

Key Figures

Group key figures		2014	2013	2012	2011	2010
Profit before taxes	EURm	1,759	1,668	1,622	1,228	1,320
Return on equity (at fair values)	%	10.9	13.8	19.9	7.7	21.8
Return on assets (at fair values)	%	5.6	7.0	9.3	3.7	10.0
Equity/assets ratio	%	31.5	32.7	31.3	29.7	29.8
Group solvency ¹⁾	EURm	4,282	3,934	3,379	1,892	3,038
Group solvency ratio ¹⁾	%	187.4	184.4	170.9	138.6	167.1
Average number of staff		6,739	6,832	6,823	6,874	6,914

P&C insurance

Premiums written before reinsurers' share	EURm	4,634	4,768	4,698	4,414	4,189
Premiums earned	EURm	4,457	4,505	4,363	4,094	3,894
Profit before taxes	EURm	931	929	864	636	707
Return on equity (at fair values)	%	18.1	24.4	36.9	12.4	39.8
Risk ratio ²⁾	%	65.1	65.4	65.9	68.4	69.1
Cost ratio ²⁾	%	22.5	22.8	23.0	23.5	23.7
Loss ratio excl. unwinding of discount ²⁾	%	70.9	71.4	72.0	74.7	75.6
Expense ratio ²⁾	%	16.7	16.8	16.9	17.3	17.2
Combined ratio excl. unwinding of discount	%	87.7	88.1	88.9	92.0	92.8
Solvency capital [*]	EURm	3,544	3,601	3,359	3,080	3,373
of technical provisions [*])	%	38.6	37.9	34.1	34.2	38.2
Solvency ratio [*])	%	81.9	80.8	74.6	72.4	79.5
Average number of staff		6,173	6,238	6,225	6,299	6,392

^{*)} Based on the financial statements of If Group.

Life insurance

Premiums written before reinsurers' share	EURm	1,110	1,068	983	854	1,117
Profit before taxes	EURm	163	153	136	137	142
Return on equity (at fair values)	%	11.4	18.3	28.5	-11.7	36.2
Expense ratio	%	104.1	106.6	113.9	109.1	112.1
Solvency capital (IFRS)	EURm	1,461	1,401	1,389	1,046	1,335
of technical provisions (IFRS)	%	22.9	27.6	27.6	20.9	25.7
Average number of staff		509	541	545	521	470

Holding

Profit before taxes	EURm	669	589	623	456	474
Average number of staff		57	53	53	54	52

Per share key figures		2014	2013	2012	2011	2010
Earnings per share	EUR	2.75	2.59	2.51	1.85	1.97
Earnings per share, incl. Items in other comprehensive income	EUR	2.11	2.54	3.37	1.22	3.22
Capital and reserves per share	EUR	19.51	19.01	17.89	15.93	15.83
Net asset value per share	EUR	22.63	22.15	17.38	14.05	17.79
Dividend per share ³⁾	EUR	1.95	1.65	1.35	1.20	1.15

Dividend per earnings	%	70.9	63.7	53.8	64.9	58.4
Effective dividend yield	%	5.0	4.6	5.5	6.3	5.7
Price/earnings ratio		14.1	13.8	9.7	10.4	10.2
Adjusted number of shares at 31 Dec.	1,000	560,000	560,000	560,000	560,000	561,282
Average adjusted number of shares	1,000	560,000	560,000	560,000	560,863	561,321
Weighted average number of shares, incl. dilutive potential shares	1,000	560,000	560,000	560,000	560,863	561,321
Market capitalisation	EURm	21,739	20,003	13,630	10,735	11,254

A shares

Adjusted number of shares at 31 Dec.	1,000	558,800	558,800	558,800	558,800	560,082
Average adjusted number of shares	1,000	558,800	558,800	558,800	559,663	560,121
Weighted average number of shares, incl. dilutive potential shares	1,000	558,800	558,800	558,800	559,663	560,121
Weighted average share price	EUR	36.88	31.05	21.43	20.63	18.46
Adjusted share price, high	EUR	39.98	35.92	25.04	23.90	20.71
Adjusted share price, low	EUR	33.71	25.00	17.91	16.85	16.13
Adjusted closing price	EUR	38.82	35.72	24.34	19.17	20.05
Share trading volume during the financial year	1,000	194,492	188,402	252,821	399,759	381,863
Relative share trading volume	%	34.8	33.7	45.2	71.4	68.2

B shares

Adjusted number of shares at 31 Dec.	1,000	1,200	1,200	1,200	1,200	1,200
Average adjusted number of shares	1,000	1,200	1,200	1,200	1,200	1,200

¹⁾ On 31 Dec. 2009 Nordea was consolidated as an associate to Sampo and Sampo became a financial and insurance conglomerate, in accordance with the Act on Supervision on Financial and Insurance Conglomerates (2004/699). The group solvency is calculated according to Chapter 3. The adjusted solvency is determined on the basis of the Group financial statements as permitted by the Financial Supervisory Authority.

²⁾ Key figures for P&C Insurance are based on activity based costs and cannot, therefore, be calculated directly from the consolidated income statement.

³⁾ The Board of Director's proposal to the Annual General Meeting for the accounting period 2014.

In calculating the key figures the tax corresponding to the result for the accounting period has been taken into account. The valuation differences, adjusted with the deferred tax liability, on the investment property have been taken into account in return on assets, return on equity, equity/assets ratio and net asset value per share. Additionally, the items in the other comprehensive income have been taken into account in return on assets and return on equity. In the net asset value per share, the Group valuation difference on associates Nordea and Topdanmark have also been taken into account.