



Below is a consensus from 4 analysts covering Arion Bank pre Q4 2020

	Average	Median	High	Low
<b>Net interest income</b>	8,221	8,018	9,049	7,800
<b>Net commission income</b>	3,136	3,154	3,266	2,969
<b>Net insurance income</b>	874	848	1,013	789
<b>Net financial income</b>	2,833	2,832	3,670	2,000
<b>Other income</b>	1,068	1,188	1,451	445
<b>Operating income total</b>	<b>16,133</b>	<b>16,039</b>	<b>16,873</b>	<b>15,618</b>
<b>Operating expenses total</b>	<b>-6,049</b>	<b>-5,974</b>	<b>-5,437</b>	<b>-6,812</b>
<b>Bank levy</b>	-368	-372	-350	-377
<b>Net impairment</b>	-98	-52	0	-288
<b>Net earnings before taxes</b>	<b>9,618</b>	<b>9,641</b>	<b>10,456</b>	<b>9,200</b>
<b>Income tax</b>	-1,638	-1,441	-1,200	-2,469
<b>Net earnings from continuing operations</b>	7,980	8,201	8,000	7,950
<b>Discontinued operations, net of tax</b>	-1,700	-2,000	-751	-2,050
<b>Net earnings</b>	<b>6,280</b>	<b>6,201</b>	<b>7,249</b>	<b>5,937</b>

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