

## RIGHT AND LEFT FREDHOLM OPERATOR MATRICES

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ABSTRACT. We consider right and left Fredholm operator matrices of the form  $\begin{bmatrix} A & C \\ T & S \end{bmatrix}$ , which are linear and bounded on the Banach space  $Z = X \oplus Y$ .

### 1. Introduction

Let  $Z$  be an infinite dimensional Banach space, such that  $Z = X \oplus Y$  for some closed subspaces  $X$  and  $Y$ . This sum will be also denoted by  $\begin{bmatrix} X \\ Y \end{bmatrix}$ . If  $W$  is a finite dimensional subspace of  $X$ , then  $\dim W$  denotes its dimension. If  $W$  is infinite dimensional, then we simply write  $\dim W = \infty$ . However, if  $U$  is a closed subspace of a Hilbert space, then  $\dim_H(U)$  denotes the orthogonal dimension of  $U$ .

Let  $\mathcal{L}(X, Y)$  denote the set of all linear bounded operators from  $X$  to  $Y$ . We abbreviate  $\mathcal{L}(X) = \mathcal{L}(X, X)$ . The set of all finite rank operators from  $X$  to  $Y$  is denoted by  $\mathcal{F}(X, Y)$ . For  $A \in \mathcal{L}(X, Y)$  we use  $\mathcal{R}(A)$  and  $\mathcal{N}(A)$  to denote the range and the null-space of  $A$ , respectively.

If  $Z = X \oplus Y$ , then any  $M \in \mathcal{L}(Z)$  can be decomposed as the following operator matrix

$$M = \begin{bmatrix} A & C \\ T & S \end{bmatrix} : \begin{bmatrix} X \\ Y \end{bmatrix} \rightarrow \begin{bmatrix} X \\ Y \end{bmatrix}$$

for some  $A \in \mathcal{L}(X)$ ,  $C \in \mathcal{L}(Y, X)$ ,  $T \in \mathcal{L}(X, Y)$  and  $S \in \mathcal{L}(Y)$ . On the other hand, any choice of  $A, C, T, S$  (linear and bounded operators on the corresponding subspaces), produces a linear and bounded operator  $M$  on the space  $Z$ . Moreover,  $M$  is finite rank if and only if all  $A, C, T, S$  are finite rank operators.

If  $A$  and  $C$  are fixed, then we use the notation  $M_{(T,S)}$  to show that  $M$  depends on  $T$  and  $S$ . For given  $A$  and  $C$ , we are interested to find  $T$  and  $S$ , such that  $M_{(T,S)}$  is right or left Fredholm operator.

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For this purpose we need to review some properties of right and left Fredholm operators [9]. An operator  $A \in \mathcal{L}(X, Y)$  is right Fredholm, if  $\text{def}(A) = \dim Y/\mathcal{R}(A) < \infty$ , and  $\mathcal{N}(A)$  is complemented in  $X$ . Notice that if  $A$  is right Fredholm, then it follows that  $\mathcal{R}(A)$  has to be a closed and complemented subspace of  $Y$ . The set of all right Fredholm operators from  $X$  to  $Y$  is denoted by  $\Phi_r(X, Y)$ . It is well-known that  $A \in \Phi_r(X, Y)$  if and only if there exist  $B \in \mathcal{L}(Y, X)$  and  $F \in \mathcal{F}(Y)$  such that  $AB = I_Y + F$  holds.

An operator  $A \in \mathcal{L}(X, Y)$  is left Fredholm, if  $\text{nul}(A) = \dim \mathcal{N}(A) < \infty$ , and  $\mathcal{R}(A)$  is closed and complemented in  $Y$ . The set of all left Fredholm operators from  $X$  to  $Y$  is denoted by  $\Phi_l(X, Y)$ . It is well-known that  $A \in \Phi_l(X, Y)$  if and only if there exist  $B \in \mathcal{L}(Y, X)$  and  $F \in \mathcal{F}(X)$  such that  $BA = I_X + F$  holds.

If  $A \in \Phi_r(X, Y)$  and  $B \in \Phi_r(Y, Z)$ , then  $BA \in \Phi_r(X, Z)$ . The similar result holds for the class  $\Phi_l$ . The set of Fredholm operators is defined as  $\Phi(X, Y) = \Phi_r(X, Y) \cap \Phi_l(X, Y)$ .

We formulate the following well-known results.

**Lemma 1.1.** *Let  $X, Y, Z$  be Banach spaces and let  $A \in \mathcal{L}(X, Y)$ ,  $B \in \mathcal{L}(Y, Z)$ . If  $BA \in \Phi(X, Z)$ , then the following holds:  $A \in \Phi(X, Y)$  if and only if  $B \in \Phi(Y, Z)$ .*

**Lemma 1.2.** *Let  $X, Y$  be Banach spaces, and let  $A \in \Phi_r(X, Y)$ ,  $P \in \mathcal{F}(X, Y)$ . Then  $A + P \in \Phi_r(X, Y)$ . The analogous result holds for classes  $\Phi_l$  and  $\Phi$ .*

**Lemma 1.3.** *Let  $M_1, M_2$  and  $N$  be the vector subspaces of the vector space  $X$ . If  $M_1 \subseteq M_2$ , then  $\dim M_1/(M_1 \cap N) \leq \dim M_2/(M_2 \cap N)$ .*

Properties of right (left) Fredholm and related operators can be found in [6] and [9]. For the importance and applications of operator matrices we refer to [1], [2], [3], [4], [5], [7], [8] and [10]. Particularly, this paper is related to the research in [4] and [7], where the left and right invertibility of  $M_{(T,S)}$  is considered.

## 2. Right Fredholm operators

We consider right Fredholm properties of  $M_{(T,S)}$ .

**Theorem 2.1.** *Let  $A \in \mathcal{L}(X)$  and  $C \in \mathcal{L}(Y, X)$  be given. The following statements are equivalent:*

- (a)  $[A \ C] \in \Phi_r(X \oplus Y, X) \setminus \Phi(X \oplus Y, X)$ , and there exists an operator  $J \in \Phi_l(Y, \mathcal{N}([A \ C]) \setminus \Phi(Y, \mathcal{N}([A \ C])))$ .
- (b)  $M_{(T,S)} \in \Phi_r(X \oplus Y) \setminus \Phi(X \oplus Y)$  for some  $T \in \mathcal{L}(X, Y)$  and  $S \in \mathcal{L}(Y)$ .

*Proof.* (a)  $\implies$  (b): Suppose that  $[A \ C] \in \Phi_r(X \oplus Y, X) \setminus \Phi(X \oplus Y, X)$ . It follows that  $\mathcal{N}([A \ C])$  is infinite dimensional. By the assumption, there exists an operator  $J \in \Phi_l(Y, \mathcal{N}([A \ C]) \setminus \Phi(Y, \mathcal{N}([A \ C])))$ , so  $\mathcal{N}(J)$  is finite

dimensional and  $\mathcal{N}([A \ C])/R(J)$  is infinite dimensional. The operator  $J$  has the form

$$J = \begin{bmatrix} E \\ G \end{bmatrix} : Y \rightarrow \begin{bmatrix} X \\ Y \end{bmatrix}.$$

Since  $\mathcal{R}(J)$  is closed and complemented in  $\mathcal{N}([A \ C])$ , and  $\mathcal{N}([A \ C])$  is closed and complemented in  $X \oplus Y$ , we obtain that there exist closed subspaces  $V$  and  $W$  such that  $\mathcal{N}([A \ C]) = R(J) \oplus V$  and  $X \oplus Y = \mathcal{N}([A \ C]) \oplus W = R(J) \oplus V \oplus W$ . Notice that  $V$  is infinite dimensional.

There exists a closed subspace  $Y_1$  such that  $Y = \mathcal{N}(J) \oplus Y_1$ . Now, the reduction operator  $J : Y_1 \rightarrow \mathcal{R}(J)$  is invertible, so let  $K_1 : \mathcal{R}(J) \rightarrow Y_1$  denote its inverse. Define the operator  $K \in \mathcal{L}(X \oplus Y, Y)$  in the following way:

$$Kx = \begin{cases} K_1x, & x \in \mathcal{R}(J), \\ 0, & x \in V \oplus W. \end{cases}$$

Then  $K \in \mathcal{L}(X \oplus Y, Y)$  is a right Fredholm operator, such that  $\mathcal{N}(K) = V \oplus W$ . The operator  $K$  has the matrix form

$$K = [T \ S] : \begin{bmatrix} X \\ Y \end{bmatrix} \rightarrow Y.$$

We also have

$$(1) \quad KJ = [T \ S] \begin{bmatrix} E \\ G \end{bmatrix} = I_Y - P_1,$$

where  $P_1$  is the projection from  $Y$  onto the finite dimensional subspace  $\mathcal{N}(J)$ , parallel to  $Y_1$ .

From  $\mathcal{R}(J) \subset \mathcal{N}([A \ C])$  we get that

$$(2) \quad [A \ C] \begin{bmatrix} E \\ G \end{bmatrix} = 0.$$

Since  $[A \ C] \in \Phi_r(X \oplus Y, X)$ , we have the following decompositions of spaces:  $X \oplus Y = \mathcal{N}([A \ C]) \oplus W$  and  $X = \mathcal{R}([A \ C]) \oplus U$ , where  $U$  is finite dimensional. Since the reduction  $[A \ C] : W \rightarrow \mathcal{R}([A \ C])$  is invertible, define  $L_1 : \mathcal{R}([A \ C]) \rightarrow W$  to be its inverse. Then consider the operator  $L \in \mathcal{L}(X, X \oplus Y)$ , which is defined as follows:

$$Lx = \begin{cases} L_1x, & x \in \mathcal{R}([A \ C]) \\ 0, & x \in U. \end{cases}$$

The operator  $L$  has the matrix form

$$L = \begin{bmatrix} D \\ F \end{bmatrix} : X \rightarrow \begin{bmatrix} X \\ Y \end{bmatrix}.$$

Then  $L \in \Phi_l(X, X \oplus Y)$ ,  $\mathcal{R}(L) = W$ , and

$$(3) \quad [A \ C]L = [A \ C] \begin{bmatrix} D \\ F \end{bmatrix} = I_X - P_2,$$

where  $P_2$  is the projection from  $X$  onto the finite dimensional subspace  $U$ , parallel to  $\mathcal{R}([A \ C])$ . Since  $\mathcal{N}([T \ S]) = V \oplus W$ , we conclude that

$$(4) \quad [T \ S] \begin{bmatrix} D \\ F \end{bmatrix} = 0.$$

Finally, from (1), (2), (3) and (4), we get that for  $M = \begin{bmatrix} A & C \\ T & S \end{bmatrix}$ ,  $N = \begin{bmatrix} D & E \\ F & G \end{bmatrix}$  the following holds:

$$(5) \quad MN = \begin{bmatrix} A & C \\ T & S \end{bmatrix} \begin{bmatrix} D & E \\ F & G \end{bmatrix} = \begin{bmatrix} I_X & 0 \\ 0 & I_Y \end{bmatrix} + \begin{bmatrix} -P_2 & 0 \\ 0 & -P_1 \end{bmatrix}.$$

Since  $\begin{bmatrix} -P_2 & 0 \\ 0 & -P_1 \end{bmatrix}$  is finite rank, we conclude that  $M$  is right Fredholm. Moreover, we notice that

$$\begin{aligned} \mathcal{N}(M) &= \mathcal{N}([A \ C]) \cap \mathcal{N}([T \ S]) = V, \\ \mathcal{R}(N) &= \mathcal{R}\left(\begin{bmatrix} D \\ F \end{bmatrix}\right) + \mathcal{R}\left(\begin{bmatrix} E \\ G \end{bmatrix}\right) = W \oplus \mathcal{R}(J), \\ X \oplus Y &= \mathcal{R}(J) \oplus V \oplus W. \end{aligned}$$

Since  $V$  is infinite dimensional, we obtain that both  $M$  and  $N$  are not Fredholm operators.

(b)  $\implies$  (a): Suppose that there exist some  $T \in \mathcal{L}(X, Y)$  and  $S \in \mathcal{L}(Y)$  such that  $M_{(T, S)} \in \Phi_r(X \oplus Y) \setminus \Phi(X, Y)$ . Then there exist operators  $N \in \mathcal{L}(X \oplus Y)$  and  $P \in \mathcal{F}(X \oplus Y)$  such that  $MN = I + P$ . The last equality holds in the matrix form as follows:

$$\begin{bmatrix} A & C \\ T & S \end{bmatrix} \begin{bmatrix} D & E \\ F & G \end{bmatrix} = \begin{bmatrix} I_X & 0 \\ 0 & I_Y \end{bmatrix} + \begin{bmatrix} P_{11} & P_{12} \\ P_{21} & P_{22} \end{bmatrix},$$

where all  $P_{ij}$  are finite rank operators. It also follows that  $N = \begin{bmatrix} D & E \\ F & G \end{bmatrix} \in \Phi_l(X \oplus Y)$ .

In particular, we obtain

$$[A \ C] \begin{bmatrix} D \\ F \end{bmatrix} = I_X + P_{11},$$

so  $[A \ C]$  is right Fredholm. The operator  $I_X + P_{11}$  is Fredholm. If we suppose that  $[A \ C]$  is Fredholm, by Lemma 1.1 it follows that  $\begin{bmatrix} D \\ F \end{bmatrix}$  is also Fredholm. Since

$$\mathcal{R}\left(\begin{bmatrix} D & E \\ F & G \end{bmatrix}\right) = \mathcal{R}\left(\begin{bmatrix} D \\ F \end{bmatrix}\right) + \mathcal{R}\left(\begin{bmatrix} E \\ G \end{bmatrix}\right) \supset \mathcal{R}\left(\begin{bmatrix} D \\ F \end{bmatrix}\right),$$

it follows that  $\begin{bmatrix} D & E \\ F & G \end{bmatrix}$  belongs to  $\Phi_r(X \oplus Y)$ , so  $\begin{bmatrix} D & E \\ F & G \end{bmatrix}$  is Fredholm. By Lemma 1.1 again, we obtain that  $\begin{bmatrix} A & C \\ T & S \end{bmatrix}$  is Fredholm (since  $I + P$  is Fredholm from Lemma 1.2). The last statement is not possible, so we obtain that  $[A \ C] \in \Phi_r(X \oplus Y, X) \setminus \Phi(X \oplus Y, X)$ .

Denote with  $L = \begin{bmatrix} E \\ G \end{bmatrix} \in \mathcal{L}(Y, X \oplus Y)$ . We have  $[T \ S]L = I_Y + P_{22}$ , so  $L \in \Phi_l(Y, X \oplus Y) \setminus \Phi(Y, X \oplus Y)$ . Otherwise, if  $L$  is Fredholm, then also  $\begin{bmatrix} D & E \\ F & G \end{bmatrix}$  is Fredholm, so  $\begin{bmatrix} A & C \\ T & S \end{bmatrix}$  is Fredholm.

Since we have the following decomposition of space  $X \oplus Y = \mathcal{N}([A \ C]) \oplus W$ , the operator  $L$  has the matrix form

$$L = \begin{bmatrix} J \\ K \end{bmatrix} : Y \rightarrow \begin{bmatrix} \mathcal{N}([A \ C]) \\ W \end{bmatrix}.$$

From the fact that

$$\mathcal{R}(P_{12}) = \mathcal{R}([A \ C]L) = \mathcal{R}\left([A \ C] \begin{bmatrix} J \\ K \end{bmatrix}\right) = [A \ C](\mathcal{R}(K))$$

is a finite space and the reduction  $[A \ C] : W \rightarrow \mathcal{R}([A \ C])$  is a bijection, we obtain that  $\mathcal{R}(K)$  is a finite dimensional subspace of  $W$ .

Since  $L \in \Phi_l(Y, X \oplus Y) \setminus \Phi(Y, X \oplus Y)$ , we have the following decompositions of spaces  $Y = \mathcal{N}(L) \oplus U$  and  $X \oplus Y = \mathcal{R}(L) \oplus U_1$ , where  $\dim \mathcal{N}(L) < \infty$  and  $\dim U_1 = \infty$ . The reduction operator  $L : U \rightarrow \mathcal{R}(L)$  is invertible, so let  $L_1 : \mathcal{R}(L) \rightarrow U$  be its inverse.

As it was shown,  $\mathcal{R}(K)$  is a finite dimensional subspace, so  $Y_1 = L_1(\mathcal{R}(K))$  have to be a finite dimensional subspace of  $U$  and there exists a closed subspace  $Y_2$  such that  $U = Y_1 \oplus Y_2$ .

Now, the operator  $L$  has the following matrix form

$$L = \begin{bmatrix} J & 0 & 0 \\ 0 & K & 0 \end{bmatrix} : \begin{bmatrix} Y_2 \\ Y_1 \\ \mathcal{N}(L) \end{bmatrix} \rightarrow \begin{bmatrix} \mathcal{N}([A \ C]) \\ W \end{bmatrix},$$

where  $Y_1$  is finite dimensional. We obtain that  $\mathcal{N}(J) = Y_1 \oplus \mathcal{N}(L)$ , so  $\dim \mathcal{N}(J) < \infty$ .

From the fact that  $[T \ S]L = I_Y + P_{22}$  follows that

$$L_1(\mathcal{N}([T \ S]) \cap \mathcal{R}(L)) \subseteq \mathcal{N}(I_Y + P_{22}).$$

Since  $I_Y + P_{22}$  is a Fredholm operator, we have that  $L_1(\mathcal{N}([T \ S]) \cap \mathcal{R}(L))$  is finite dimensional, so  $\mathcal{N}([T \ S]) \cap \mathcal{R}(L)$  is also a finite dimensional subspace.

Denote with  $V = \mathcal{N}([A \ C]) \cap \mathcal{N}([T \ S]) \cap \mathcal{R}(J)$ . Further,

$$V \subseteq \mathcal{N}([T \ S]) \cap \mathcal{R}(J) \subseteq \mathcal{N}([T \ S]) \cap \mathcal{R}(L),$$

so it follows that  $\dim V < \infty$ . Then, there exists a closed subspace  $V_1$  such that  $\mathcal{N}(M_{(T,S)}) = \mathcal{N}([A \ C]) \cap \mathcal{N}([T \ S]) = V \oplus V_1$ . Since  $\mathcal{N}(M_{(T,S)})$  is infinite dimensional, then  $V_1$  is also an infinite dimensional subspace.

Now, applying Lemma 1.3 on the spaces  $\mathcal{N}([A \ C]) \cap \mathcal{N}([T \ S])$ ,  $\mathcal{N}([A \ C])$  and  $\mathcal{R}(J)$ , we obtain

$$\dim V_1 = \dim(\mathcal{N}([A \ C]) \cap \mathcal{N}([T \ S]))/V \leq \dim \mathcal{N}([A \ C])/\mathcal{R}(J).$$

We conclude that  $\dim \mathcal{N}([A \ C])/\mathcal{R}(J) = \infty$ .

Lastly, we proved for the operator  $J : Y \rightarrow \mathcal{N}([A \ C])$  that  $\dim \mathcal{N}(J) < \infty$  and  $\dim \mathcal{N}([A \ C])/\mathcal{R}(J) = \infty$ .

So, there exists the operator  $J \in \Phi_l(Y, \mathcal{N}([A \ C]) \setminus \Phi(Y, \mathcal{N}([A \ C])))$ .  $\square$

### 3. Left Fredholm operators

Now we investigate the left Fredholm properties of  $M_{(T,S)}$ . We consider two separate cases according to the dimension of  $Y$ .

**Theorem 3.1.** *Let  $X$  be infinite dimensional, and let  $Y$  be finite dimensional. For given  $A \in \mathcal{L}(X)$  and  $C \in \mathcal{L}(Y, X)$ , the following statements are equivalent:*

- (a)  $M_{(T,S)} \in \Phi_l(X \oplus Y) \setminus \Phi(X \oplus Y)$  for every  $T \in \mathcal{L}(X, Y)$  and every operator  $S \in \mathcal{L}(Y)$ ;
- (b)  $A \in \Phi_l(X) \setminus \Phi(X)$ .

*Proof.* Before the proof of the equivalence, note that

$$\mathcal{N}\left(\begin{bmatrix} A & 0 \\ 0 & 0 \end{bmatrix}\right) = \mathcal{N}(A) \oplus Y, \quad \mathcal{R}\left(\begin{bmatrix} A & 0 \\ 0 & 0 \end{bmatrix}\right) = \mathcal{R}(A) \oplus \{0\}.$$

Since  $Y$  is finite dimensional, we have that  $A \in \Phi_l(X) \setminus \Phi(X)$  if and only if  $\begin{bmatrix} A & 0 \\ 0 & 0 \end{bmatrix} \in \Phi_l(X \oplus Y) \setminus \Phi(X \oplus Y)$ .

(a)  $\implies$  (b): Suppose that  $M_{(T,S)}$  is left Fredholm but not Fredholm, for every  $T \in \mathcal{L}(X, Y)$  and every  $S \in \mathcal{L}(Y)$ . We have that  $\begin{bmatrix} A & 0 \\ 0 & 0 \end{bmatrix} = \begin{bmatrix} A & C \\ T & S \end{bmatrix} + \begin{bmatrix} 0 & -C \\ -T & -S \end{bmatrix}$  where  $\begin{bmatrix} 0 & -C \\ -T & -S \end{bmatrix}$  is a finite rank operator. Applying Lemma 1.2, we obtain that  $\begin{bmatrix} A & 0 \\ 0 & 0 \end{bmatrix}$  is a left Fredholm operator.

Suppose that  $\begin{bmatrix} A & 0 \\ 0 & 0 \end{bmatrix}$  is Fredholm. Applying Lemma 1.2 to  $\begin{bmatrix} A & 0 \\ 0 & 0 \end{bmatrix}$  we conclude that  $M_{(T,S)}$  has to be Fredholm, which does not hold. Hence,  $\begin{bmatrix} A & 0 \\ 0 & 0 \end{bmatrix}$  is left Fredholm but not Fredholm, so we have that  $A \in \Phi_l(X) \setminus \Phi(X)$ .

(b)  $\implies$  (a): Suppose that  $A$  is left Fredholm but not Fredholm, so the operator  $\begin{bmatrix} A & 0 \\ 0 & 0 \end{bmatrix}$  is also left Fredholm but not Fredholm.

Let  $T \in \mathcal{L}(X, Y)$  and  $S \in \mathcal{L}(Y)$  be arbitrary operators. Then the operator  $M_{(T,S)}$  is a finite-rank perturbation of  $\begin{bmatrix} A & 0 \\ 0 & 0 \end{bmatrix}$ . Indeed,  $\begin{bmatrix} A & C \\ T & S \end{bmatrix} = \begin{bmatrix} A & 0 \\ 0 & 0 \end{bmatrix} + \begin{bmatrix} 0 & C \\ T & S \end{bmatrix}$ , where  $\begin{bmatrix} 0 & C \\ T & S \end{bmatrix}$  is a finite rank operator because  $Y$  is a finite dimensional space. Applying Lemma 1.2 to  $\begin{bmatrix} A & 0 \\ 0 & 0 \end{bmatrix}$  we get that  $M_{(T,S)}$  is a left Fredholm operator. If we suppose that  $M_{(T,S)}$  is Fredholm, from Lemma 1.2, we conclude that  $\begin{bmatrix} A & 0 \\ 0 & 0 \end{bmatrix}$  have to be Fredholm, which does not hold. We obtain that  $M_{(T,S)}$  is left Fredholm but not Fredholm operator.  $\square$

**Theorem 3.2.** *Let  $X$  and  $Y$  be infinite dimensional, such that  $Y$  is isomorphic to  $Z = X \oplus Y$ . Let  $A \in \mathcal{L}(X)$  and  $C \in \mathcal{L}(Y, X)$  be arbitrary. Then  $M_{(T,S)} \in \Phi_l(X \oplus Y) \setminus \Phi(X \oplus Y)$  for some  $T \in \mathcal{L}(X, Y)$  and  $S \in \mathcal{L}(Y)$ .*

*Proof.* Since  $Y$  is isomorphic with  $Z$ , then  $Y = Y_1 \oplus Y_2$ , where  $X$  is isomorphic to  $Y_1$ , and  $Y$  is isomorphic to  $Y_2$ . Let  $T \in \mathcal{L}(X, Y_1)$  and  $S \in \mathcal{L}(Y, Y_2)$  be those isomorphisms. Then  $T \in \mathcal{L}(X, Y)$  is left invertible with a left inverse  $K \in \mathcal{L}(Y, X)$  and  $\mathcal{N}(K) = Y_2$ . Also,  $S \in \mathcal{L}(Y, Y_2)$  is left invertible with a left inverse  $L$  and  $\mathcal{N}(L) = Y_1$ . Then

$$\begin{bmatrix} 0 & K \\ 0 & L \end{bmatrix} \begin{bmatrix} A & C \\ T & S \end{bmatrix} = \begin{bmatrix} I_X & 0 \\ 0 & I_Y \end{bmatrix},$$

so  $M_{(T,S)}$  is left invertible. It follows that  $M_{(T,S)}$  is left Fredholm for chosen operators  $T$  and  $S$ . Suppose that  $M_{(T,S)}$  is Fredholm. Since  $\begin{bmatrix} I_X & 0 \\ 0 & I_Y \end{bmatrix}$  is Fredholm, from Lemma 1.1 it follows that  $N$  is also Fredholm. However, we notice  $\mathcal{N}(N) = X$ , which is infinite dimensional. Hence,  $N$  is not Fredholm. Then  $M_{(T,S)}$  is not Fredholm also, i.e.,  $M_{(T,S)} \in \Phi_l(X \oplus Y) \setminus \Phi(X \oplus Y)$ .  $\square$

We formulate a corollary for Hilbert space operators.

**Corollary 3.1.** *Let  $X$  and  $Y$  be infinite dimensional and mutually orthogonal subspaces of a Hilbert space  $Z = X \oplus Y$ . Suppose that  $\dim_H Y = \dim_H Z$ . Let  $A \in \mathcal{L}(X)$  and  $C \in \mathcal{L}(Y, X)$  be arbitrary. Then  $M_{(T,S)} \in \Phi_l(X \oplus Y) \setminus \Phi(X \oplus Y)$  for some  $T \in \mathcal{L}(X, Y)$  and  $S \in \mathcal{L}(Y)$ .*

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