

## Note 10 - Other operating expenses

Parent Bank				Group		
2009	2010	2011	(NOK million)	2011	2010	2009
536	376	528	Personnel expenses	810	711	725
143	140	167	IT costs	185	156	158
25	24	23	Postage and transport of valuables	27	27	28
31	36	38	Marketing	50	43	38
45	31	38	Ordinary depreciation (note 27 and 28)	87	48	51
67	78	119	Operating expenses, real properties	95	94	80
31	42	47	Purchased services	55	52	39
111	99	129	Other operating expense	173	138	135
<b>988</b>	<b>825</b>	<b>1,089</b>	<b>Total other operating expenses before write-back of early retirement liabilities (AFP) in 2010</b>	<b>1,482</b>	<b>1,268</b>	<b>1,253</b>
-	-117	-	Write-back of early retirement liabilities (AFP) in 2010	-	-128	-
<b>988</b>	<b>825</b>	<b>1,089</b>	<b>Total other operating expenses</b>	<b>1,482</b>	<b>1,140</b>	<b>1,253</b>
<b>Audit fees (NOK 1000)</b>						
1,663	1,281	1,331	Financial audit	1,989	1,839	2,259
255	189	119	Other attestations	284	206	331
249	959	451	Tax advice	960	1,185	778
276	215	316	Other non-audit services	714	355	710
<b>2,443</b>	<b>2,644</b>	<b>2,218</b>	<b>Total incl. value added tax</b>	<b>3,946</b>	<b>3,585</b>	<b>4,078</b>