



Below is a consensus from 6 analysts covering Arion Bank pre Q3 2021

	Average	Median	High	Low
Net interest income	8,148	8,187	8,283	7,900
Net commission income	3,317	3,347	3,415	3,100
Net insurance income	977	1,052	1,155	750
Net financial income	1,439	1,568	1,800	600
Other income	340	397	500	117
<b>Operating income total</b>	<b>14,220</b>	<b>14,394</b>	<b>14,484</b>	<b>13,500</b>
<b>Operating expenses total</b>	<b>-5,870</b>	<b>-5,909</b>	<b>-5,300</b>	<b>-6,188</b>
Bank levy	-360	-363	-331	-379
Net impairment	62	100	500	-422
<b>Net earnings before taxes</b>	<b>8,052</b>	<b>8,211</b>	<b>8,516</b>	<b>7,076</b>
Income tax	-1,839	-1,894	-1,274	-2,136
<b>Net earnings from continuing operations</b>	<b>6,213</b>	<b>6,231</b>	<b>6,642</b>	<b>5,802</b>
<b>Discontinued operations, net of tax</b>	<b>73</b>	<b>41</b>	<b>250</b>	<b>0</b>
<b>Net earnings</b>	<b>6,285</b>	<b>6,311</b>	<b>6,642</b>	<b>5,883</b>

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