

NOK million

	Average	Low	High	#
Fee and administration income	1,091	1,057	1,122	7
Insurance result	259	242	274	7
Operational cost	-816	-854	-777	8
Operating profit	533	483	565	7
Financial items and risk result life	115	66	226	7
Result before amortisation and write-downs	649	598	709	8
<i>Savings (non-guaranteed)</i>	312	289	332	9
<i>Insurance</i>	165	139	182	9
<i>Guaranteed pension</i>	158	114	193	9
<i>Other</i>	18	-20	115	9
Goodwill amortization	-102	-110	-98	9
Pretax profit	542	420	633	9
Net profit	439	319	521	10
EPS	0,97	0,69	1,27	8
EPS adj.	1,13	0,91	1,28	8
DPS				
Solvency II ratio without transitional rules	156 %	152 %	164 %	7
Solvency II ratio with transitional rules	165 %	163 %	169 %	8

Based on estimates from:

DNB Markets
 KECH
 Beringer
 Pareto
 Handelsbanken
 KBW
 Nordea
 Arctic
 RBC
 Danske Bank
 BoAML