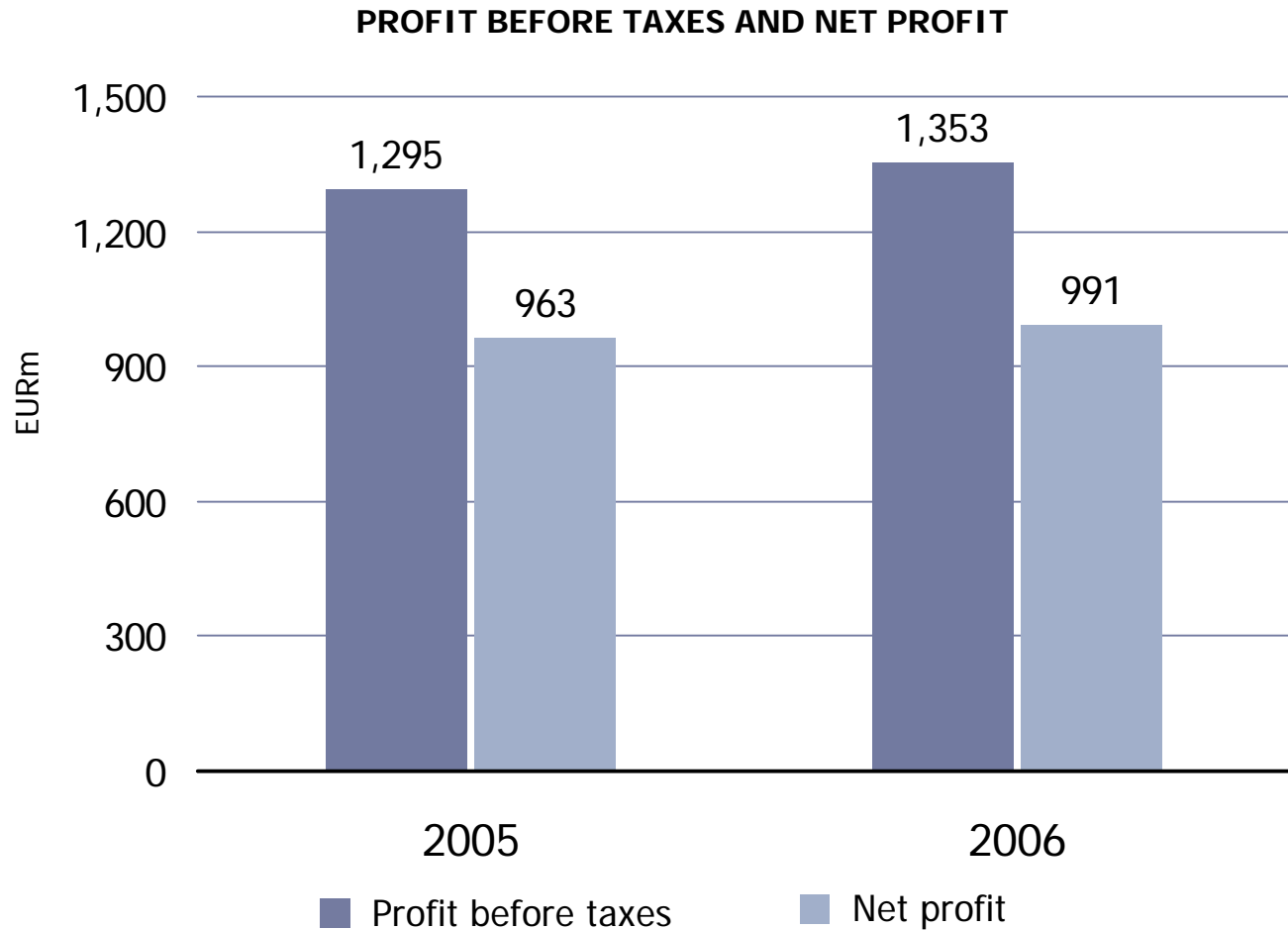


GROUP CEO AND PRESIDENT
BJÖRN WAHLROOS

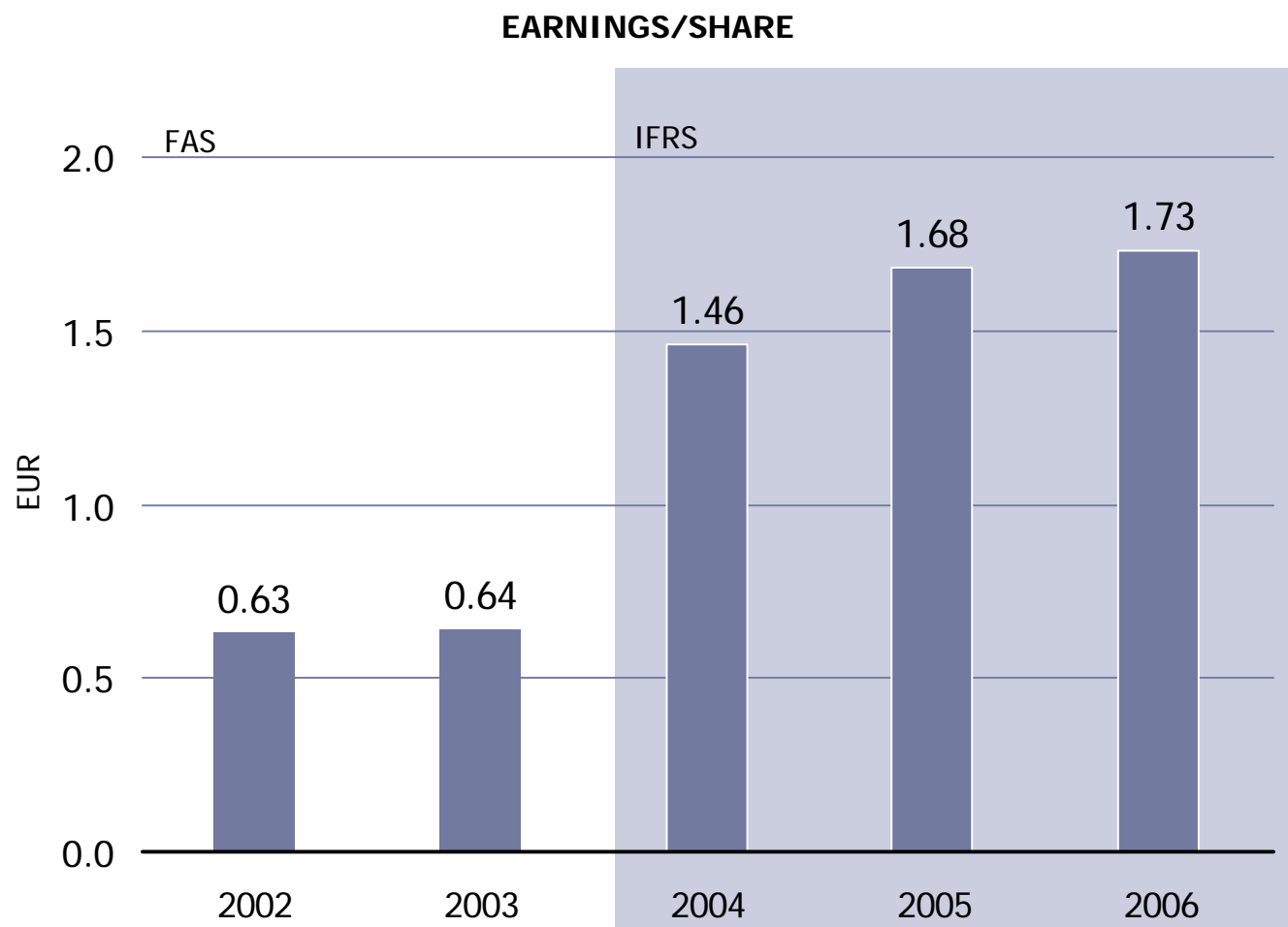
AGENDA TODAY

- Sampo Group in 2006 – good financials and a significant structural change
- Sampo Group going forward?

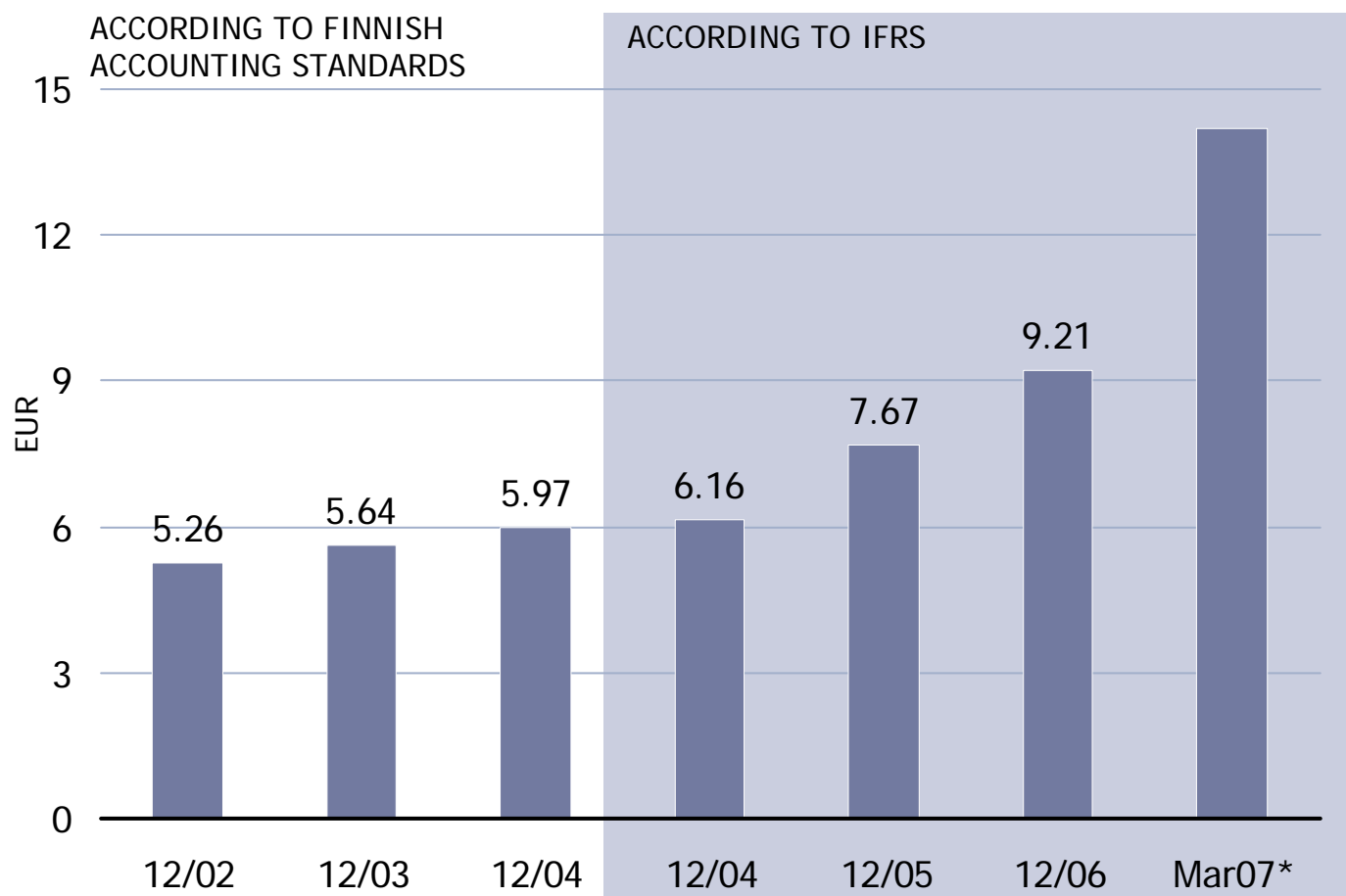
SAMPO GROUP'S PROFITABILITY WAS GOOD IN 2006



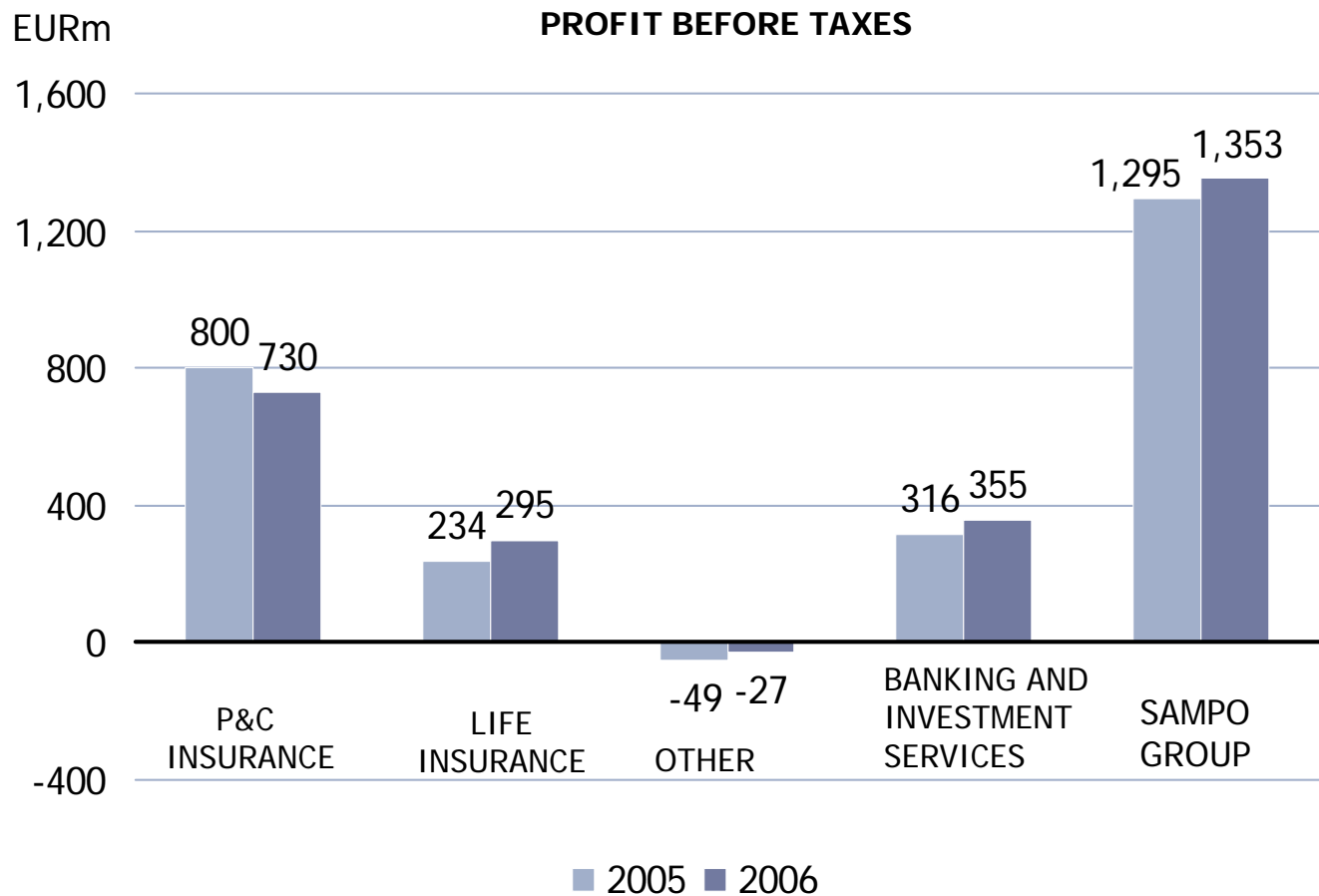
EARNINGS PER SHARE GREW FURTHER



SIGNIFICANT INCREASE IN NET ASSET VALUE

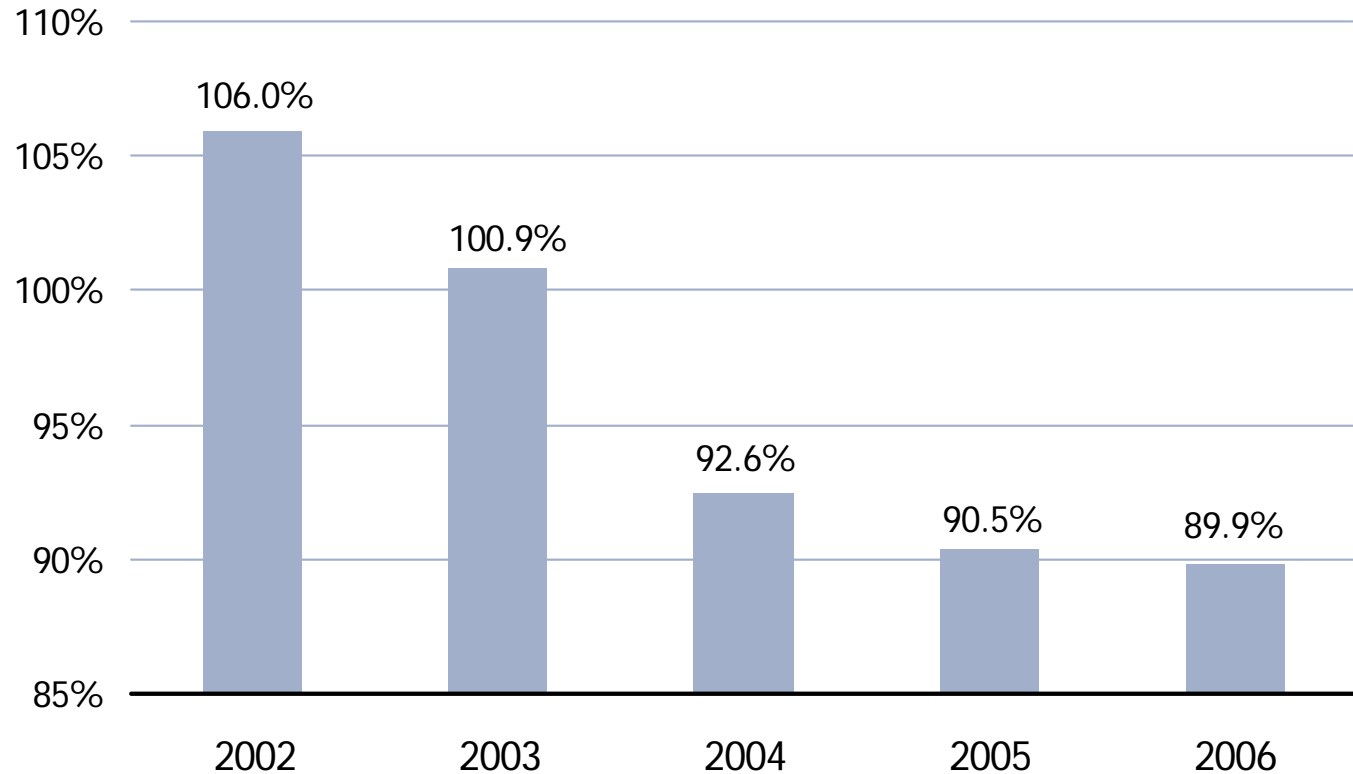


PROFITABILITY WAS GOOD IN ALL BUSINESS AREAS

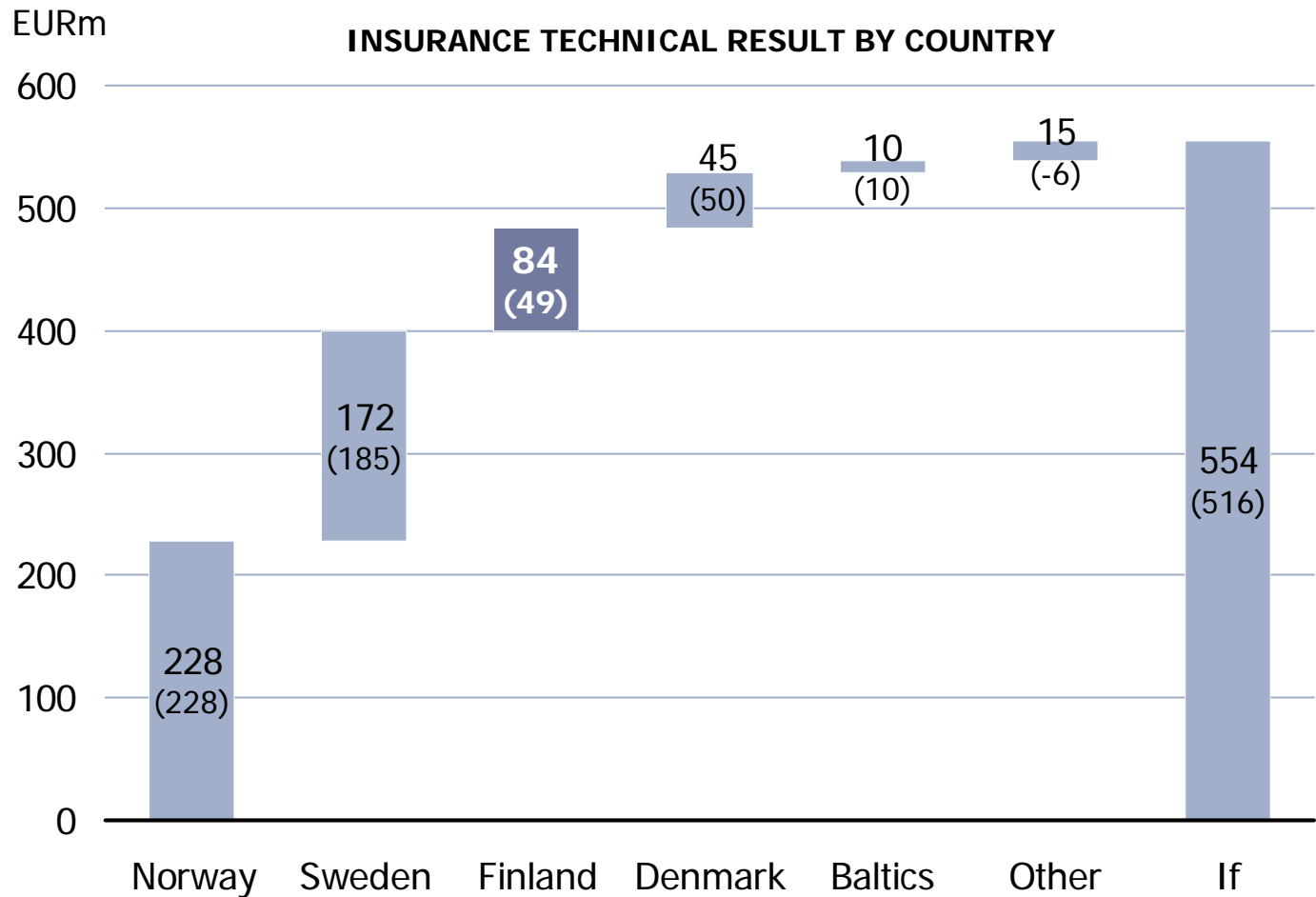


IF HAD A RECORD LOW COMBINED RATIO

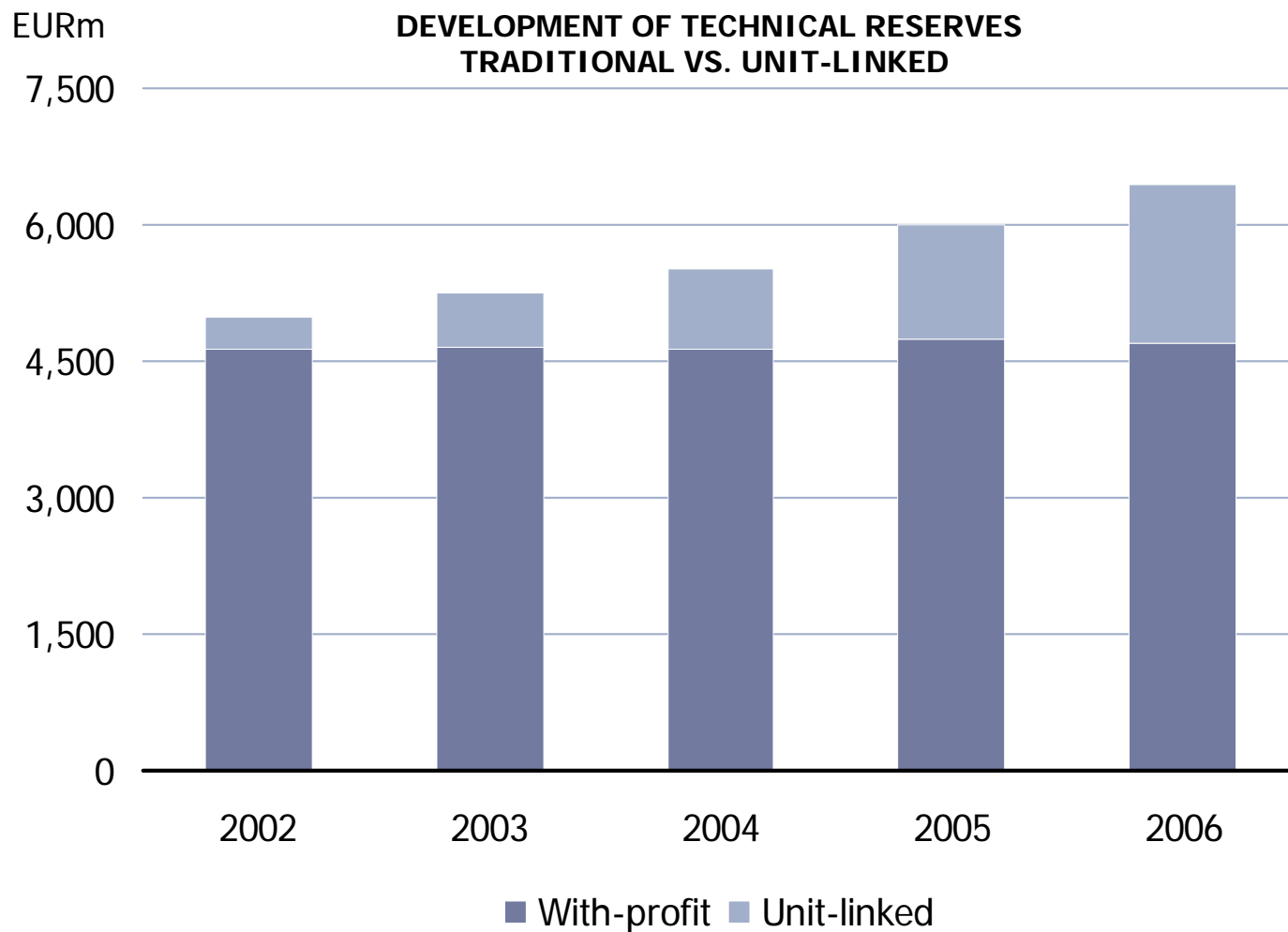
COMBINED RATIO 2002-2006



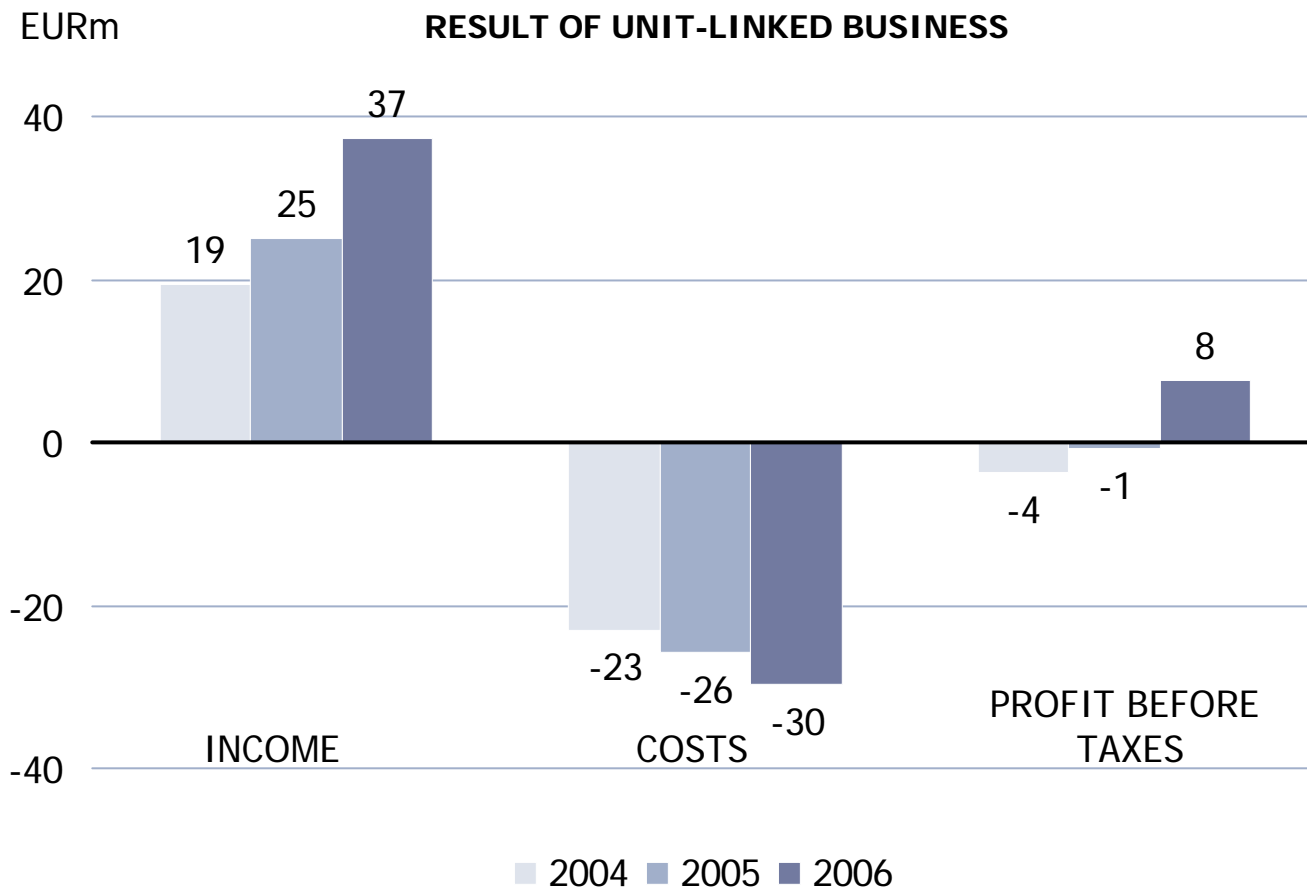
PROFITABILITY OF IF'S FINNISH OPERATIONS IMPROVED SUBSTANTIALLY



SHARE OF UNIT-LINKED CONTRACTS CONTINUED TO GROW FAST



CRITICAL MASS WAS REACHED AND UNIT-LINKED RESULT BROKE EVEN IN 2006



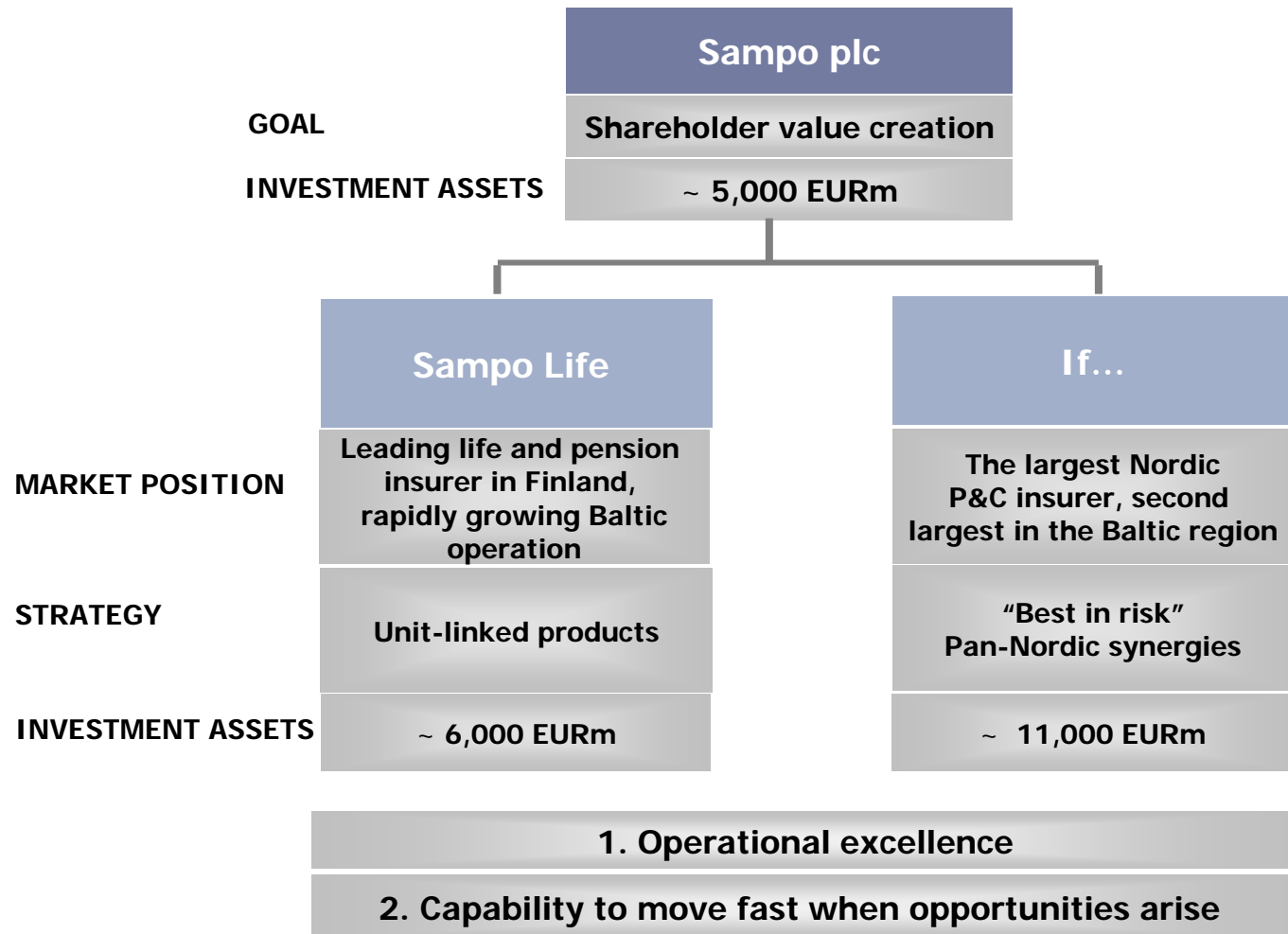
SALE OF SAMPO BANK WAS THE SINGLE MOST SIGNIFICANT EVENT IN 2006

- Sampo plc sold all shares in Sampo Bank to Danske Bank for a consideration of €4,050 million in cash (P/NAV- multiple ~ 3.5)
- Tax-free capital gain was nearly €2.9 billion
- In addition, Sampo Bank paid a dividend of €25 million to Sampo plc prior to completion of the transaction
- As part of the transaction, Sampo Life and Danske Bank entered into an agreement securing continued distribution of Sampo's life insurance products through Sampo Bank

AGENDA TODAY

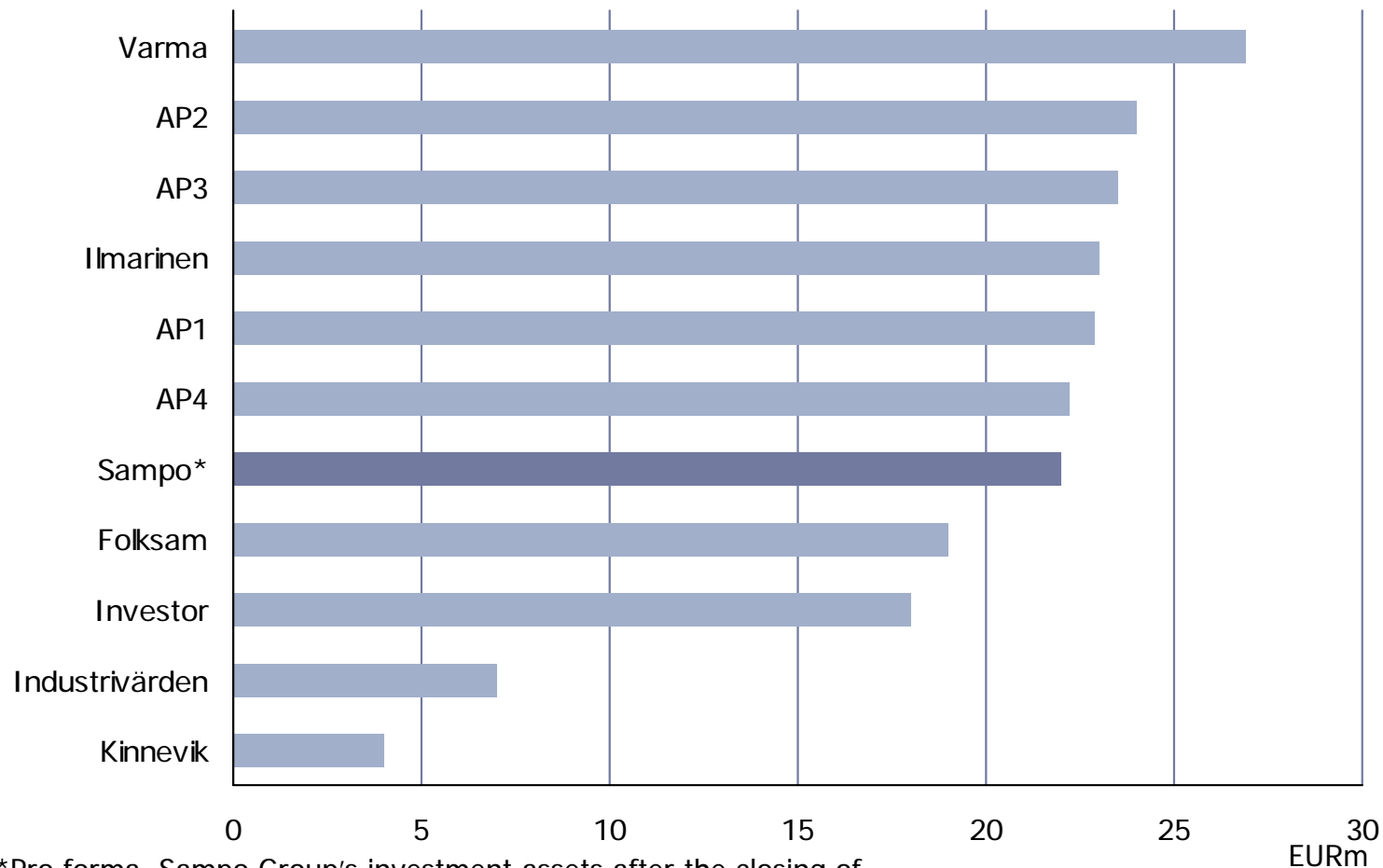
- Sampo Group in 2006 – good financials and a significant structural change
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SAMPO GROUP AFTER THE SALE OF SAMPO BANK



SAMPO IS A SIGNIFICANT INVESTOR IN THE NORDIC REGION

**INVESTMENT ASSETS OF SELECTED NORDIC INVESTORS
31 DECEMBER 2006**

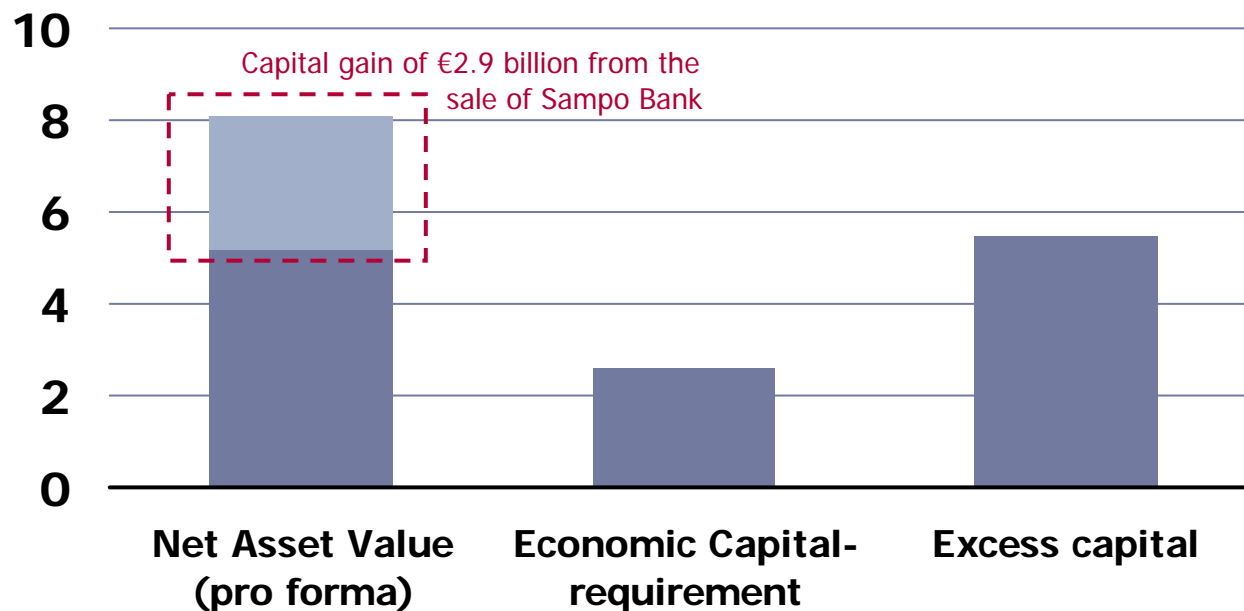


*Pro forma, Sampo Group's investment assets after the closing of Sampo Bank- transaction in February 2007

Source: Company reports

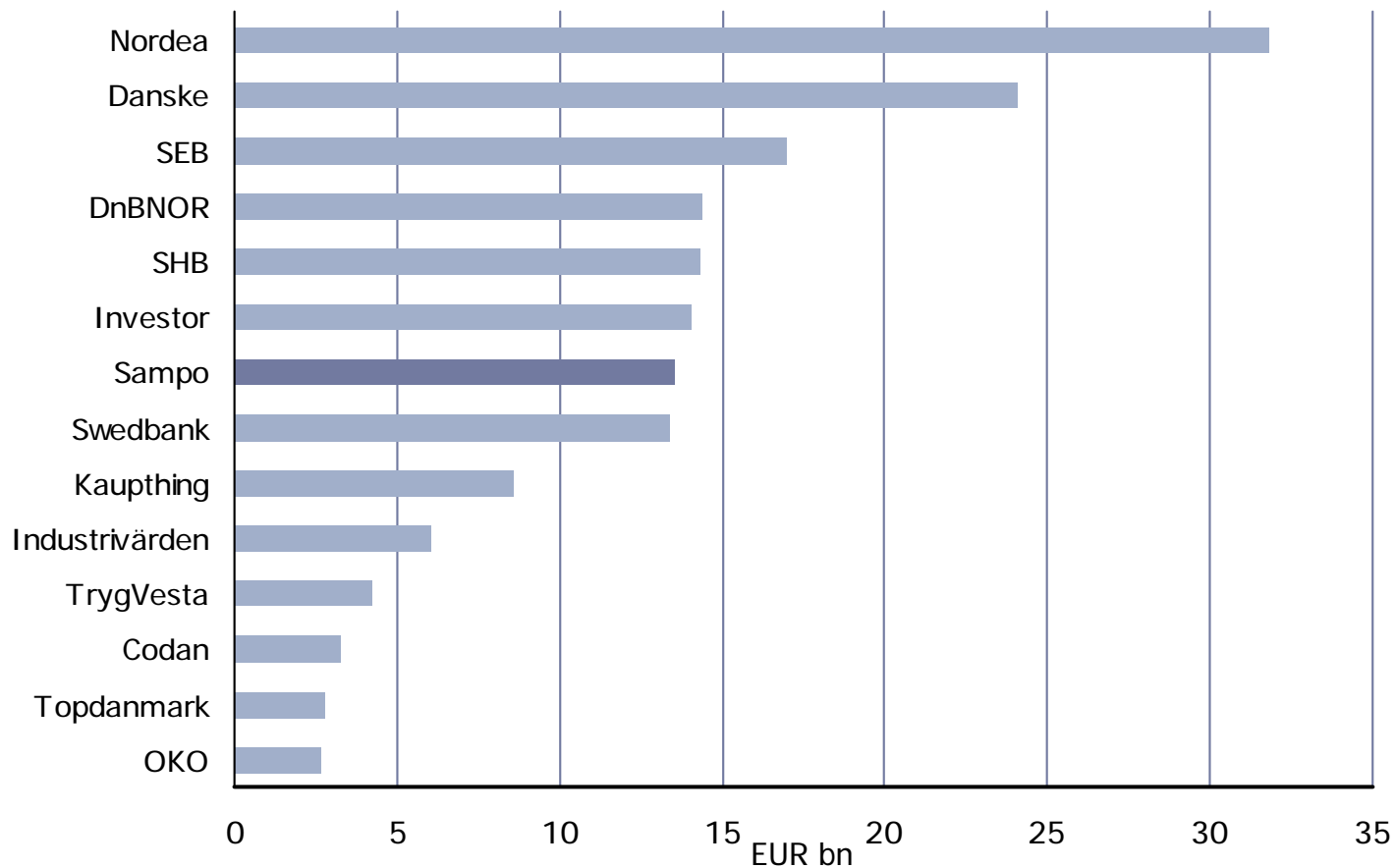
HOW WILL THE SALE PROCEEDS BE USED?

- Sampo Group has over €5 billion capital in excess of the requirement of practising Group's insurance operations
- Sampo continues to be a generous dividend payer

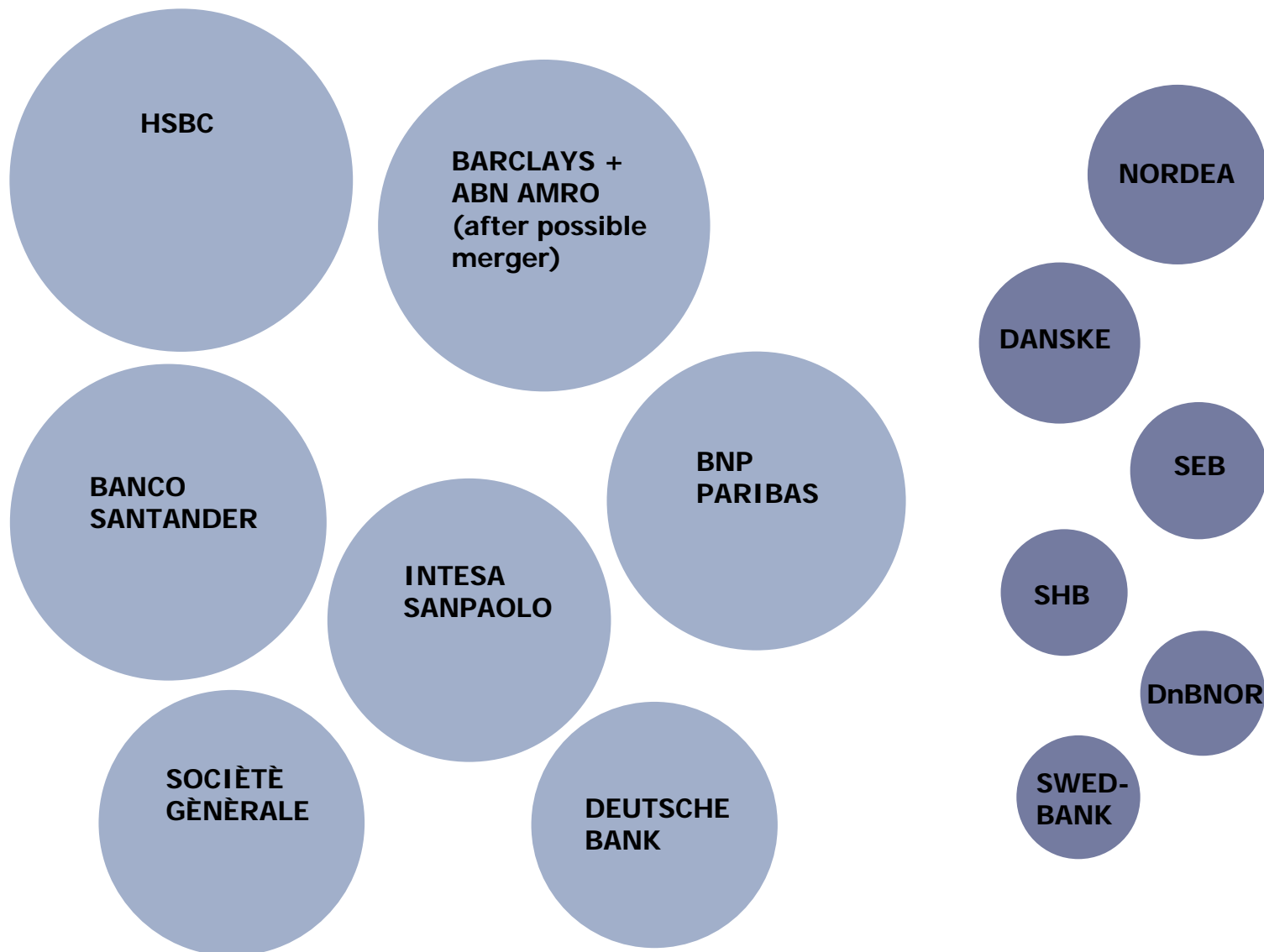


SAMPO PLC'S INVESTMENTS WILL BE DIRECTED TO FINANCIAL SERVICES OR MONEY MARKET

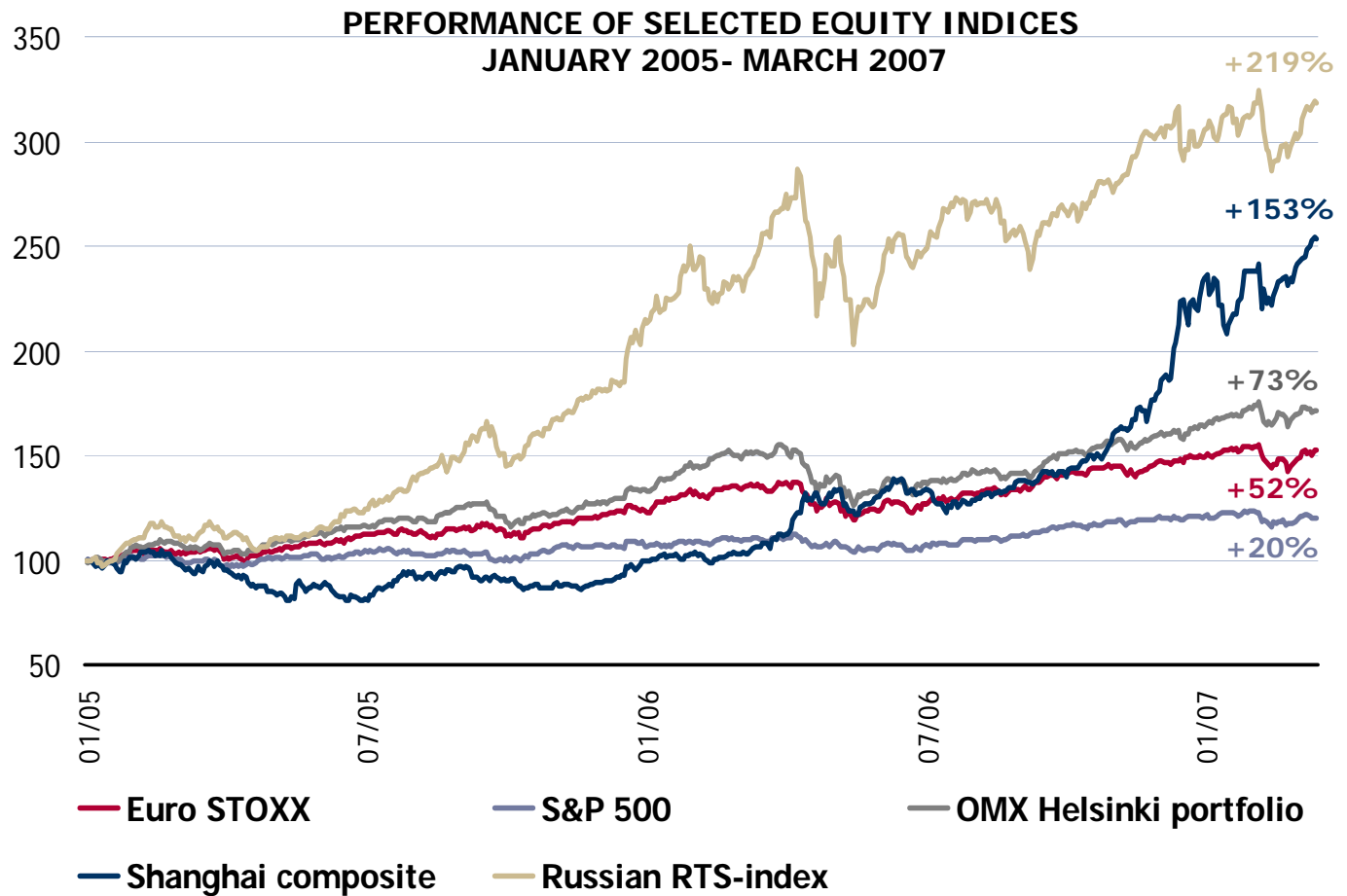
**MARKET CAPITALISATION OF SELECTED
NORDIC FINANCIAL SERVICES COMPANIES
10th APRIL 2007**



NORDIC BANKING MARKET WILL CONSOLIDATE



HOW LONG WILL FAVOURABLE EQUITY MARKET DEVELOPMENT CONTINUE?



Lähde: Bloomberg

SAMPO GROUP'S YEAR 2007 LOOKS GOOD

- Sampo Group is expected to report a good result
- Sampo Group's P&C insurance operation If is expected to report a sound technical result for 2007 and If foresees to achieve a combined ratio between 91 and 94 per cent. Due to higher interest rates its fixed income portfolio is likely to yield substantially more than in 2006 and overall result is expected to remain good.
- Sampo Life's result for 2007 is expected to remain good in most foreseeable scenarios, as company possesses substantial reserves to withstand market volatility.

GROUP CEO AND PRESIDENT
BJÖRN WAHLROOS