

## CONSENSUS STOREBRAND Q4 2017

NOK million

	Average	Low	High	#
Fee and administration income	1 235	1 158	1 434	5
Insurance result	271	263	279	5
Operational cost	-889	-1 011	-797	5
<b>Operating profit</b>	<b>617</b>	<b>532</b>	<b>695</b>	5
Financial items and risk result life	121	68	200	5
<b>Result before amortisation and write-downs</b>	<b>743</b>	<b>692</b>	<b>787</b>	6
<i>Savings (non-guaranteed)</i>	379	340	467	8
<i>Insurance</i>	169	137	179	8
<i>Guaranteed pension</i>	202	167	227	8
<i>Other</i>	-11	-46	8	8
Goodwill amortization	-53	-110	107	8
<b>Pretax profit</b>	<b>634</b>	<b>585</b>	<b>679</b>	8
<b>Net profit</b>	<b>498</b>	<b>475</b>	<b>516</b>	7
EPS	1,17	1,05	1,55	6
EPS adj.	1,37	1,20	1,78	6
DPS	2,43	2,00	2,70	8
Solvency II ratio without transitional rules	1,50	1,49	1,53	7
Solvency II ratio with transitional rules	1,59	1,57	1,62	7

### Based on estimates from:

DNB Markets  
 Kepler Cheuvreux  
 Pareto  
 Handelsbanken  
 Nordea  
 BoAML  
 J.P Morgan  
 Sparebank 1