

# Statement of profit and other comprehensive income, IFRS

EURm	Note	1-12/2015	1-12/2014
Insurance premiums written	1 8	5,522	5,544
Net income from investments	2 10 18	998	898
Other operating income		46	32
Claims incurred	3 8	-3,917	-3,771
Change in liabilities for insurance and investment contracts	4	-502	-489
Staff costs	5	-438	-603
Other operating expenses	6 8	-545	-558
Finance costs	10	-68	-29
Share of associates' profit/loss	14	793	735
<b>Profit before taxes</b>		<b>1,888</b>	<b>1,759</b>
Taxes	21 22 23	-232	-220
<b>Profit for the period</b>		<b>1,656</b>	<b>1,540</b>
<b>Other comprehensive income for the period</b>			
<b>Items reclassifiable to profit or loss</b>	23 24		
Exchange differences		-35	-174
Available-for-sale financial assets		-106	72
Share of associate's other comprehensive income		16	-168
Taxes		21	-15
<b>Total items reclassifiable to profit or loss, net of tax</b>		<b>-103</b>	<b>-285</b>
<b>Items not reclassifiable to profit or loss</b>			
Actuarial gains and losses from defined pension plans		14	-101
Taxes		-3	26
<b>Total items not reclassifiable to profit or loss, net of tax</b>		<b>11</b>	<b>-76</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE FINANCIAL YEAR</b>		<b>1,564</b>	<b>1,179</b>
<b>Earnings per share (eur)</b>	9	<b>2.96</b>	<b>2.75</b>