

## Press release

### **Financial information** **Yield report, January–September 2011**

#### **Folksam Life**

Key ratios, January–September 2011

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

- Total return 2.7 (8.1) per cent
- Solvency ratio 131 (146) per cent
- Assets under management SEK 114 (111) billion
- Collective consolidation ratio 113.1 (117.2) per cent
- Bonus interest 6.0 (5.0) per cent
- Bonus interest for KP business area 11.0 (10.0) per cent

#### **KPA Pensionsförsäkring**

Key ratios, January–September 2011

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

- Total return 1.9 (7.5) per cent
- Solvency ratio 140 (168) per cent
- Assets under management SEK 75 (68) billion
- Collective consolidation ratio always 100 per cent
- Rate of return 1.9 (7.5) per cent

#### **Folksam standing strong in a turbulent period**

“Folksam’s financial strength means that we can provide secure pensions,” says Anders Sundström, President of Folksam. “Given the instability of the global financial markets, we’re proud to be able to announce a return of 2.7 per cent in Folksam Life and 1.9 per cent in KPA Pension.”

“It’s at times like these that the security and stability of traditional pension investments becomes especially clear,” he continues.

#### **Folksam Life**

For the period of January to September 2011, Folksam Life reported a total return of 2.7 (8.1) per cent. The solvency ratio\* remained strong, at 131 (146) per cent.

At 30 September 2011, the collective consolidation ratio\*\* for defined-contribution policies was 113.1 (117.2) per cent.

#### **Decrease in bonus interest from 1 November**

As of 1 November 2011, Folksam Life will be adjusting the bonus interest for traditional pension investments from 6.0 to 4.5 per cent before tax and fees. For the KP Pension och försäkring business area, the bonus interest for defined-contribution insurance will remain unchanged at 11.0 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.

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### **KPA Pensionsförsäkring**

For the period of January to September 2011, KPA Pensionsförsäkring AB reported a total return of 1.9 (7.5) per cent. The solvency ratio\* is one of the highest in the industry, at 140 (168) per cent.

KPA Pensionsförsäkring uses a rate of return that stood at 1.9 (7.5) per cent at 30 September 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 September 2011, the total assets under management amounted to SEK 275 (265) billion.

\*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)