## ANALYST CONSENSUS STOREBRAND Q2 2023

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Insurance result   401   411   338   432   7     Operating profit   628   619   579   683   7     Financial items and risk result life   241   253   153   281   7     Result before amortisation and write-downs   865   872   758   942   9     Savings (non-guaranteed)   416   411   385   458   9     Insurance   126   132   67   160   9     Guaranteed pension   275   275   209   333   9     Amortisation and write-down of intangible assets   -63   -62   -70   -58   8     Pretax profit   1077   1082   991   1130   9     EPS   2,30   2,32   2,10   2,46   9     Solvency II ratio   190 %   190 %   180 %   200 %   9     AUM   1140 205   1136 90   1121 841   1171 824   6     Operating profit   2848   2773   2648   3200   8     Solvency II ratio   190%	Q2 2023	Average	Median	Low	High	#
Operational cost     -1 388     -1 405     -1 441     -1 284     7       Operating profit     628     619     579     683     7       Financial litems and risk result life     241     253     153     281     7       Result before amortisation and write-downs     865     872     758     942     9       Disurance     126     132     67     160     9       Guaranteed pension     275     275     209     333     9       Other     49     53     -49     108     9       Net profit     1077     1082     991     1130     9       Pretax profit     809     809     696     901     9       Solvency II ratio     1007     1082     991     130     9       AUM     1140.025     1136.90     121.841     171.824     6       Frea and administration income     6 661     6 665     6 062     7 010     8       Insurance result     1 684     1 680     1 618 <td>Fee and administration income</td> <td>1 614</td> <td>1 639</td> <td>1 525</td> <td>1 649</td> <td>7</td>	Fee and administration income	1 614	1 639	1 525	1 649	7
Operating profit     628     619     579     683     7       Financial items and risk result life     241     253     153     281     7       Result before amortisation and write-downs     865     872     7758     942     9       Savings (non-guaranteed)     416     411     385     458     9       Guaranteed pension     275     275     209     333     9       Other     49     53     -49     108     9       Amortisation and write-down of intangible assets     -63     -62     -70     -58     8       Pretax profit     809     809     696     901     9     Net profit     1077     1082     991     1130     9       EPS adj.     2,30     2,32     2,10     2,46     9     53     2,89     9     1121.84     1171.824     6       FY aoza     2,31     2,39     1,53     2,58     9     20.0%     9       AUM     1140.05     1136.99     1121.841	Insurance result	401	411	338	432	7
Financial items and risk result life   241   253   153   281   7     Result before amortisation and write-downs   865   872   758   942   9     Savings (non-guaranteed)   416   411   385   458   9     Insurance   126   132   67   160   9     Guaranteed pension   275   275   209   333   9     Other   479   53   -49   108   9     Amortisation and write-down of intangible assets   -63   -62   -70   -58   8     Pretax profit   809   809   696   901   9     Net profit   1 077   1 082   991   1 130   9     EPS   2,30   2,32   2,10   2,46   9     Solvency II ratio   190 %   180 %   200 %   9   400   40   66     Insurance result   1 664   1 680   1 618   1758   8   0   0   62   740   1   1158   8   0   0   66   6655   6 0	Operational cost	-1 388	-1 405	-1 441	-1 284	7
Result before amortisation and write-downs     865     872     758     942     9       Savings (non-guaranted)     416     411     335     458     9       Insurance     126     132     67     160     9       Guaranteed pension     275     275     209     333     9       Amortisation and write-down of intangible assets     -63     -62     -70     -58     8       Pretax profit     809     809     809     696     901     9       Pets profit     1077     1082     991     1130     9       EPS adj.     2,31     2,39     1,53     2,58     9       Solvency II ratio     190 %     190 %     180 %     200 %     9       AUM     1140 205     1 136 990     1 121 841     1 171 824     6       Fr 2023     Average     Median     Low     High     #       Fe and administration income     6 661     6 665     6 062     7 010     8       Operating profit     2 848 <td>Operating profit</td> <td>628</td> <td>619</td> <td>579</td> <td>683</td> <td>7</td>	Operating profit	628	619	579	683	7
Savings (non-guaranteed)   416   411   385   458   9     Insurance   126   132   67   160   9     Guaranteed pension   275   275   209   333   9     Amortisation and write-down of intangible assets   -63   -62   -70   -58   8     Pretax profit   809   809   696   901   9   9   Net profit   1077   1082   991   1130   9     EPS   2,30   2,32   2,10   2,46   9   9   53   -49   0.8   9     Solvency II ratio   190 %   190 %   180 %   200 %   9   4UM   1140 205   1136 990   1121 841   1171 824   6     FY 2023   Average   Median   Low   High   #   1684   1680   1618   1758   8     Operational cost   -5 498   -5 529   -5 778   -5 006   8   3 200   8   9   9   9   3 300   8   9   9   3 300   8   3 200   8   9	Financial items and risk result life	241	253	153	281	7
Insurance   126   132   67   160   9     Guaranteed pension   275   275   209   333   9     Other   49   53   -49   108   9     Amortisation and write-down of intangible assets   -63   -62   -70   -58   8     Pretax profit   809   809   696   901   9     Net profit   1077   1082   991   1130   9     EPS   2,30   2,32   2,10   2,46   9     Solvency II ratio   190 %   190 %   180 %   200 %   9     AUM   1140 205   1136 90   1121 841   1171 824   6     Fe and administration income   6 661   6 665   6 062   7 010   8     Operating profit   2848   2773   2648   3 200   8     Financial items and risk result life   862   940   -11   1155   8     Operating profit   2848   2773   2648   3 200   8     Savings (non-guaranteed)   1917   1974 <td< td=""><td>Result before amortisation and write-downs</td><td>865</td><td>872</td><td>758</td><td>942</td><td>9</td></td<>	Result before amortisation and write-downs	865	872	758	942	9
Guaranteed pension     275     275     209     333     9       Other     49     53     -49     108     9       Amortisation and write-down of intangible assets     -63     -62     -70     -58     8       Pretax profit     809     809     696     901     9       Net profit     1077     1082     991     1130     9       EPS     2,30     2,32     2,10     2,46     9       Solvency II ratio     190 %     190 %     180 %     200 %     9       AUM     1140 205     1136 990     1121 841     1171 824     6       Fee and administration income     6 661     6 665     6 062     7 010     8       Insurance result     1 684     1 680     1 618     1 758     8       Operating profit     2 848     2 773     2 648     3 200     8       Financial items and risk result life     862     940     -11     1 155     8       Result before amortisation and write-downs     3 724	Savings (non-guaranteed)	416	411	385	458	9
Other     49     53     -49     108     9       Amortisation and write-down of intangible assets     -63     -62     -70     -58     8       Pretax profit     809     809     696     901     9       Net profit     1 077     1 082     991     1 130     9       EPS     2,30     2,32     2,10     2,46     9       Solvency II ratio     190 %     190 %     180 %     200 %     9       AUM     1 140 205     1 136 990     1 121 841     1 171 824     6       FY 2023     Average     Median     Low     High     #       Fee and administration income     6 661     6 665     6 062     7 010     8       Operating profit     2 848     2 773     2 648     3 200     8       Financial items and risk result life     862     940     -11     1 155     8       Operating profit     2 848     2 773     2 648     3 200     8     9       Savings (non-guaranteed)     1 917	Insurance	126	132	67	160	9
Amortisation and write-down of intangible assets     -63     -62     -70     -58     8       Pretax profit     809     809     696     901     9       Net profit     1 077     1 082     991     1 130     9       EPS     2,30     2,32     2,10     2,46     9       Solvency II ratio     190 %     190 %     180 %     200 %     9       AUM     1 140 205     1 136 990     1 121 841     1 171 824     6       FY 2023     Average     Median     Low     High     #       Fee and administration income     6 6661     6 665     6 062     7 010     8       Insurance result     1 684     1 680     1 618     1 758     8       Operating profit     2 848     2 773     2 648     3 2006     8       Financial items and risk result life     862     940     -11     1 155     8       Result before amortisation and write-downs     3 724     3 835     2 716     4 073     9       Guaranteed pensio	Guaranteed pension	275	275	209	333	9
Pretax profit     809     809     696     901     9       Net profit     1 077     1 082     991     1 130     9       EPS     2,30     2,32     2,10     2,46     9       EPS adj.     2,31     2,39     1,53     2,58     9       Solvency II ratio     190 %     190 %     180 %     200 %     9       AUM     1140 205     1 136 990     1 121 841     1 171 824     6       FY 2023     Average     Median     Low     High     #       Fe and administration income     6 661     6 665     6 062     7 010     8       Insurance result     1 684     1 680     1 618     1 758     8       Operating profit     2 848     2 773     2 648     3 200     8       Financial items and risk result life     862     940     -11     1 155     8       Result before amortisation and write-downs     3 724     3 835     2 716     4 073     9       Savings (non-guaranteed)     1 917	Other	49	53	-49	108	9
Net profit     1 077     1 082     991     1 130     9       EPS     2,30     2,32     2,10     2,46     9       EPS adj.     2,31     2,39     1,53     2,58     9       AUM     190 %     190 %     180 %     200 %     9       AUM     1140 205     1 136 990     1 121 841     1 171 824     6       Fe and administration income     6 661     6 665     6 062     7 010     8       Insurance result     1 684     1 680     1 618     1 758     8       Operational cost     -5 498     -5 529     -5 778     -5 006     8       Financial items and risk result life     862     940     -11     1 155     8       Result before amortisation and write-downs     3 724     3 835     2 716     4 073     9       Savings (non-guaranteed)     1 917     1 974     1 651     2 082     9       Insurance     558     560     414     695     9       Other     126     214	Amortisation and write-down of intangible assets	-63	-62	-70	-58	8
EPS   2,30   2,32   2,10   2,46   9     Solvency II ratio   190 %   190 %   180 %   200 %   9     AUM   1140 205   1136 990   1121 841   1171 824   6     FY 2023   Average   Median   Low   High   #     Fee and administration income   6 661   6 665   6 062   7 010   8     Insurance result   1 684   1 680   1 618   1 758   8     Operating profit   2 848   2 773   2 648   3 200   8     Financial items and risk result life   862   940   -11   1 155   8     Result before amortisation and write-downs   3 724   3 835   2 716   4 073   9     Jaurance   558   560   414   695   9   9     Insurance   558   560   414   695   9   9     Amortisation and write-down of intangible assets   -298   -252   -595   -248   9     Amortisation and write-down of intangible assets   -298   -252   -595   -248	Pretax profit	809	809	696	901	9
EPS adj.   2,31   2,39   1,53   2,58   9     Solvency II ratio   190 %   190 %   180 %   200 %   9     AUM   1140 205   1136 990   1121 841   1171 824   6     FY 2023   Average   Median   Low   High   #     Fee and administration income   6 661   6 665   6 062   7 010   8     Insurance result   1 684   1 680   1 618   1 758   8     Operating profit   2 848   2 773   2 648   3 200   8     Financial items and risk result life   862   940   -11   1 155   8     Result before amortisation and write-downs   3 724   3 835   2 716   4 073   9     Savings (non-guaranteed)   1 917   1 974   1 651   2 082   9   9     Insurance   558   560   414   695   9   9     Guaranteed pension   1 127   1 169   904   1 255   9     Other   126   214   -420   299   9 <t< td=""><td>Net profit</td><td>1 077</td><td>1 082</td><td>991</td><td>1 130</td><td>9</td></t<>	Net profit	1 077	1 082	991	1 130	9
EPS adj.   2,31   2,39   1,53   2,58   9     Solvency II ratio   190 %   190 %   180 %   200 %   9     AUM   1140 205   1136 990   1121 841   1171 824   6     FY 2023   Average   Median   Low   High   #     Fee and administration income   6 661   6 665   6 062   7 010   8     Insurance result   1 684   1 680   1 618   1 758   8     Operating profit   2 848   2 773   2 648   3 200   8     Financial items and risk result life   862   940   -11   1 155   8     Result before amortisation and write-downs   3 724   3 835   2 716   4 073   9     Savings (non-guaranteed)   1 917   1 974   1 651   2 082   9   9     Insurance   558   560   414   695   9   9     Guaranteed pension   1 127   1 169   904   1 255   9     Other   126   214   -420   299   9 <t< td=""><td>EDS</td><td>2.20</td><td>2.22</td><td>2.10</td><td>2.46</td><td>0</td></t<>	EDS	2.20	2.22	2.10	2.46	0
Solvency II ratio     190 %     190 %     180 %     200 %     9       AUM     1 140 205     1 136 990     1 121 841     1 171 824     6       FY 2023     Average     Median     Low     High     #       Fee and administration income     6 661     6 665     6 062     7 010     8       Insurance result     1 684     1 680     1 618     1 758     8       Operational cost     -5 498     -5 529     -5 778     -5 006     8       Operating profit     2 848     2 773     2 648     3 200     8       Financial items and risk result life     862     940     -11     1 155     8       Result before amortisation and write-downs     3 724     3 835     2 716     4 073     9       Savings (non-guaranteed)     1 917     1 974     1 651     2 082     9       Insurance     558     560     414     695     9       Guaranteed pension     1 127     1 169     904     1 255     9       Other	-			,	,	
AUM   1 140 205   1 136 990   1 121 841   1 171 824   6     FY 2023   Average   Median   Low   High   #     Fee and administration income   6 661   6 665   6 062   7 010   8     Insurance result   1 684   1 680   1 618   1 758   8     Operational cost   -5 498   -5 529   -5 778   -5 006   8     Operating profit   2 848   2 773   2 648   3 200   8     Financial items and risk result life   862   940   -11   1 155   8     Result before amortisation and write-downs   3 724   3 835   2 716   4 073   9     Savings (non-guaranteed)   1 917   1 974   1 651   2 082   9     Insurance   558   560   414   695   9     Guaranteed pension   1 127   1 169   904   1 255   9     Other   126   214   -420   299   9     Amortisation and write-down of intangible assets   -298   -252   -595   -248   8	-					-
FY 2023     Average     Median     Low     High     #       Fee and administration income     6 661     6 665     6 062     7 010     8       Insurance result     1 684     1 680     1 618     1 758     8       Operating profit     2 848     2 773     2 648     3 200     8       Financial items and risk result life     862     940     -11     1 155     8       Result before amortisation and write-downs     3 724     3 835     2 716     4 073     9       Savings (non-guaranteed)     1 917     1 974     1 651     2 082     9       Insurance     558     560     414     695     9       Guaranteed pension     1 127     1 169     904     1 255     9       Other     1226     214     -420     299     9       Amortisation and write-down of intangible assets     -298     -252     -595     -248     8       Pretax profit     3 458     3 655     2 121     3 793     9       Ret profit	•					-
Fee and administration income   6 661   6 665   6 062   7 010   8     Insurance result   1 684   1 680   1 618   1 758   8     Operational cost   -5 498   -5 529   -5 778   -5 006   8     Operating profit   2 848   2 773   2 648   3 200   8     Financial items and risk result life   862   940   -11   1 155   8     Result before amortisation and write-downs   3 724   3 835   2 716   4 073   9     Savings (non-guaranteed)   1 917   1 974   1 651   2 082   9     Insurance   558   560   414   695   9     Guaranteed pension   1 127   1 169   904   1 255   9     Other   126   214   -420   299   9     Amortisation and write-down of intangible assets   -298   -252   -595   -248   8     Pretax profit   3 458   3 655   2 121   3 793   9     Net profit   3 345   3 459   2 391   3 676   9 <tr< td=""><td></td><td>1 140 200</td><td>1 130 330</td><td>1 121 041</td><td>11/1024</td><td>0</td></tr<>		1 140 200	1 130 330	1 121 041	11/1024	0
Insurance result   1 684   1 680   1 618   1 758   8     Operational cost   -5 498   -5 529   -5 778   -5 006   8     Operating profit   2 848   2 773   2 648   3 200   8     Financial items and risk result life   862   940   -11   1 155   8     Result before amortisation and write-downs   3 724   3 835   2 716   4 073   9     Savings (non-guaranteed)   1 917   1 974   1 651   2 082   9     Insurance   558   560   414   695   9     Guaranteed pension   1 127   1 169   904   1 255   9     Other   126   214   -420   299   9     Amortisation and write-down of intangible assets   -298   -252   -595   -248   8     Pretax profit   3 458   3 655   2 121   3 793   9     Result profit   3 458   3 655   2 121   3 793   9     Pretax profit   3 345   3 459   2 391   3 676   9     D	FY 2023	Average	Median	Low	High	#
Operational cost     -5 498     -5 529     -5 778     -5 006     8       Operating profit     2 848     2 773     2 648     3 200     8       Financial items and risk result life     862     940     -11     1 155     8       Result before amortisation and write-downs     3 724     3 835     2 716     4 073     9       Savings (non-guaranteed)     1 917     1 974     1 651     2 082     9       Insurance     558     560     414     695     9       Guaranteed pension     1 127     1 169     904     1 255     9       Other     126     214     -420     299     9       Amortisation and write-down of intangible assets     -298     -252     -595     -248     8       Pretax profit     3 458     3 655     2 121     3 793     9       EPS     7,09     7,33     5,07     7,79     9       EPS adj.     7,65     7,66     6,33     8,38     9       OPS     6,23     <	Fee and administration income	6 661	6 665	6 062	7 010	8
Operating profit2 8482 7732 6483 2008Financial items and risk result life862940-111 1558Result before amortisation and write-downs3 7243 8352 7164 0739Savings (non-guaranteed)1 9171 9741 6512 0829Insurance5585604146959Guaranteed pension1 1271 1699041 2559Other126214-4202999Amortisation and write-down of intangible assets-298-252-595-2488Pretax profit3 4583 6552 1213 7939Net profit3 3453 4592 3913 6769EPS7,097,335,077,799EPS adj.7,657,666,338,389DPS6,236,503,997,409of which is ordinary3,964,003,704,108of which is extraordinary or share buybacks2,552,501,073,398	Insurance result	1 684	1 680	1 618	1 758	8
Financial items and risk result life862940-111 1558Result before amortisation and write-downs3 7243 8352 7164 0739Savings (non-guaranteed)1 9171 9741 6512 0829Insurance5585604146959Guaranteed pension1 1271 1699041 2559Other126214-4202999Amortisation and write-down of intangible assets-298-252-595-248Pretax profit3 4583 6552 1213 7939Net profit3 3453 4592 3913 6769EPS7,097,335,077,799EPS adj.7,657,666,338,389DPS6,236,503,997,409of which is ordinary3,964,003,704,108of which is extraordinary or share buybacks2,552,501,073,398	Operational cost	-5 498	-5 529	-5 778	-5 006	8
Result before amortisation and write-downs3 7243 8352 7164 0739Savings (non-guaranteed)1 9171 9741 6512 0829Insurance5585604146959Guaranteed pension1 1271 1699041 2559Other126214-4202999Amortisation and write-down of intangible assets-298-252-595-248Pretax profit3 4583 6552 1213 7939Net profit3 3453 4592 3913 6769EPS7,097,335,077,799EPS adj.7,657,666,338,389DPS6,236,503,997,409of which is ordinary3,964,003,704,108of which is extraordinary or share buybacks2,552,501,073,398			2 773	2 648		8
Savings (non-guaranteed)   1 917   1 974   1 651   2 082   9     Insurance   558   560   414   695   9     Guaranteed pension   1 127   1 169   904   1 255   9     Other   126   214   -420   299   9     Amortisation and write-down of intangible assets   -298   -252   -595   -248   8     Pretax profit   3 458   3 655   2 121   3 793   9     Net profit   3 345   3 459   2 391   3 676   9     EPS   7,09   7,33   5,07   7,79   9     EPS adj.   7,65   7,66   6,33   8,38   9     DPS   6,23   6,50   3,99   7,40   9     of which is ordinary   3,96   4,00   3,70   4,10   8     of which is extraordinary or share buybacks   2,55   2,50   1,07   3,39   8	Financial items and risk result life	862	940	-11	1 155	8
Insurance   558   560   414   695   9     Guaranteed pension   1 127   1 169   904   1 255   9     Other   126   214   -420   299   9     Amortisation and write-down of intangible assets   -298   -252   -595   -248   8     Pretax profit   3 458   3 655   2 121   3 793   9     Net profit   3 345   3 459   2 391   3 676   9     EPS   7,09   7,33   5,07   7,79   9     EPS adj.   7,65   7,66   6,33   8,38   9     DPS   6,23   6,50   3,99   7,40   9     of which is ordinary   3,96   4,00   3,70   4,10   8	Result before amortisation and write-downs	3 724	3 835	2 716	4 073	9
Guaranteed pension     1 127     1 169     904     1 255     9       Other     126     214     -420     299     9       Amortisation and write-down of intangible assets     -298     -252     -595     -248     8       Pretax profit     3 458     3 655     2 121     3 793     9       Net profit     3 345     3 459     2 391     3 676     9       EPS     7,09     7,33     5,07     7,79     9       EPS adj.     7,65     7,66     6,33     8,38     9       DPS     6,23     6,50     3,99     7,40     9       of which is ordinary     3,96     4,00     3,70     4,10     8       of which is extraordinary or share buybacks     2,55     2,50     1,07     3,39     8	Savings (non-guaranteed)	1 917	1 974	1 651	2 082	9
Other     126     214     -420     299     9       Amortisation and write-down of intangible assets     -298     -252     -595     -248     8       Pretax profit     3 458     3 655     2 121     3 793     9       Net profit     3 345     3 459     2 391     3 676     9       EPS     7,09     7,33     5,07     7,79     9       EPS adj.     7,65     7,66     6,33     8,38     9       DPS     6,23     6,50     3,99     7,40     9       of which is ordinary     3,96     4,00     3,70     4,10     8       0 which is extraordinary or share buybacks     2,55     2,50     1,07     3,39     8	Insurance	558	560	414	695	9
Amortisation and write-down of intangible assets   -298   -252   -595   -248   8     Pretax profit   3 458   3 655   2 121   3 793   9     Net profit   3 345   3 459   2 391   3 676   9     EPS   7,09   7,33   5,07   7,79   9     EPS adj.   7,65   7,66   6,33   8,38   9     DPS   6,23   6,50   3,99   7,40   9     of which is ordinary   3,96   4,00   3,70   4,10   8     of which is extraordinary or share buybacks   2,55   2,50   1,07   3,39   8	Guaranteed pension	1 127	1 169	904	1 255	9
Pretax profit     3 458     3 655     2 121     3 793     9       Net profit     3 345     3 459     2 391     3 676     9       EPS     7,09     7,33     5,07     7,79     9       EPS adj.     7,65     7,66     6,33     8,38     9       DPS     6,23     6,50     3,99     7,40     9       of which is ordinary     3,96     4,00     3,70     4,10     8       of which is extraordinary or share buybacks     2,55     2,50     1,07     3,39     8	Other	126	214	-420	299	9
Net profit     3 345     3 459     2 391     3 676     9       EPS     7,09     7,33     5,07     7,79     9       EPS adj.     7,65     7,66     6,33     8,38     9       DPS     6,23     6,50     3,99     7,40     9       of which is ordinary     3,96     4,00     3,70     4,10     8       of which is extraordinary or share buybacks     2,55     2,50     1,07     3,39     8	Amortisation and write-down of intangible assets	-298	-252	-595	-248	8
EPS   7,09   7,33   5,07   7,79   9     EPS adj.   7,65   7,66   6,33   8,38   9     DPS   6,23   6,50   3,99   7,40   9     of which is ordinary   3,96   4,00   3,70   4,10   8     of which is extraordinary or share buybacks   2,55   2,50   1,07   3,39   8	Pretax profit	3 458	3 655	2 121	3 793	9
EPS adj.7,657,666,338,389DPS6,236,503,997,409of which is ordinary3,964,003,704,108of which is extraordinary or share buybacks2,552,501,073,398	Net profit	3 345	3 459	2 391	3 676	9
EPS adj.7,657,666,338,389DPS6,236,503,997,409of which is ordinary3,964,003,704,108of which is extraordinary or share buybacks2,552,501,073,398	EPS	7.09	7.33	5.07	7.79	9
DPS     6,23     6,50     3,99     7,40     9       of which is ordinary     3,96     4,00     3,70     4,10     8       of which is extraordinary or share buybacks     2,55     2,50     1,07     3,39     8	-	,		,	,	9
of which is ordinary3,964,003,704,108of which is extraordinary or share buybacks2,552,501,073,398		,				9
of which is extraordinary or share buybacks 2,55 2,50 1,07 3,39 8			,	,	,	8
	<b>,</b>			,	,	8
	Solvency II ratio	187 %	186 %	181 %	194 %	7
						7

FY 2024	Average	Median	Low	High	#
Fee and administration income	7 191	7 272	6 689	7 528	8
Insurance result	1 878	1 920	1 640	1 964	8
Operational cost	-5 738	-5 773	-5 899	-5 558	8
Operating profit	3 331	3 336	2 680	3 791	8
Financial items and risk result life	1 308	1 254	1 075	1 808	8
Result before amortisation and write-downs	4 583	4 609	3 858	5 143	9
Savings (non-guaranteed)	2 227	2 272	1 901	2 444	9
Insurance	734	755	487	949	9
Guaranteed pension	1 361	1 309	1 065	1 898	9
Other	256	301	-21	438	9
Amortisation and write-down of intangible assets	-257	-250	-280	-248	8
Pretax profit	4 355	4 353	3 610	4 893	9
Net profit	3 567	3 508	3 256	3 886	9
EPS	7,56	7,43	6,90	8,23	9
EPS adj.	8,04	7,96	7,46	8,59	9
DPS	7,22	7,30	4,22	9,68	9
of which is ordinary	4,33	4,28	3,90	5,00	8
of which is extraordinary or share buybacks	3,27	2,97	2,20	5,43	8
Solvency II ratio	189 %	188 %	183 %	201 %	7
AUM	1 232 294	1 233 777	1 168 551	1 298 650	7

FY 2025	Average	Median	Low	High	#
Fee and administration income	7 594	7 623	7 166	7 910	8
Insurance result	2 023	2 025	1 953	2 1 1 9	8
Operational cost	-5 975	-6 047	-6 145	-5 765	8
Operating profit	3 641	3 645	3 368	3 952	8
Financial items and risk result life	1 466	1 470	1 117	1 895	8
Result before amortisation and write-downs	5 027	5 209	4 383	5 501	9
Savings (non-guaranteed)	2 449	2 535	2 133	2 636	9
Insurance	822	842	560	982	9
Guaranteed pension	1 456	1 445	1 090	1 931	9
Other	300	340	28	440	9
Amortisation and write-down of intangible assets	-258	-250	-280	-248	8
Pretax profit	4 797	4 961	4 122	5 308	9
Net profit	3 848	3 945	3 465	4 328	9
EPS	8,15	8,36	7,34	9,17	9
EPS adj.	8,64	8,88	7,89	9,33	9
DPS	7,86	7,80	4,59	11,74	9
of which is ordinary	4,68	4,50	4,10	6,00	8
of which is extraordinary or share buybacks	3,59	3,17	2,26	7,24	8
Solvency II ratio	193 %	189 %	186 %	209 %	7
AUM	1 311 439	1 332 479	1 242 241	1 376 250	7

## Based on estimates from:

ABG Sundal Collier	Pareto Securities
Arctic Securities	SEB
Bank of America	
Berenberg	
DNB Markets	
Kepler Cheuvreux	
KBW	

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