



# Analyst Consensus Pre Q3 2021

Consensus from 7 equity analysts covering Íslandsbanki pre 3Q21

ISKm	Average	Median	High	Low
Net interest income	8,537	8,579	8,720	8,350
Net fee and commission income	3,001	2,951	3,300	2,873
Net financial income	248	350	700	-619
Other net operating income	206	177	380	100
<b>Total operating income</b>	<b>11,891</b>	11,812	12,820	11,103
<b>Total operating expenses</b>	<b>-5,762</b>	-5,826	-5,183	-6,216
Bank tax	-445	-453	-388	-474
Net impairment on financial assets	266	325	1,500	-834
<b>Profit before tax</b>	<b>6,009</b>	5,929	8,205	3,819
Income tax expense	-1,448	-1,438	-993	-2,043
Discontinued operations held for sale, net of tax	7	0	41	0
<b>Profit for the period</b>	<b>4,569</b>	4,543	6,162	2,867
REA (at period end)	942,547	939,007	955,699	935,000
NIM (%)	2.4%	2.4%	2.6%	2.3%
ROE (%)	9.5%	9.6%	12.6%	6.0%
CET1 ratio (at period end)	20.3%	20.1%	21.3%	19.9%

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