

Swiss Life Group historical comparison

In CHF million (if not stated otherwise)

	2022	2021	2020	2019	2018
PREMIUM VOLUME					
Gross written premiums, policy fees and deposits received	19 604	20 188	20 020	23 008	19 218
FIGURES FROM CONSOLIDATED STATEMENT OF INCOME					
Net earned premiums	13 907	14 389	15 304	17 034	13 157
Fee and commission income	2 370	2 296	1 957	1 820	1 615
Financial result	4 774	5 194	4 273	5 227	5 003
TOTAL INCOME	21 358	22 219	21 728	24 320	20 062
Net insurance benefits and claims	-13 294	-14 343	-15 629	-17 838	-13 961
Policyholder participation	-1 903	-2 001	-910	-1 124	-1 155
Operating expense	-3 927	-3 920	-3 590	-3 541	-3 268
TOTAL EXPENSE	-19 304	-20 435	-20 256	-22 669	-18 527
PROFIT FROM OPERATIONS	2 054	1 783	1 472	1 651	1 534
NET PROFIT	1 455	1 257	1 051	1 205	1 080
Net profit attributable to					
Shareholders of Swiss Life Holding	1 449	1 247	1 046	1 199	1 076
Non-controlling interests	6	10	5	6	4
FIGURES FROM CONSOLIDATED BALANCE SHEET					
Equity	10 285	16 522	17 263	16 435	15 034
Insurance reserves	174 666	192 496	189 624	183 339	170 048
Total assets	218 349	240 424	237 538	228 094	212 982
“SWISS LIFE 2024” AND FURTHER KEY FIGURES					
Fee result	756	699	601	553	488
Return on equity (in %) ^{1,2}	12.8	11.0	9.4	10.8	9.6
Cash remittance to Holding	1 009	834	784	752	696
Dividend payout ratio (in %) ³	61 ³	61	63	53	51
Share buyback	701	409	29	913	87
Value of new business	497	482	465	561	386
Assets under control	308 022	334 294	322 979	303 677	277 040
Number of employees (full-time equivalents)	10 126	10 219	9 823	9 330	8 624
Number of advisors	17 020	17 626	15 830	13 570	13 560

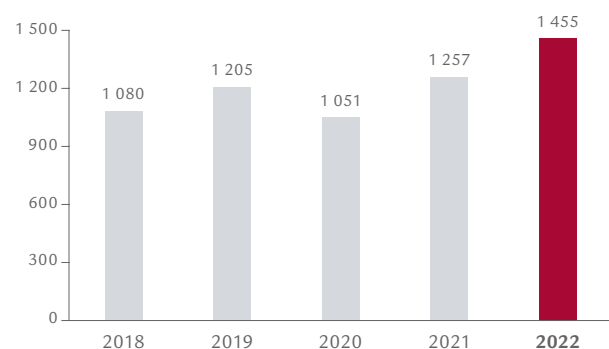
¹ Equity excl. unrealised gains/losses on financial instruments

² Incl. share buyback

³ Based on the distribution per share proposed by the Board of Directors for the financial year

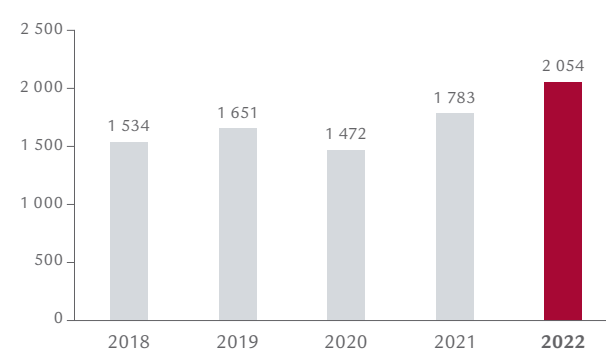
Net profit

In CHF million



Profit from operations

In CHF million



There may be minor discrepancies in total figures and percentages in this report due to rounding effects.

Share performance

Amounts in CHF (if not noted otherwise)

	as at 2022	2022	2021	2020	2019	2018
Number of shares	31.12.	30 825 887	31 528 567	32 014 391	33 594 606	34 223 106
Annual high	19.04.	630.80	563.00	521.40	508.40	395.90
Annual low	28.09.	416.30	406.90	261.00	380.20	328.10
Year-end price	30.12.	476.80	559.00	412.40	485.80	378.60
Performance of Swiss Life (in %)		-15	+36	-15	+28	+10
Swiss Market Index, SMI (Index in CHF)	30.12.	10 729	12 876	10 704	10 617	8 429
Performance of Swiss Market Index, SMI (in %)		-17	+20	+1	+26	-10
Dow Jones STOXX 600 Insurance Index (Index in EUR)	30.12.	318.90	322.03	279.14	322.75	259.40
Performance of Dow Jones STOXX 600 Insurance Index (in %)		-1	+15	-14	+24	-10
Average trading volume (number of shares)		114 102	118 619	234 155	156 762	177 519
Market capitalisation (in CHF million)	30.12.	14 698	17 624	13 203	16 320	12 957
Basic earnings per share		47.90	40.05	32.87	36.59	31.58
Diluted earnings per share		47.76	39.93	32.78	36.48	31.49
Dividend for the financial year / repayment of par value per share ¹		30.00 ²	25.00	21.00	20.00	16.50
Total distribution to shareholders for the financial year (in CHF million) ³		877 ⁴	764	654	636	547
Share buyback (in CHF million)		701	409	29	913	87
Dividend yield on year-end price (in %)	31.12.	5.24	3.76	4.85	3.40	3.57

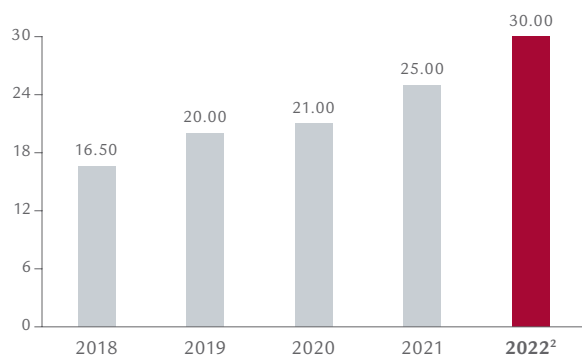
Source: Bloomberg

Swiss Life share details

Swiss security number	1 485 278
ISIN	CH 001 485 278 1
Ticker symbol SIX	SLHN
Reuters	SLHN.S
Bloomberg	SLHN SW

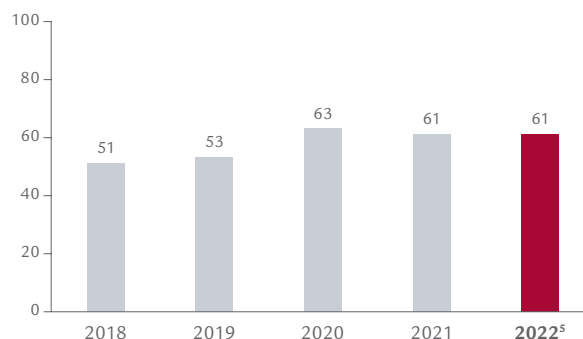
Dividend for the financial year / repayment of par value per share¹

CHF



Dividend payout ratio

in %



¹ The dividend for a financial year is paid at the end of April / beginning of May of the calendar year following the financial year.

² Distribution per share proposed by the Board of Directors for the financial year

³ The "Total distribution to shareholders for the financial year" is based on the number of shares less treasury shares held at the time of distribution.

⁴ Total distribution proposed by the Board of Directors for the financial year less the distribution for treasury shares expected to be held at the time of distribution

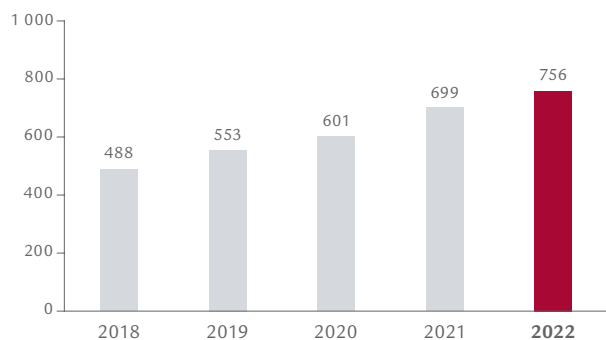
⁵ Based on the distribution per share proposed by the Board of Directors for the financial year

Key figures segments

In CHF million	2022	2021	+/-
SWITZERLAND			
Gross written premiums, policy fees and deposits received	9 918	9 880	0%
Fee and commission income	322	330	-2%
Fee result	30	28	5%
Segment result	1 218	897	36%
Cash remittance to Holding	451	425	6%
FRANCE			
Gross written premiums, policy fees and deposits received	6 956	7 687	-10%
Fee and commission income	425	414	3%
Fee result	137	111	23%
Segment result	279	287	-3%
Cash remittance to Holding	136	94	44%
GERMANY			
Gross written premiums, policy fees and deposits received	1 421	1 457	-3%
Fee and commission income	672	698	-4%
Fee result	104	113	-8%
Segment result	178	247	-28%
Cash remittance to Holding	75	66	14%
INTERNATIONAL			
Gross written premiums, policy fees and deposits received	1 352	1 198	13%
Fee and commission income	375	338	11%
Fee result	82	71	16%
Segment result	101	94	8%
Cash remittance to Holding	64	56	13%
ASSET MANAGERS			
Fee and commission income	984	944	4%
Fee result	404	377	7%
Segment result	433	374	16%
Cash remittance to Holding	285	234	22%
OTHER			
Fee and commission income	1	1	-49%
Segment result	-41	-6	n/a

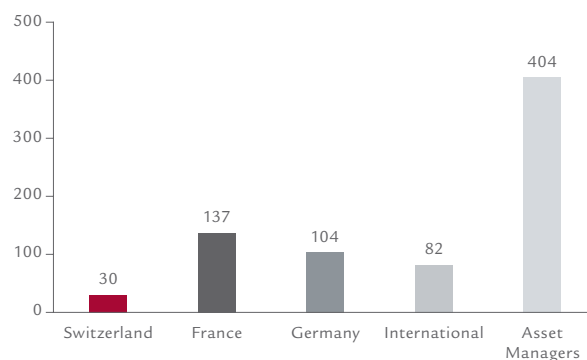
Fee result

In CHF million



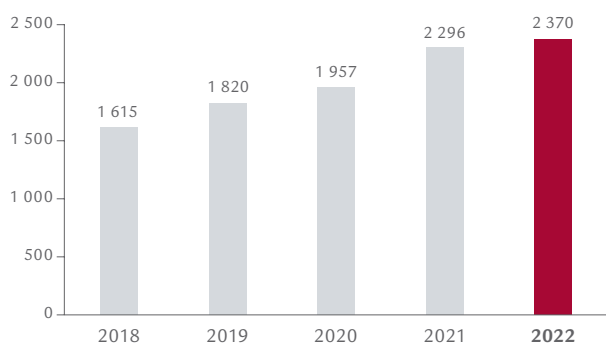
Fee result by segment

In CHF million



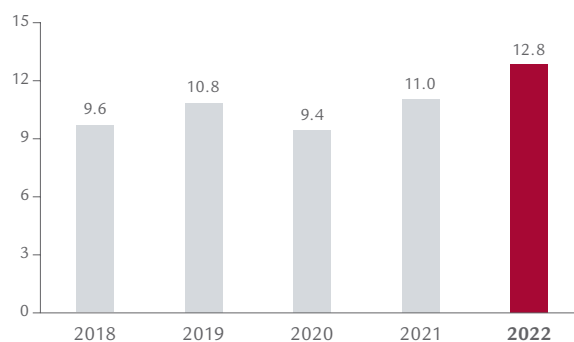
Fee and commission income

In CHF million



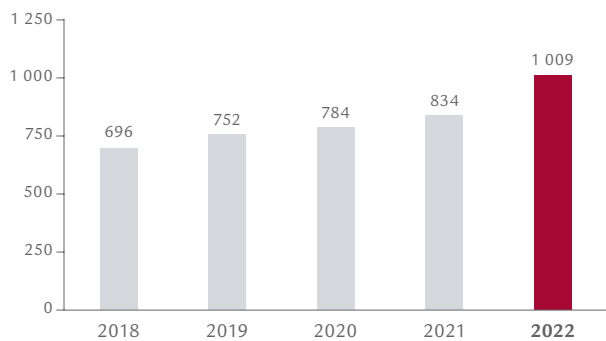
Return on equity^{1,2}

In %



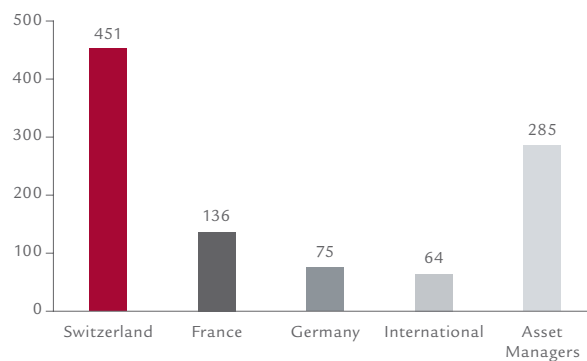
Cash remittance to Holding

In CHF million



Cash remittance to Holding by segment

In CHF million



¹ Equity excl. unrealised gains/losses on financial instruments

² Incl. share buyback