

Key Figures

Group key figures		2016	2015	2014	2013	2012
Profit before taxes	EURm	1,871	1,888	1,759	1,668	1,622
Return on equity (at fair values)	%	15.0	14.0	10.9	13.8	19.9
Return on assets (at fair values)	%	7.3	7.2	5.6	7.0	9.3
Equity/assets ratio	%	31.5	32.1	31.5	32.7	31.3
Group solvency ¹⁾	EURm	3,849	3,179	4,282	3,934	3,379
Group solvency ratio ¹⁾	%	154.3	145.0	187.4	184.4	170.9
Average number of staff		6,780	6,755	6,739	6,832	6,823
P&C insurance						
Premiums written before reinsurers' share	EURm	4,458	4,559	4,634	4,768	4,698
Premiums earned	EURm	4,286	4,344	4,457	4,505	4,363
Profit before taxes	EURm	883	960	931	929	864
Return on equity (at fair values)	%	25.3	21.5	18.1	24.4	36.9
Risk ratio ²⁾	%	62.3	66.6	65.1	65.4	65.9
Cost ratio ²⁾	%	22.1	18.8	22.5	22.8	23.0
Loss ratio excl. unwinding of discount ²⁾	%	67.8	72.4	70.9	71.4	72.0
Expense ratio ²⁾	%	16.6	13.0	16.7	16.8	16.9
Combined ratio excl. unwinding of discount	%	84.4	85.4	87.7	88.1	88.9
Average number of staff		6,180	6,176	6,173	6,238	6,225
Life insurance						
Premiums written before reinsurers' share	EURm	1,122	1,149	1,110	1,068	983
Profit before taxes	EURm	210	181	163	153	136
Return on equity (at fair values)	%	15.9	12.7	11.4	18.3	28.5
Expense ratio	%	100.5	100.0	104.1	106.6	113.9
Average number of staff		543	522	509	541	545
Holding						
Profit before taxes	EURm	778	749	669	589	623
Average number of staff		57	57	57	53	53
Per share key figures		2016	2015	2014	2013	2012
Earnings per share	EUR	2.95	2.96	2.75	2.59	2.51
Earnings per share, incl. items in other comprehensive income	EUR	3.14	2.79	2.11	2.54	3.37
Capital and reserves per share	EUR	21.31	20.38	19.51	19.01	17.89
Net asset value per share	EUR	24.86	23.79	22.63	22.15	17.38
Dividend per share ³⁾	EUR	2.30	2.15	1.95	1.65	1.35
Dividend per earnings	%	78.0	72.6	70.9	63.7	53.8
Effective dividend yield	%	5.4	4.6	5.0	4.6	5.5
Price/earnings ratio		14.4	15.9	14.1	13.8	9.7
Adjusted number of shares at 31 Dec.	1.000	560,000	560,000	560,000	560,000	560,000
Average adjusted number of shares	1.000	560,000	560,000	560,000	560,000	560,000
Weighted average number of shares, incl. dilutive potential shares	1.000	560,000	560,000	560,000	560,000	560,000
Market capitalisation	EURm	23,850	26,320	21,739	20,003	13,630
A shares						
Adjusted number of shares at 31 Dec.	1.000	558,800	558,800	558,800	558,800	558,800
Average adjusted number of shares	1.000	558,800	558,800	558,800	558,800	558,800
Weighted average number of shares, incl. dilutive potential shares	1.000	558,800	558,800	558,800	558,800	558,800
Weighted average share price	EUR	40.35	44.34	36.88	31.05	21.43
Adjusted share price, high	EUR	46.56	49.40	39.98	35.92	25.04

Adjusted share price, low	EUR	34.42	37.72	33.71	25.04	17.91
Adjusted closing price	EUR	42.59	47.00	38.82	35.72	24.34
Share trading volume during the financial year	1.000	203,996	182,762	194,492	188,402	252,821
Relative share trading volume	%	36.5	32.7	34.8	33.7	45.2

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 2016.

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.