

## Press release

**Financial information**  
**Yield report, January–June 2011****Folksam Life**

Key ratios, January–June 2011

(Comparative figures relate to the corresponding period in the previous year)

- Total return 3.7 (3.6) per cent
- Solvency ratio 150 (144) per cent
- Assets under management SEK 115 (107) billion
- Collective consolidation ratio 116.0 (113.9) per cent
- Bonus interest 6.0 (5.0) per cent
- Bonus interest for KP business area 11.0 (9.0) per cent

**KPA Pensionsförsäkring**

Key ratios, January–June 2011

(Comparative figures relate to the corresponding period in the previous year)

- Total return 2.6 (3.7) per cent
- Solvency ratio 171 (169) per cent
- Assets under management SEK 75 (66) billion
- Collective consolidation ratio always 100 per cent
- Rate of return 2.6 (3.8) per cent

**Strong financial position**

*“Our work on providing our customers with secure, profitable growth has been successful over the past six months,” says Anders Sundström, President of Folksam. “At the end of June, we were able to demonstrate a return of 3.7 per cent in Folksam Life and 2.6 per cent in KPA Pension. Folksam’s companies have a high level of solvency and are financially strong, even after the recent turbulence in the financial markets. For our customers, it is now clear that there is security and stability in traditional insurance.”*

**Folksam Life**

For the first half of 2011, Folksam Life reported a total return of 3.7 (3.6) per cent. The solvency ratio\* remained strong, at 150 (144) per cent.

At 30 June 2011, the consolidation ratio\*\* for defined-contribution policies was 116.0 (113.9) per cent. The bonus interest was 6.0 (5.0) per cent

The bonus interest is remeasured on a running basis, taking into account the influence of the financial market on the collective consolidation ratio.

**KPA Pensionsförsäkring**

For the first half of 2011, KPA Pensionsförsäkring AB reported a total return of 2.6 (3.7) per cent. The solvency ratio\* has quickly grown into one of the highest in the industry, at 171 (169) per cent.

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KPA Pensionsförsäkring uses a rate of return that stood at 2.6 (3.8) per cent at 30 June 2011. Rate of return means that all yield is distributed immediately after each quarter to investors' accounts. For this reason, the consolidation ratio is always 100 per cent.

Among other companies, Folksam consists of Folksam General, Folksam Life and KPA Pension. On the last day of June 2011, the total assets under management amounted to SEK 281 (255) billion.

Folksam and its subsidiaries will publish their half-yearly report on 26 August 2011.

\*The solvency ratio shows the company's assets at fair value in relation to the guaranteed commitments in respect of investors.

\*\*The consolidation ratio shows the company's assets at fair value in relation to the total commitments, guaranteed and non-guaranteed, in respect of investors.

### **For further information:**

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### **About Folksam**

**Folksam is a customer-owned company. We offer insurance and pension investments. Almost one in two Swedes is insured with Folksam and we are one of Sweden's biggest asset managers. Our vision is that people should feel secure in a sustainable world. Read more at [www.folksam.se](http://www.folksam.se)**