



Below are consensus estimates from 6 analysts covering Arion Bank

	Average	Median	High	Low
Net interest income	7,761	7,771	7,926	7,600
Net commission income	2,511	2,585	2,782	2,174
Net financial income	773	792	851	600
Net insurance income	761	774	834	650
Other income	378	351	625	200
<b>Operating income total</b>	<b>12,182</b>	<b>12,299</b>	<b>12,603</b>	<b>11,400</b>
Operating expenses total	-7,019	-6,987	-6,900	-7,174
Bank levy	-893	-900	-852	-917
Net impairment	-628	-661	-315	-800
<b>Net earnings before taxes</b>	<b>3,775</b>	<b>3,715</b>	<b>4,372</b>	<b>3,389</b>
Income tax	-925	-888	-700	-1,180
<b>Net earnings from continued operations</b>	<b>2,850</b>	<b>2,827</b>	<b>3,672</b>	<b>2,209</b>
Discontinued operations, net of tax	-748	-614	-471	-1,280
<b>Net earnings</b>	<b>2,092</b>	<b>1,970</b>	<b>2,665</b>	<b>1,723</b>

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