

2016

Income, IFRS

# Statement of Profit and Other Comprehensive Income, IFRS

| EURm  | Note     | 1-12/2016    | 1-12/2015    |
|---|----------|--------------|--------------|
| Insurance premiums written  | 1 8      | 5,375        | 5,522        |
| Net income from investments   | 2 10 18  | 827          | 998          |
| Other operating income  |          | 50           | 46           |
| Claims incurred   | 3 8      | -3,627       | -3,917       |
| Change in liabilities for insurance and investment contracts        | 4        | -448         | -502         |
| Staff costs   | 5        | -574         | -438         |
| Other operating expenses  | 6 8      | -551         | -545         |
| Finance costs   | 10       | -18          | -68          |
| Share of associates' profit/loss                                    | 14       | 837          | 793          |
| <b>Profit before taxes</b>  |          | <b>1,871</b> | <b>1,888</b> |
| Taxes   | 21 22 23 | -221         | -232         |
| <b>Profit for the period</b>  |          | <b>1,650</b> | <b>1,656</b> |
| <b>Other comprehensive income for the period</b>                    |          |              |              |
| <b>Items reclassifiable to profit or loss</b>                       | 23 24    |              |              |
| Exchange differences  |          | -80          | -35          |
| Available-for-sale financial assets                                 |          | 225          | -106         |
| Share of associate's other comprehensive income                     |          | 19           | 16           |
| Taxes   |          | -49          | 21           |
| <b>Total items reclassifiable to profit or loss, net of tax</b>     |          | <b>115</b>   | <b>-103</b>  |
| <b>Items not reclassifiable to profit or loss</b>                   |          |              |              |
| Actuarial gains and losses from defined pension plans               |          | -6           | 14           |
| Taxes   |          | 1            | -3           |
| <b>Total items not reclassifiable to profit or loss, net of tax</b> |          | <b>-5</b>    | <b>11</b>    |
| <b>TOTAL COMPREHENSIVE INCOME FOR THE FINANCIAL YEAR</b>            |          | <b>1,760</b> | <b>1,564</b> |
| <b>Earnings per share (EUR)</b>                                     | 9        | <b>2.95</b>  | <b>2.96</b>  |