

Key Figures

| Group key figures | | 2015 | 2014 | 2013 | 2012 | 2011 |
|------------------------------------|------|-------|-------|-------|-------|-------|
| Profit before taxes | EURm | 1,888 | 1,759 | 1,668 | 1,622 | 1,228 |
| Return on equity (at fair values) | % | 14.0 | 10.9 | 13.8 | 19.9 | 7.7 |
| Return on assets (at fair values) | % | 7.2 | 5.6 | 7.0 | 9.3 | 3.7 |
| Equity/assets ratio | % | 32.1 | 31.5 | 32.7 | 31.3 | 29.7 |
| Group solvency ¹⁾ | EURm | 4,616 | 4,282 | 3,934 | 3,379 | 1,892 |
| Group solvency ratio ¹⁾ | % | 192.6 | 187.4 | 184.4 | 170.9 | 138.6 |
| Average number of staff | | 6,755 | 6,739 | 6,832 | 6,823 | 6,874 |

P&C insurance

| | | | | | | |
|--|------|-------|-------|-------|-------|-------|
| Premiums written before reinsurers' share | EURm | 4,559 | 4,634 | 4,768 | 4,698 | 4,414 |
| Premiums earned | EURm | 4,344 | 4,457 | 4,505 | 4,363 | 4,094 |
| Profit before taxes | EURm | 960 | 931 | 929 | 864 | 636 |
| Return on equity (at fair values) | % | 21.5 | 18.1 | 24.4 | 36.9 | 12.4 |
| Risk ratio ²⁾ | % | 66.6 | 65.1 | 65.4 | 65.9 | 68.4 |
| Cost ratio ²⁾ | % | 18.8 | 22.5 | 22.8 | 23.0 | 23.5 |
| Loss ratio excl. unwinding of discount ²⁾ | % | 72.4 | 70.9 | 71.4 | 72.0 | 74.7 |
| Expense ratio ²⁾ | % | 13.0 | 16.7 | 16.8 | 16.9 | 17.3 |
| Combined ratio excl. unwinding of discount | % | 85.4 | 87.7 | 88.1 | 88.9 | 92.0 |
| Solvency capital ^{**)} | EURm | 3,351 | 3,544 | 3,601 | 3,359 | 3,080 |
| % of technical provisions ^{*)} | % | 35.5 | 38.6 | 37.9 | 34.1 | 34.2 |
| Solvency ratio ^{*)} | % | 75.2 | 81.9 | 80.8 | 74.6 | 72.4 |
| Average number of staff | | 6,176 | 6,173 | 6,238 | 6,225 | 6,299 |

^{*)} Based on the financial statements of If Group.

Life insurance

| | | | | | | |
|---|------|-------|-------|-------|-------|-------|
| Premiums written before reinsurers' share | EURm | 1,149 | 1,110 | 1,068 | 983 | 854 |
| Profit before taxes | EURm | 181 | 163 | 153 | 136 | 137 |
| Return on equity (at fair values) | % | 12.7 | 11.4 | 18.3 | 28.5 | -11.7 |
| Expense ratio | % | 100.0 | 104.1 | 106.6 | 113.9 | 109.1 |
| Solvency capital (IFRS) | EURm | 1,528 | 1,461 | 1,401 | 1,389 | 1,046 |
| % of technical provisions (IFRS) | % | 23.6 | 22.9 | 27.6 | 27.6 | 20.9 |
| Average number of staff | | 522 | 509 | 541 | 545 | 521 |

Holding

| | | | | | | |
|-------------------------|------|-----|-----|-----|-----|-----|
| Profit before taxes | EURm | 749 | 669 | 589 | 623 | 456 |
| Average number of staff | | 57 | 57 | 53 | 53 | 54 |

| Per share key figures | | 2015 | 2014 | 2013 | 2012 | 2011 |
|--|-------|---------|---------|---------|---------|---------|
| Earnings per share | EUR | 2.96 | 2.75 | 2.59 | 2.51 | 1.85 |
| Earnings per share, incl. Items in other comprehensive income | EUR | 2.79 | 2.11 | 2.54 | 3.37 | 1.22 |
| Capital and reserves per share | EUR | 20.38 | 19.51 | 19.01 | 17.89 | 15.93 |
| Net asset value per share | EUR | 23.79 | 22.63 | 22.15 | 17.38 | 14.05 |
| Dividend per share ³⁾ | EUR | 2.15 | 1.95 | 1.65 | 1.35 | 1.20 |
| Dividend per earnings | % | 72.6 | 70.9 | 63.7 | 53.8 | 64.9 |
| Effective dividend yield | % | 4.6 | 5.0 | 4.6 | 5.5 | 6.3 |
| Price/earnings ratio | | 15.9 | 14.1 | 13.8 | 9.7 | 10.4 |
| 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 | 560,863 |
| Weighted average number of shares, incl. dilutive potential shares | 1.000 | 560,000 | 560,000 | 560,000 | 560,000 | 560,863 |
| Market capitalisation | EURm | 26,320 | 21,739 | 20,003 | 13,630 | 10,735 |

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 | 559,663 |
| Weighted average number of shares, incl. dilutive potential shares | 1.000 | 558,800 | 558,800 | 558,800 | 558,800 | 559,663 |
| Weighted average share price | EUR | 44.34 | 36.88 | 31.05 | 21.43 | 20.63 |
| Adjusted share price, high | EUR | 49.40 | 39.98 | 35.92 | 25.04 | 23.9 |
| Adjusted share price, low | EUR | 37.72 | 33.71 | 25.04 | 17.91 | 16.85 |
| Adjusted closing price | EUR | 47.00 | 38.82 | 35.72 | 24.34 | 19.17 |
| Share trading volume during the financial year | 1.000 | 182,762 | 194,492 | 188,402 | 252,821 | 399,759 |
| Relative share trading volume | % | 32.7 | 34.8 | 33.7 | 45.2 | 71.4 |

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 2015.

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.