

## Arion Bank – Consensus estimates Q2 2025

Estimates compiled by Modular Finance on behalf of Arion Bank.

Number of contributors: 6 (all of which have been updated or confirmed before the report)

KPI (MISK, unless otherwise specified)	Q2 2025E
Net interest income	12,903
Net interest margin (%)	3.18
Operating income	17,871
Operating expenses	- 7,451
Cost-to-core income (%)	42.83
Net earnings	6,562
Return on Equity (%)	13.21
Net interest margin (%)	3.18
Earnings per share (ISK)	4.74

More consensus estimates can be found on Arion Bank's webpage: <https://www.arionbanki.is/english/about-us/investor-relations/equity-investors/analysts/>

Arion Bank's Q2 report will be released on Wednesday 30 July.