

Historical comparison

Swiss Life Group

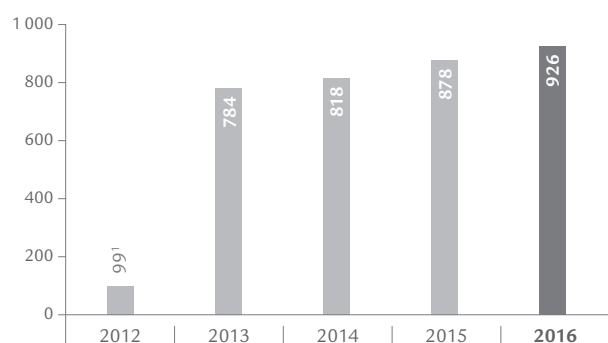
In CHF million (if not stated otherwise)

	2016	2015	2014	2013	2012
restated					
PREMIUM VOLUME					
Gross written premiums, policy fees and deposits received	17 366	18 853	19 102	17 969	17 046
FIGURES FROM CONSOLIDATED STATEMENT OF INCOME					
Net earned premiums	13 228	13 771	13 776	12 944	11 871
Fee and commission income	1 351	1 292	1 305	1 143	1 135
Financial result	5 062	5 281	5 361	5 376	6 051
TOTAL INCOME	19 707	20 555	20 474	19 462	19 082
Net insurance benefits and claims	-14 064	-15 516	-15 218	-13 920	-13 819
Policyholder participation	-1 325	-899	-1 146	-1 361	-1 115
Operating expense	-2 765	-2 649	-2 735	-2 809	-3 534
TOTAL EXPENSE	-18 314	-19 226	-19 304	-18 312	-18 721
PROFIT FROM OPERATIONS	1 393	1 329	1 169	1 149	361
NET PROFIT	926	878	818	784	99
Net profit attributable to					
Equity holders of Swiss Life Holding	922	872	814	781	98
Non-controlling interests	4	6	4	3	1
FIGURES FROM CONSOLIDATED BALANCE SHEET					
Equity	13 739	12 258	12 831	9 018	10 155
Insurance reserves	159 899	154 953	156 684	142 479	137 736
Total assets	199 731	189 252	192 854	170 530	164 461
FURTHER KEY FIGURES					
Return on equity (in %) ¹	9.6	9.7	9.6	10.0	1.3
Assets under control	243 255	223 411	224 593	192 855	180 785
Year-end embedded value	13 681	12 509	12 901	11 378	9 628
Value of new business	296	268	255	289	158
Number of employees (full-time equivalents)	7 801	7 595	7 492	6 992	7 046

¹ equity excl. unrealised gains/losses on bonds

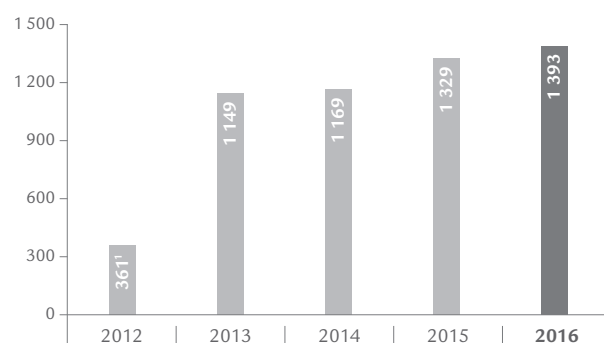
Net profit

In CHF million

¹ restated

Profit from operations

In CHF million

¹ restated

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

Share performance

Amounts in CHF

	as at 2016	2016	2015	2014	2013	2012
Number of shares	31.12.	32 081 201	32 081 054	32 081 054	32 081 054	32 081 054
Annual high	23.12.	290.30	272.90	238.90	192.60	130.70
Annual low	08.07.	211.50	201.80	185.70	124.60	75.85
Year-end price	30.12.	288.20	271.30	236.40	185.20	121.40
Performance Swiss Life (in %)		+6	+15	+28	+53	+41
Swiss Market Index (SMI)	30.12.	8 220	8 818	8 983	8 203	6 822
Performance Swiss Market Index (SMI) (in %)		-7	-2	+10	+20	+15
Dow Jones STOXX 600 Insurance Index (in EUR)	31.12.	269.66	285.56	250.55	228.22	177.11
Performance of Dow Jones STOXX 600 Insurance Index (in %)		-6	+14	+10	+29	+33
Average trading volume		158 405	142 838	121 462	140 007	172 732
Market capitalisation (in CHF million)	30.12.	9 246	8 704	7 584	5 941	3 895
Basic earnings per share		28.92	27.41	25.52	24.45	2.88
Diluted earnings per share		27.27	25.85	24.11	24.22	2.86
Dividend paid per share ¹	30.04.	8.50	6.50	5.50	4.50	4.50
Total dividend payout to shareholders (in CHF million)	30.04.	271	207	176	144	144
Dividend yield on year-end price (in %)	30.12.	2.95	2.40	2.33	2.43	3.71

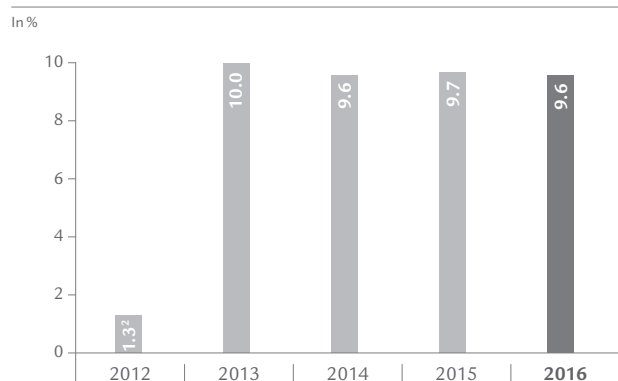
Source: Bloomberg

¹ For the 2016 financial year the Board of Directors proposes a distribution from the capital contribution reserve of CHF 11.00 per share.

Swiss Life share details

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

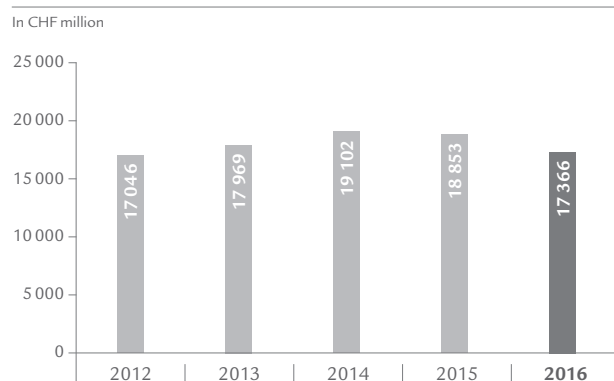
Return on equity¹



¹ equity excl. unrealised gains/losses on bonds

² restated

Gross written premiums, policy fees and deposits received



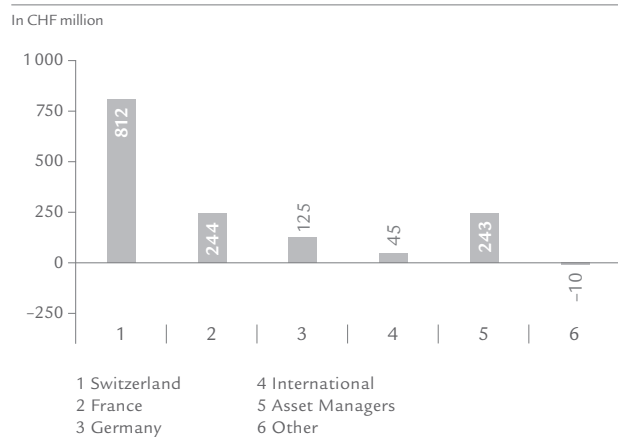
Key figures segments

In CHF million	2016	2015	+/-
SWITZERLAND			
Gross written premiums, policy fees and deposits received	9 876	10 534	-6%
Fee and commission income	233	199	17%
Segment result	812	761 ¹	7%
FRANCE			
Gross written premiums, policy fees and deposits received	4 507	4 536	-1%
Fee and commission income ²	241	246	-2%
Segment result	244	234	4%
GERMANY			
Gross written premiums, policy fees and deposits received	1 290	1 399	-8%
Fee and commission income	379	364	4%
Segment result	125	130 ¹	-4%
INTERNATIONAL			
Gross written premiums, policy fees and deposits received	1 718	2 453	-30%
Fee and commission income	213	225	-5%
Segment result	45	42 ¹	8%
ASSET MANAGERS			
Fee and commission income	591	560	6%
Segment result	243	242	0%
OTHER			
Fee and commission income	6	5 ¹	26%
Segment result	-10	-10 ¹	2%

¹ adjusted for intercompany interest income and intercompany fee revenue.

² including banking and Pôle AGAMI.

Segment results



Gross written premiums, policy fees and deposits received by segment

