

## 6 Other operating expenses

EURm	2017	2016
IT costs	-124	-122
Other staff costs	-20	-16
Marketing expenses	-46	-43
Depreciation and amortisation	-25	-14
Rental expenses	-56	-50
Change in deferred acquisition costs	-6	-10
Direct insurance comissions	-167	-171
Comissions of reinsurance assumed	-1	-1
Commissions on reinsurance ceded	18	15
Other	-109	-139
Group other operating expenses, total	-536	-551

Item Other includes e.g. expenses related to communication, external services and other administrative expenses.