

Key Figures

Group key figures		2017	2016	2015	2014	2013
Profit before taxes	EURm	2,482	1,871	1,888	1,759	1,668
Return on equity (at fair values)	%	17.1	15.0	14.0	10.9	13.8
Return on assets (at fair values)	%	7.6	7.3	7.2	5.6	7.0
Equity/assets ratio	%	26.1	31.5	32.1	31.5	32.7
Group solvency ¹⁾	EURm	3,858	3,849	3,179	4,282	3,934
Group solvency ratio ¹⁾	%	154	154	145	187	184
Average number of staff		9,364	6,780	6,755	6,739	6,832

If

Premiums written before reinsurers' share	EURm	4,525	4,458	4,559	4,634	4,768
Premiums earned	EURm	4,293	4,286	4,344	4,457	4,505
Profit before taxes	EURm	818	824	960	931	929
Return on equity (at fair values)	%	21.3	25.3	21.5	18.1	24.4
Risk ratio ²⁾	%	63.3	62.3	66.6	65.1	65.4
Cost ratio ²⁾	%	22.0	22.1	18.8	22.5	22.8
Loss ratio ²⁾	%	68.9	67.8	72.4	70.9	71.4
Expense ratio ²⁾	%	16.4	16.6	13.0	16.7	16.8
Combined ratio	%	85.3	84.4	85.4	87.7	88.1
Average number of staff		6,367	6,180	6,176	6,173	6,238

Topdanmark

Premiums written before reinsurers' share, life insurance	EURm	210	-	-	-	-
Premiums earned, life insurance	EURm	281	-	-	-	-
Premiums written before reinsurers' share, P&C insurance	EURm	848	-	-	-	-
Premiums earned, P&C insurance	%	64.0	-	-	-	-
Profit before taxes	%	16.4	-	-	-	-
Loss ratio ²⁾	%	80.5	-	-	-	-
Expense ratio ²⁾	%	294	-	-	-	-
Combined ratio	%	294	-	-	-	-
Average number of staff		2,412	-	-	-	-

Mandatum

Premiums written before reinsurers' share	EURm	967	1,122	1,149	1,110	1,068
Profit before taxes	EURm	236	210	181	163	153
Return on equity (at fair values)	%	13.3	15.9	12.7	11.4	18.3
Expense ratio	%	94.7	100.5	100.0	104.1	106.6
Average number of staff		525	543	522	509	541

Holding

Profit before taxes	EURm	576	778	749	669	589
Average number of staff		60	57	57	57	53

Per share key figures		2017	2016	2015	2014	2013
Earnings per share	EUR	3.96	2.95	2.96	2.75	2.59
Earnings per share, incl. items in other comprehensive income	EUR	3.79	3.14	2.79	2.11	2.54
Capital and reserves per share	EUR	23.14	21.31	20.38	19.51	19.01
Net asset value per share	EUR	25.37	24.86	23.79	22.63	22.15
Dividend per share ³⁾	EUR	2.60	2.30	2.15	1.95	1.65
Dividend per earnings	%	65.7	78.0	72.6	70.9	63.7
Effective dividend yield	%	5.7	5.4	4.6	5.0	4.6
Price/earnings ratio		11.6	14.4	15.9	14.1	13.8
Adjusted number of shares at 31 Dec.	1.000	555,352	560,000	560,000	560,000	560,000

Average adjusted number of shares	1.000	559,873	560,000	560,000	560,000	560,000
Weighted average number of shares, incl. dilutive potential shares	1.000	559,873	560,000	560,000	560,000	560,000
Market capitalisation	EURm	24,858	23,850	26,320	21,739	20,003

A shares

Adjusted number of shares at 31 Dec.	1.000	554,152	558,800	558,800	558,800	558,800
Average adjusted number of shares	1.000	554,152	558,800	558,800	558,800	558,800
Weighted average number of shares, incl. dilutive potential shares	1.000	554,152	558,800	558,800	558,800	558,800
Weighted average share price	EUR	44.76	40.35	44.34	36.88	31.05
Adjusted share price, high	EUR	47.46	46.56	49.40	39.98	35.92
Adjusted share price, low	EUR	41.53	34.42	37.72	33.71	25.04
Adjusted closing price	EUR	45.80	42.59	47.00	38.82	35.72
Share trading volume during the financial year	1.000	179,568	203,996	182,762	194,492	188,402
Relative share trading volume	%	32.4	36.5	32.7	34.8	33.7

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. Topdanmark's ratios are for the whole year.

³⁾ The Board of Director's proposal to the Annual General Meeting for the accounting period 2017.

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 associate Nordea and listed subsidiary Topdanmark have also been taken into account.