



Below is a consensus from 6 analysts covering Arion Bank pre Q4 2021

	Average	Median	High	Low
Net interest income	8,295	8,288	8,501	8,100
Net commission income	3,621	3,588	3,874	3,376
Net insurance income	809	788	986	700
Net financial income	1,153	1,000	1,625	800
Other income	485	335	1,400	28
<b>Operating income total</b>	<b>14,363</b>	<b>14,285</b>	<b>15,101</b>	<b>13,650</b>
<b>Operating expenses total</b>	<b>-7,563</b>	<b>-7,664</b>	<b>-6,652</b>	<b>-8,053</b>
Bank levy	-394	-394	-311	-489
Net impairment	344	400	600	-109
Net earnings before taxes	6,749	6,416	7,851	6,350
Income tax	-1,390	-1,461	-710	-1,780
<b>Net earnings from continuing operations</b>	<b>5,360</b>	<b>5,080</b>	<b>6,390</b>	<b>4,692</b>
<b>Discontinued operations, net of tax</b>	<b>85</b>	<b>81</b>	<b>200</b>	<b>0</b>
<b>Net earnings</b>	<b>5,445</b>	<b>5,173</b>	<b>6,390</b>	<b>4,845</b>

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