

## Swiss Life Group historical comparison

In CHF million (if not stated otherwise)

	2020	2019	2018	2017	2016
<b>PREMIUM VOLUME</b>					
Gross written premiums, policy fees and deposits received	20 020	23 008	19 218	18 565	17 366
<b>FIGURES FROM CONSOLIDATED STATEMENT OF INCOME</b>					
Net earned premiums	15 304	17 034	13 157	12 791	13 228
Fee and commission income	1 957	1 820	1 615	1 469	1 351
Financial result	4 273	5 227	5 003	4 395	5 062
<b>TOTAL INCOME</b>	<b>21 728</b>	<b>24 320</b>	<b>20 062</b>	<b>18 769</b>	<b>19 784<sup>1</sup></b>
Net insurance benefits and claims	-15 629	-17 838	-13 961	-13 189	-14 064
Policyholder participation	-910	-1 124	-1 155	-949	-1 325
Operating expense	-3 590	-3 541	-3 268	-2 842	-2 764 <sup>1</sup>
<b>TOTAL EXPENSE</b>	<b>-20 256</b>	<b>-22 669</b>	<b>-18 527</b>	<b>-17 292</b>	<b>-18 393<sup>1</sup></b>
<b>PROFIT FROM OPERATIONS</b>	<b>1 472</b>	<b>1 651</b>	<b>1 534</b>	<b>1 476</b>	<b>1 391<sup>1</sup></b>
<b>NET PROFIT</b>	<b>1 051</b>	<b>1 205</b>	<b>1 080</b>	<b>1 013</b>	<b>926</b>
Net profit attributable to					
Equity holders of Swiss Life Holding	1 046	1 199	1 076	1 007	922
Non-controlling interests	5	6	4	6	4
<b>FIGURES FROM CONSOLIDATED BALANCE SHEET</b>					
Equity	17 263	16 435	15 034	15 583	13 739
Insurance reserves	189 624	183 339	170 048	171 649	159 899
Total assets	237 538	228 094	212 982	212 800	199 731
<b>FURTHER KEY FIGURES</b>					
Return on equity (in %) <sup>2</sup>	9.4 <sup>3</sup>	10.8 <sup>3</sup>	9.6 <sup>3</sup>	9.8	10.0
Assets under control	322 979	303 677	277 040	269 255	243 255
Value of new business	465	561	386	351	296
Number of employees (full-time equivalents)	9 823	9 330	8 624	7 979	7 801

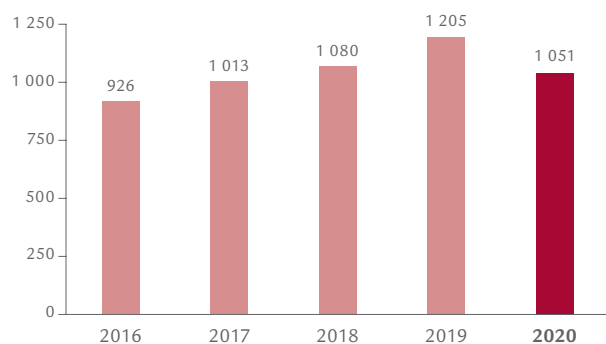
<sup>1</sup> adjusted

<sup>2</sup> equity excl. unrealised gains/losses on financial instruments

<sup>3</sup> incl. share buy-back (2020: CHF 29 million / 2019: CHF 913 million / 2018: CHF 87 million)

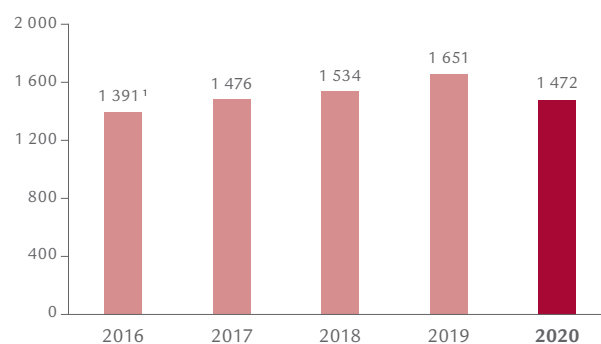
### Net profit

In CHF million



### Profit from operations

In CHF million



<sup>1</sup> adjusted

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

## Share performance

Amounts in CHF

	as at 2020	2020	2019	2018	2017	2016
Number of shares	31.12.	32 014 391	33 594 606	34 223 106	34 223 106	32 081 201
Annual high	19.02.	521.40	508.40	395.90	363.50	290.30
Annual low	23.03.	261.00	380.20	328.10	292.40	211.50
Year-end price	30.12.	412.40	485.80	378.60	345.00	288.20
Performance of Swiss Life (in %)		-15	+28	+10	+20	+6
Swiss Market Index (SMI)	30.12.	10 704	10 617	8 429	9 382	8 220
Performance of Swiss Market Index (SMI) (in %)		+1	+26	-10	+14	-7
Dow Jones STOXX 600 Insurance Index (in EUR)	31.12.	279.14	322.75	259.40	288.35	269.66
Performance of Dow Jones STOXX 600 Insurance Index (in %)		-14	+24	-10	+7	-6
Average trading volume		234 155	156 762	177 519	144 983	158 405
Market capitalisation (in CHF million)	30.12.	13 203	16 320	12 957	11 807	9 246
Basic earnings per share		32.87	36.59	31.58	30.98	28.92
Diluted earnings per share		32.78	36.48	31.49	29.63	27.27
Dividend paid / par value repayment per share <sup>1</sup>	05.05./24.07.	20.00	16.50	13.50	11.00	8.50
Total dividend payout to shareholders (in CHF million)	05.05./24.07.	636	547	460	356	271
Dividend yield on year-end price (in %)	30.12.	4.85	3.40	3.57	3.19	2.95

Source: Bloomberg

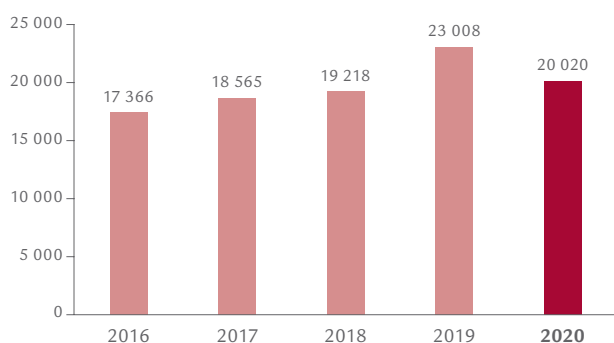
<sup>1</sup> The Board of Directors proposes a distribution of CHF 21.00 per share for the 2020 financial year.

## Swiss Life share details

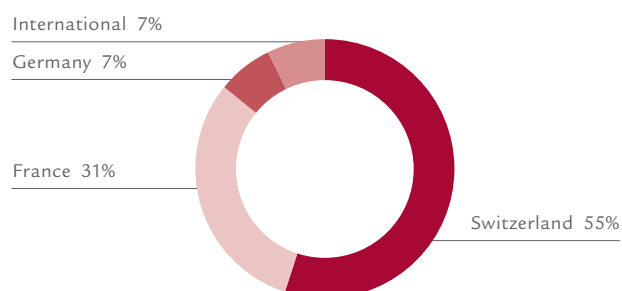
Swiss security number	1 485 278
ISIN	CH 001 485 278 1
Ticker symbol SIX	SLHN
Reuters	SLHN.S
Bloomberg	SLHN SW

### Gross written premiums, policy fees and deposits received

In CHF million



### Gross written premiums, policy fees and deposits received by segment



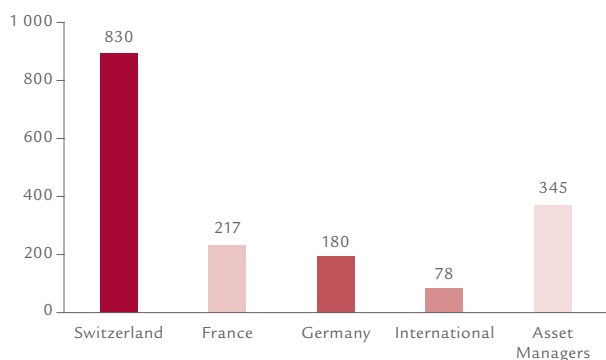
## Key figures segments

In CHF million

	2020	2019	+/-
<b>SWITZERLAND</b>			
Gross written premiums, policy fees and deposits received	11 045	13 453	-18%
Fee and commission income	298	265	13%
Segment result	830	892	-7%
<b>FRANCE</b>			
Gross written premiums, policy fees and deposits received	6 277	5 901	6%
Fee and commission income	338	326	4%
Segment result	217	275	-21%
<b>GERMANY</b>			
Gross written premiums, policy fees and deposits received	1 390	1 375	1%
Fee and commission income	552	498	11%
Segment result	180	186	-3%
<b>INTERNATIONAL</b>			
Gross written premiums, policy fees and deposits received	1 343	2 304	-42%
Fee and commission income	279	314	-11%
Segment result	78	81	-4%
<b>ASSET MANAGERS</b>			
Fee and commission income	886	833	6%
Segment result	345	309	12%
<b>OTHER</b>			
Fee and commission income	1	3	-68%
Segment result	-72	15	n/a

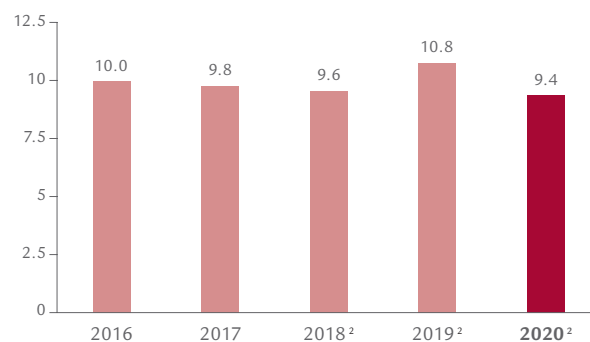
### Segment results

In CHF million



### Return on equity<sup>1</sup>

In %

<sup>1</sup> equity excl. unrealised gains/losses on financial instruments<sup>2</sup> incl. share buy-back

(2020: CHF 29 million / 2019: CHF 913 million / 2018: CHF 87 million)