



Below is a consensus from 5 analysts covering Arion Bank for Q3 2018

	<b>Average</b>	<b>Median</b>	<b>High</b>	<b>Low</b>
<b>Net interest income</b>	7.763	7.791	7.918	7.600
<b>Net commission income</b>	3.949	3.901	4.142	3.800
<b>Net financial income</b>	660	700	750	500
<b>Net insurance income</b>	739	745	800	655
<b>Other income</b>	424	400	625	258
<b>Operating income total</b>	13.534	13.404	13.969	13.300
<b>Operating expenses total</b>	-8.448	-8.364	-7.895	-9.055
<b>Bank levy</b>	-848	-827	-801	-900
<b>Net impairment</b>	-2.359	-2.305	-2.162	-2.709
<b>Net earnings before taxes</b>	1.879	1.951	2.207	1.562
<b>Income tax</b>	-519	-515	-438	-600
<b>Net earnings</b>	1.360	1.424	1.693	1.100
<b>NIM</b>	2,76%	2,80%	2,84%	2,60%

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