

## Sampo Group's Annual Report 2013

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Key Figures Key Figures

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## Key Figures

### Group key figures

		2013	2012	2011	2010	2009
Profit before taxes	EURm	<b>1,668</b>	1,622	1,228	1,320	825
Return on equity (at fair values)	%	<b>13.8</b>	19.9	7.7	21.8	55.7
Return on assets (at fair values)	%	<b>7.0</b>	9.3	3.7	10.0	18.6
Equity/assets ratio	%	<b>32.7</b>	31.3	29.7	29.8	28.6
Group solvency <sup>1)</sup>	EURm	<b>3,934</b>	3,379	1,892	3,038	2,315
Group solvency ratio <sup>1)</sup>	%	<b>184.4</b>	170.9	138.6	167.1	158.3
Average number of staff		<b>6,832</b>	6,823	6,874	6,914	7,311

### P&C insurance

Premiums written before reinsurers' share	EURm	<b>4,768</b>	4,698	4,414	4,189	3,888
Premiums earned	EURm	<b>4,505</b>	4,363	4,094	3,894	3,643
Profit before taxes	EURm	<b>929</b>	864	636	707	644
Return on equity (at fair values)	%	<b>24.4</b>	36.9	12.4	39.8	53.2
Risk ratio <sup>2)</sup>	%	<b>65.4</b>	65.9	68.4	69.1	68.0
Cost ratio <sup>2)</sup>	%	<b>22.8</b>	23.0	23.5	23.7	24.1
Loss ratio excl. unwinding of discount <sup>2)</sup>	%	<b>71.4</b>	72.0	74.7	75.6	74.6
Expense ratio <sup>2)</sup>	%	<b>16.8</b>	16.9	17.3	17.2	17.6
Combined ratio excl. unwinding of discount	%	<b>88.1</b>	88.9	92.0	92.8	92.1
Solvency capital <sup>**)</sup>	EURm	<b>3,601</b>	3,359	3,080	3,373	2,943
	%	<b>37.9</b>	34.1	34.2	38.2	36.3
Solvency ratio <sup>*)</sup>	%	<b>80.8</b>	74.6	72.4	79.5	77.3
Average number of staff		<b>6,238</b>	6,225	6,299	6,392	6,807

<sup>\*)</sup> Based on the financial statements of If Group.

### Life insurance

Premiums written before reinsurers' share	EURm	<b>1,068</b>	983	854	1,117	809
Profit before taxes	EURm	<b>153</b>	136	137	142	121
Return on equity (at fair values)	%	<b>18.3</b>	28.5	-11.7	36.2	97.6
Expense ratio	%	<b>106.6</b>	113.9	109.1	112.1	111.0
Solvency capital (IFRS)	EURm	<b>1,401</b>	1,389	1,046	1,335	927
	%	<b>27.6</b>	27.6	20.9	25.7	18.5
Average number of staff		<b>541</b>	545	521	470	450

### Holding

Profit before taxes	EURm	<b>589</b>	623	456	474	36
Average number of staff		<b>53</b>	53	54	52	54

### Per share key figures

Earnings per share	EUR	<b>2.59</b>	2.51	1.85	1.97	1.14
Earnings per share, incl. Items in other comprehensive	EUR	<b>2.54</b>	3.37	1.22	3.22	5.88

income						
Capital and reserves per share	EUR	<b>19.01</b>	17.89	15.93	15.83	13.56
Net asset value per share	EUR	<b>22.15</b>	17.38	14.05	17.79	14.63
Dividend per share <sup>3)</sup>	EUR	<b>1.65</b>	1.35	1.20	1.15	1.00
Dividend per earnings	%	<b>63.7</b>	53.8	64.9	58.4	87.7
Effective dividend yield	%	<b>4.6</b>	5.5	6.3	5.7	5.9
Price/earnings ratio		<b>13.8</b>	9.7	10.4	10.2	14.9
Adjusted number of shares at 31 Dec.		<b>1560,000</b>	560,000	560,000	561,282	561,282
Average adjusted number of shares		<b>1560,000</b>	560,000	560,863	561,321	561,370
Weighted average number of shares, incl. dilutive potential shares		<b>1560,000</b>	560,000	560,863	561,321	561,370
Market capitalisation	EURm	<b>20,003</b>	13,630	10,735	11,254	9,553

#### **A shares**

Adjusted number of shares at 31 Dec.		<b>1558,800</b>	558,800	558,800	560,082	560,082
Average adjusted number of shares		<b>1558,800</b>	558,800	559,663	560,121	560,170
Weighted average number of shares, incl. dilutive potential shares		<b>1558,800</b>	558,800	559,663	560,121	560,170
Weighted average share price	EUR	<b>31.05</b>	21.43	20.63	18.46	13.84
Adjusted share price, high	EUR	<b>35.92</b>	25.04	23.90	20.71	17.72
Adjusted share price, low	EUR	<b>25.04</b>	17.91	16.85	16.13	8.63
Adjusted closing price	EUR	<b>35.72</b>	24.34	19.17	20.05	17.02
Share trading volume during the financial year		<b>1188,402</b>	252,821	399,759	381,863	452,367
Relative share trading volume	%	<b>33.7</b>	45.2	71.4	68.2	80.8

#### **B shares**

Adjusted number of shares at 31 Dec.	1	<b>1,200</b>	1,200	1,200	1,200	1,200
Average adjusted number of shares	1	<b>1,200</b>	1,200	1,200	1,200	1,200

<sup>1)</sup> 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 was determined on the basis of the Group financial statements as permitted by the Financial Supervisory Authority.

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

<sup>3)</sup> The Board of Director's proposal to the Annual General Meeting for the accounting period 2013. 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.