

Sampo Group's **Annual Report 2013**

This is a user defined extract from Sampo's Online Annual Report and this kind of extract can in no circumstances be referred to as Sampo's Annual Report or an extract thereof. Sampo's entire Annual Report is available at www.sampo.com/annualreport.

Group Key Figures Group Key Figures

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Profit before taxes

Property & casualty insurance profit before taxes + life insurance profit before taxes
+ holding business profit before taxes ± Group elimination items with result impact

Property & Casualty and Life Insurance

- + insurance premiums written
- + net income from investments
- + other operating income
- claims incurred
- change in liabilities for investment and insurance contracts
- staff costs
- other operating expenses
- finance costs
- +/- share of associates' profit/loss

Holding

- + net income from investments
- + other operating income
- staff costs
- other operating expenses
- finance costs
- +/- share of associates' profit/loss

Return on equity (at fair values), %

- + total comprehensive income
 - ± change in valuation differences on investments less deferred tax
 - + total equity
 - ± valuation differences on investments less deferred tax
 - ± (average of values on 1 Jan. and 31 Dec.)
- x 100%

Return on assets (at fair values), %

- + operating profit
 - ± other comprehensive income before taxes
 - + interest and other financial expense
 - + calculated interest on technical provisions
 - + change in valuation differences on investments
 - + total balance sheet
 - technical provisions relating to unit-linked insurance
 - ± valuation differences on investments
 - ± (average of values on 1 Jan. and 31 Dec.)
- x 100%

Equity/assets ratio (at fair values), %

- + total equity

\pm valuation differences on investments less deferred tax
+ balance sheet total

x 100%

\pm valuation differences on investments

Group solvency

+ total equity

+ sectoral items

intangible assets and sectoral deductibles

- own funds, total

minimum requirements for own funds, total

- group solvency

Group solvency ratio, %

own funds

minimum requirements for own funds

x 100%

Average number of staff

Average of month-end figures, adjusted for part-time staff