	327	315	108	103	461
12	3	2	9	9	Postage and transport of valuables	11	11	2	4	15
71	19	19	56	58	Marketing	74	72	23	24	93
111	33	34	80	103	Ordinary depreciation	135	106	44	43	154
50	12	14	37	38	Operating expenses, real properties	39	46	14	15	57
222	57	50	155	164	Purchased services	200	180	61	65	254
251	42	45	176	117	Other operating expense	149	207	60	52	294
<b>1,121</b>	<b>255</b>	<b>254</b>	<b>784</b>	<b>760</b>	<b>Total other operating expenses</b>	<b>934</b>	<b>936</b>	<b>312</b>	<b>306</b>	<b>1,327</b>