

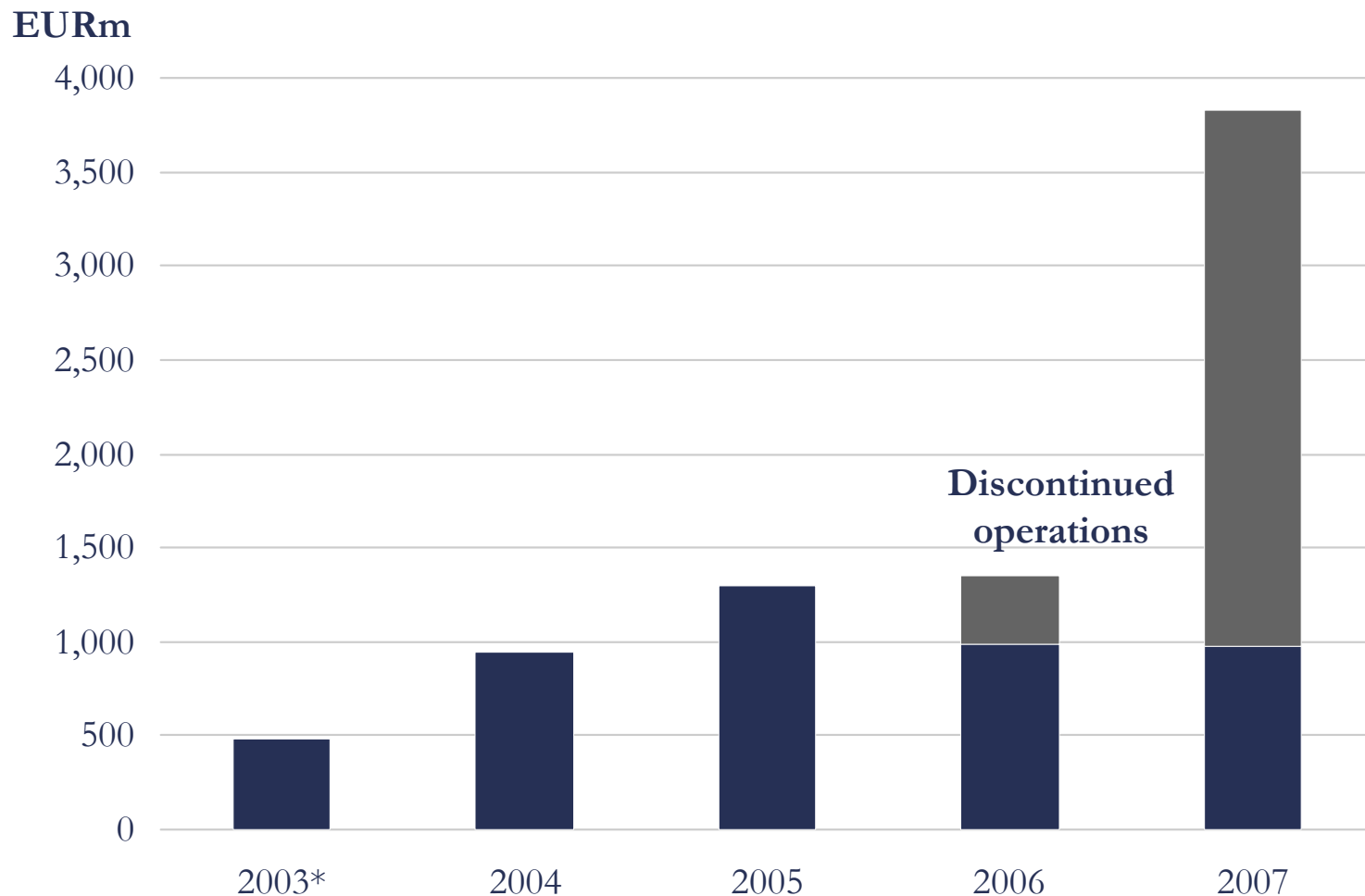
SAMPO  GROUP

Sampo plc
Annual General Meeting

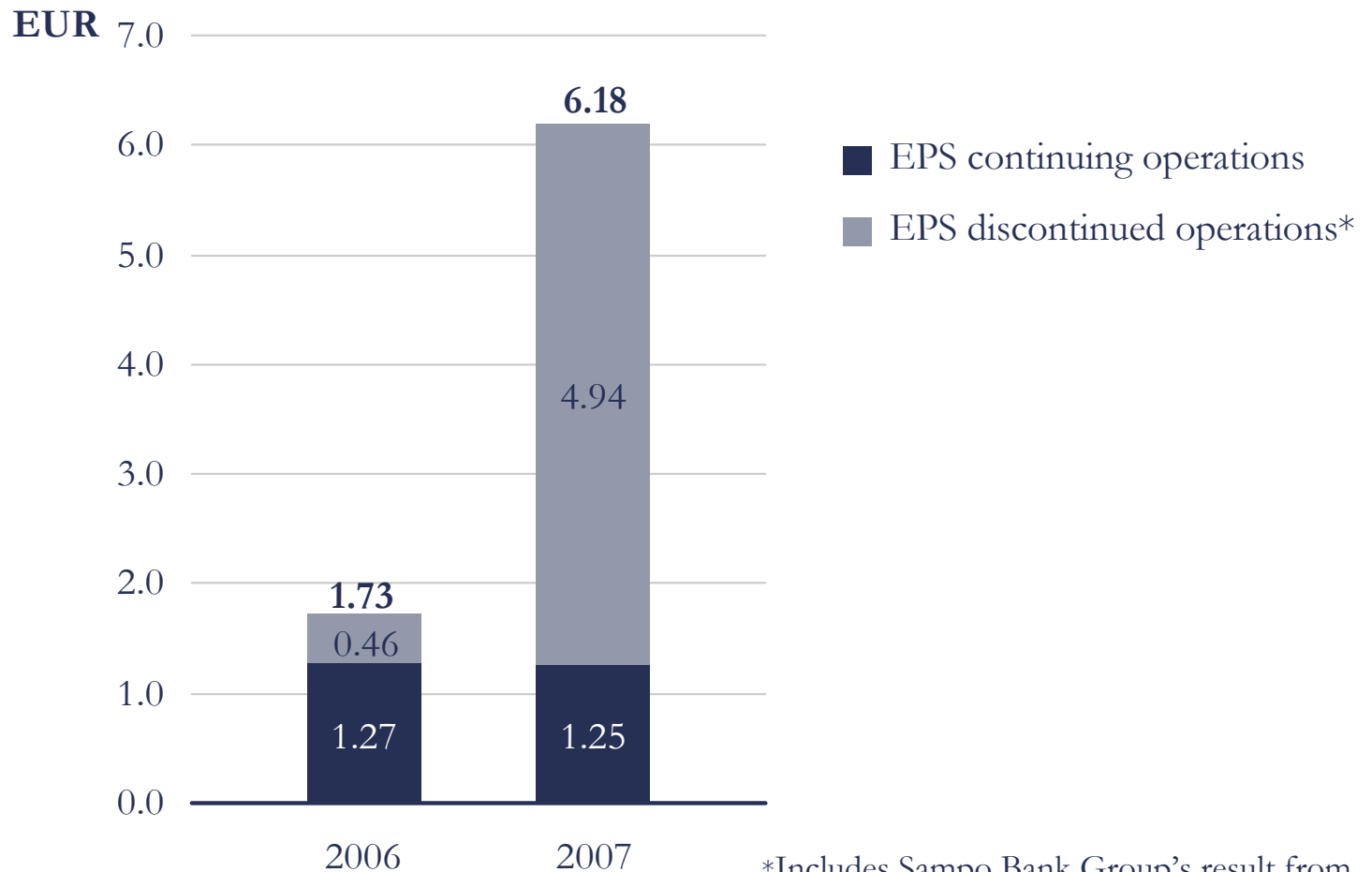
15 April 2008

Group CEO and President, Björn Wahlroos

Sampo Group profit before taxes dominated by the Sampo Bank transaction

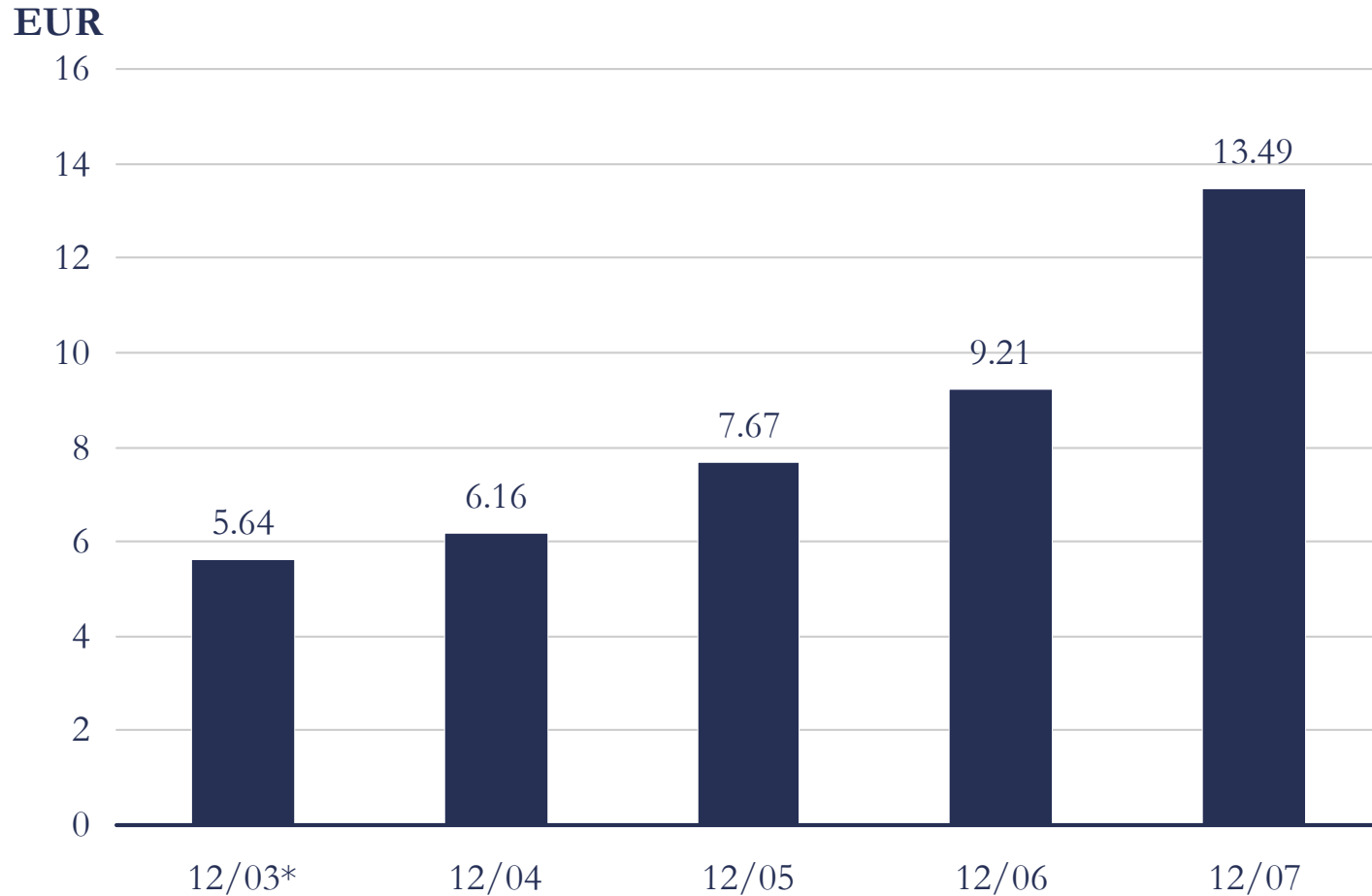


Earnings per share from continuing operations remained stable



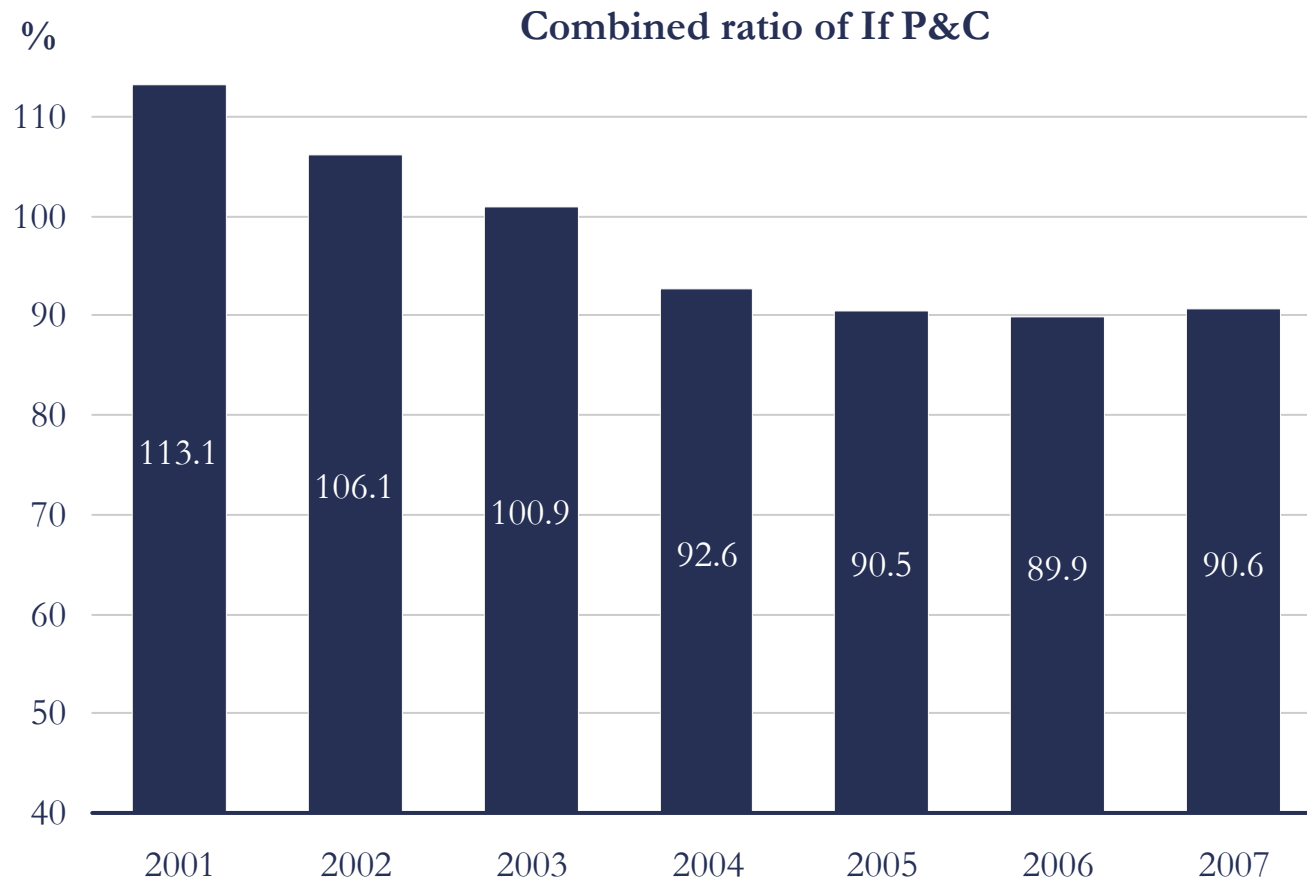
*Includes Sampo Bank Group's result from Jan 2007 and the sales gain of Sampo Bank.

Net Asset Value per share grew significantly

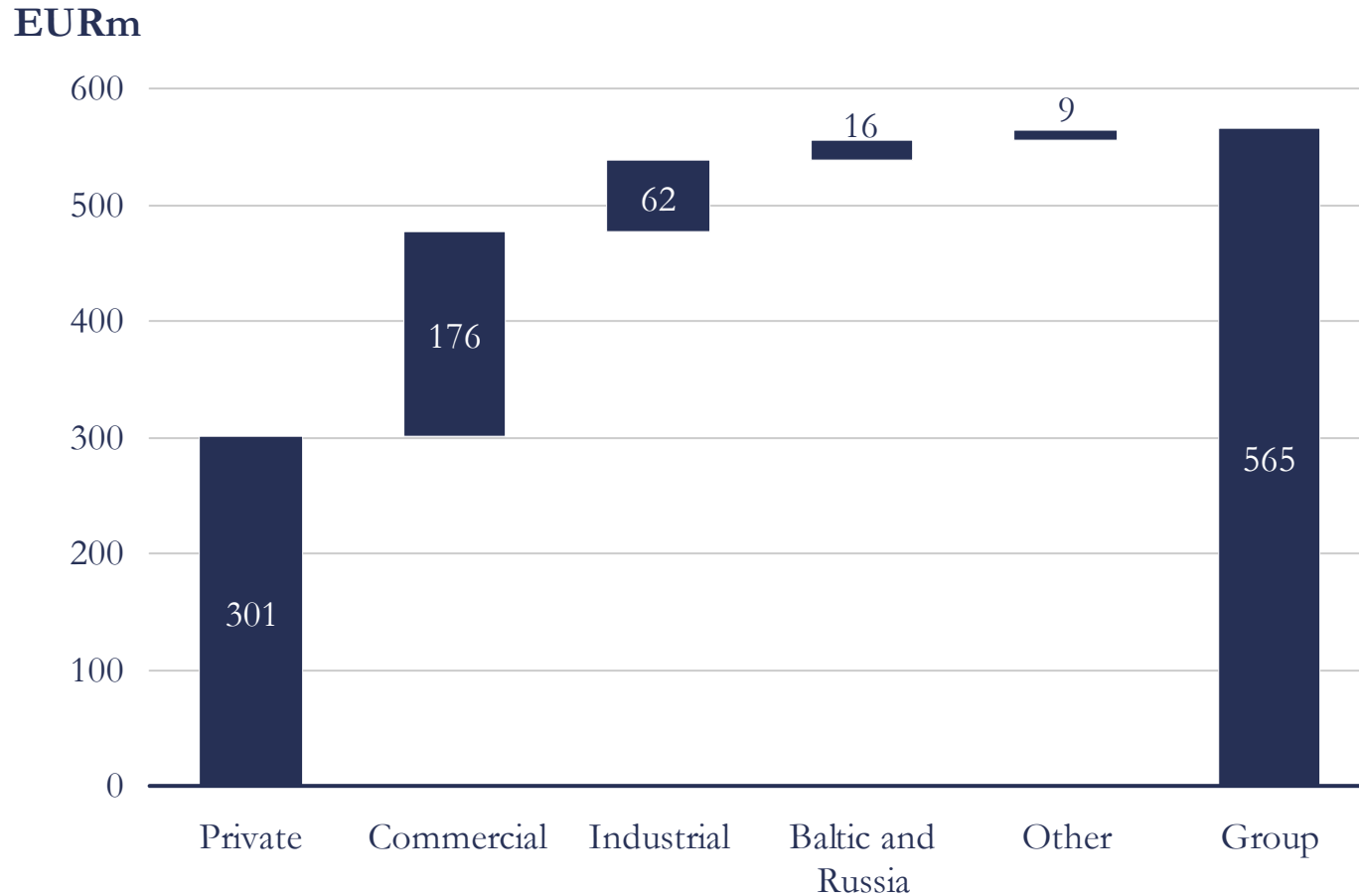


*2003 according to FAS

If P&C delivered steady underwriting results

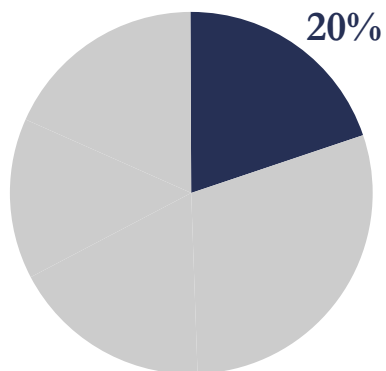


Best-ever technical result for If P&C in 2007

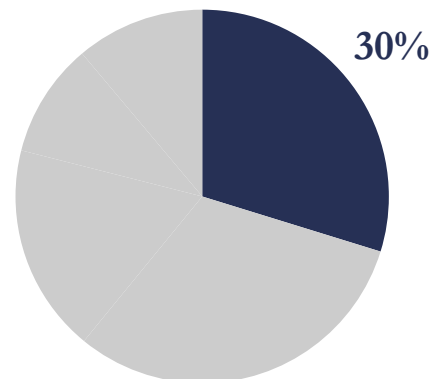


If's market shares in the Nordic countries

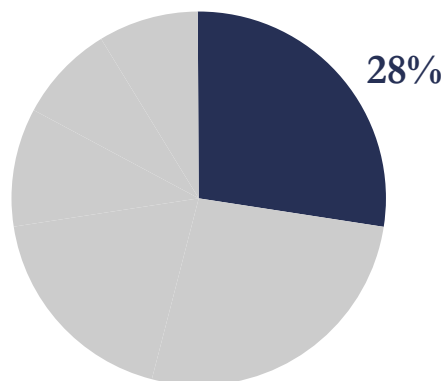
Sweden(2007)



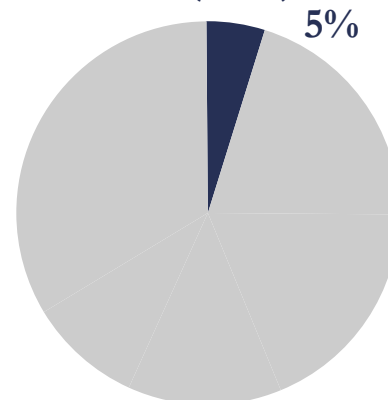
Norway (2007)



Finland (2006)



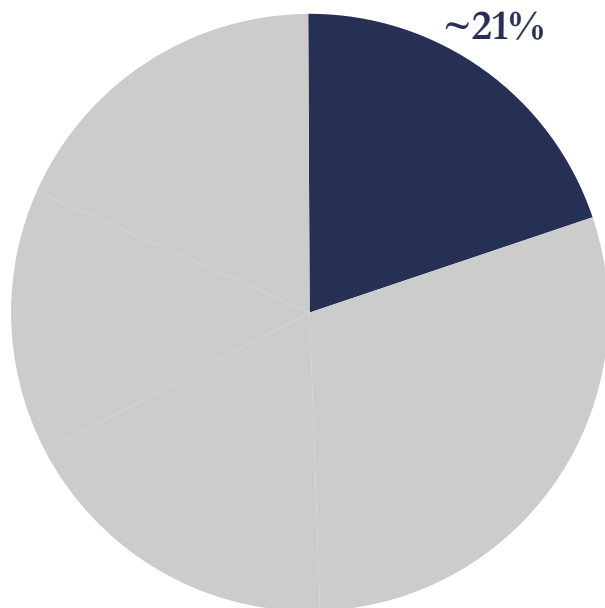
Denmark (2006)



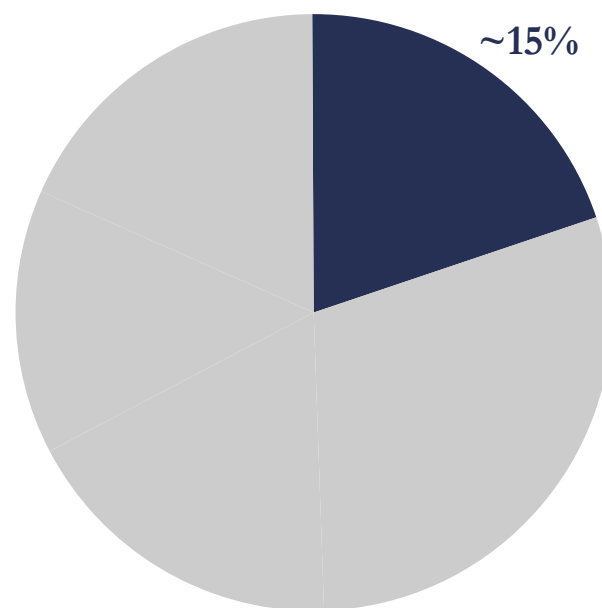
Based on latest official publication.

If is the market leader in the Nordic P&C market

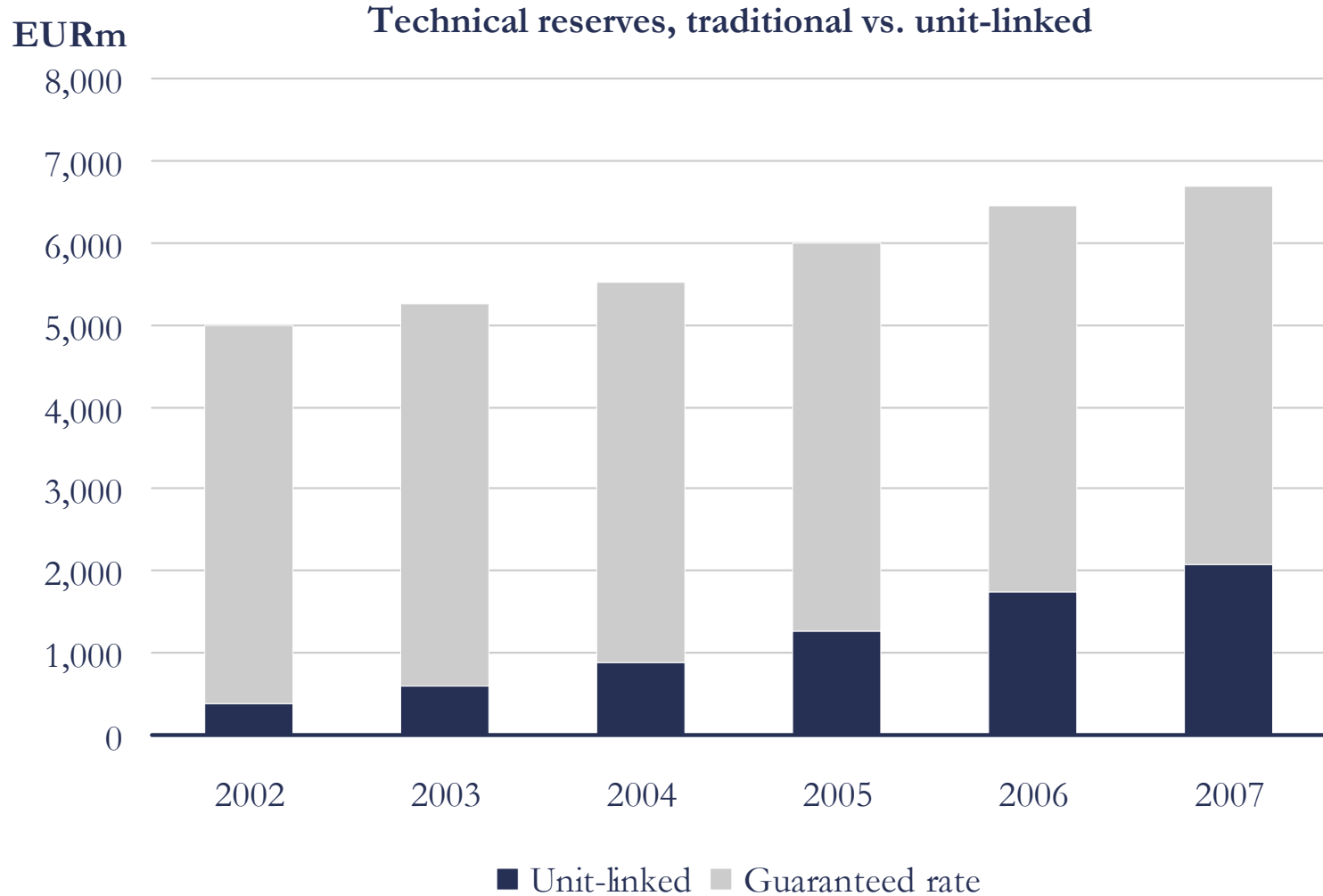
Nordic countries



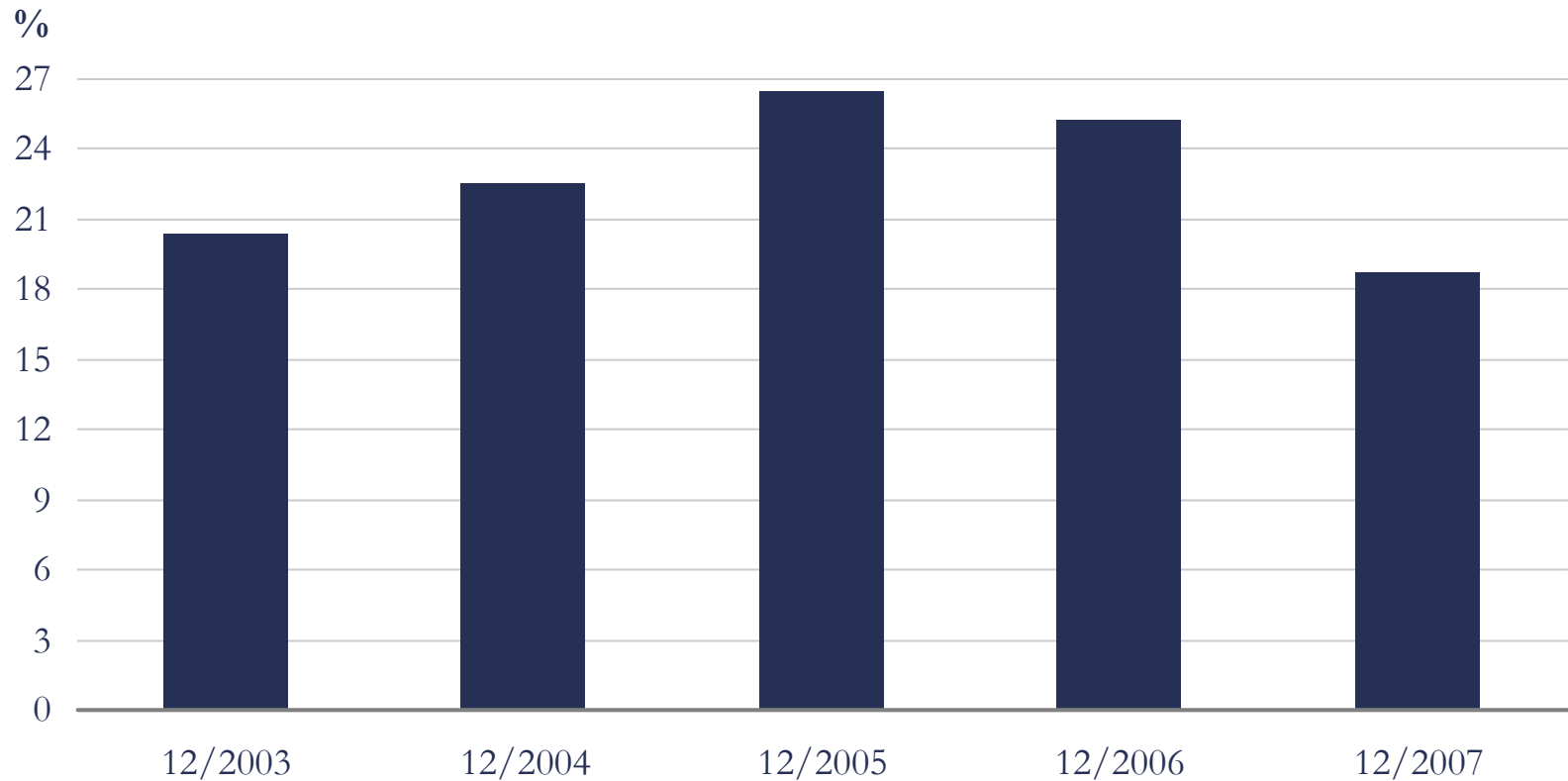
Baltic countries



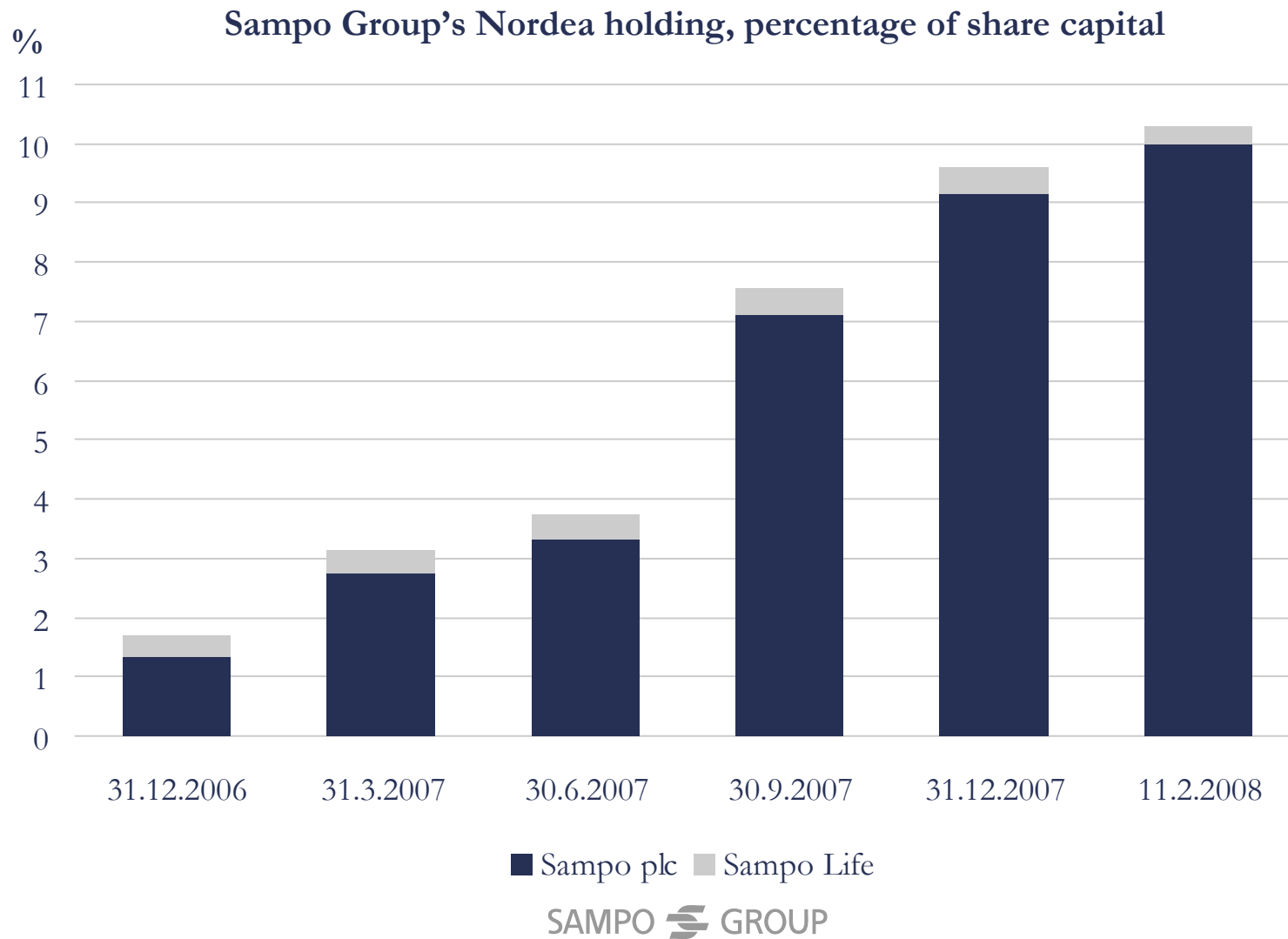
Sampo Life continues to focus on unit-linked products



Equity weight has been reduced in Sampo Life

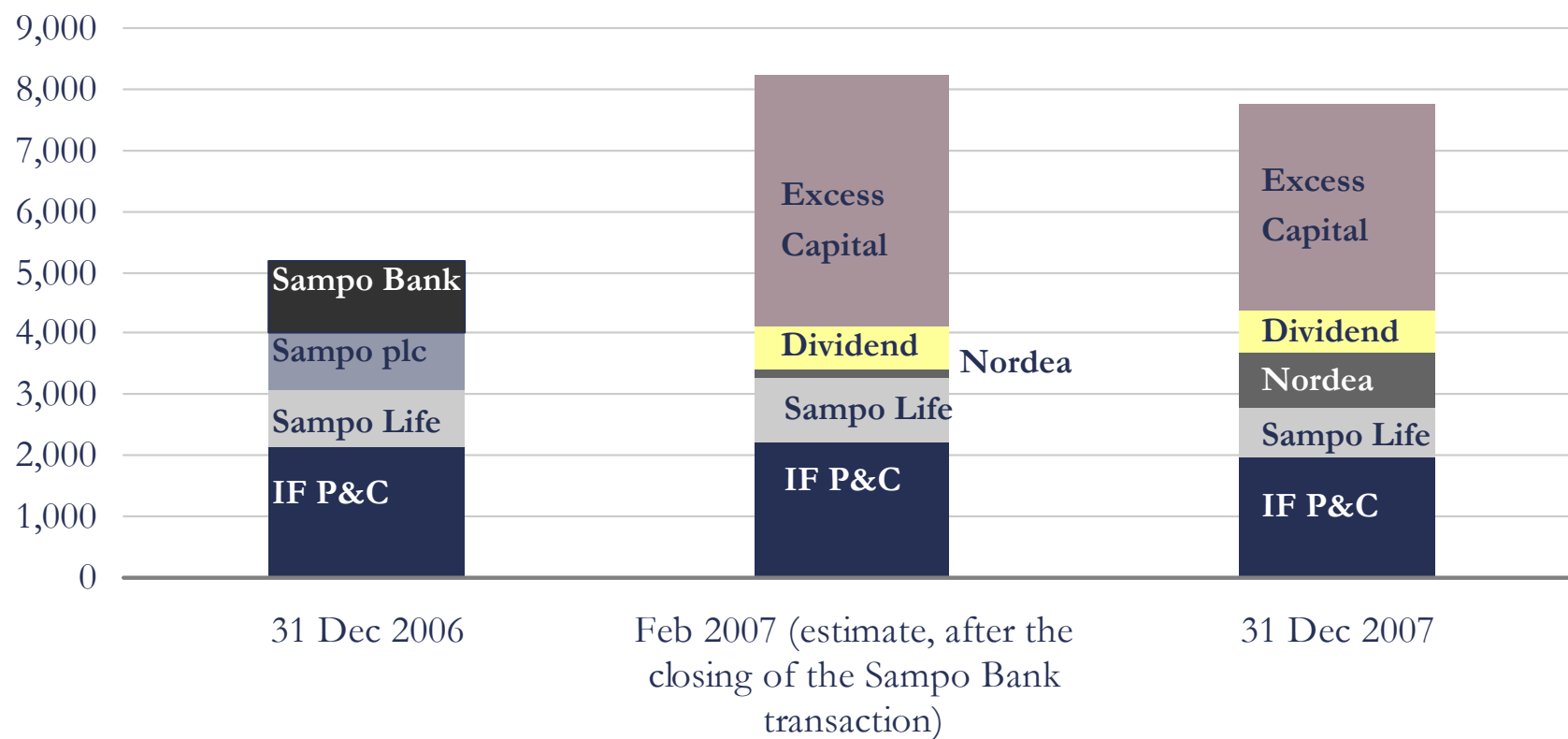


Sampo Group holds 10% of Nordea Bank's shares



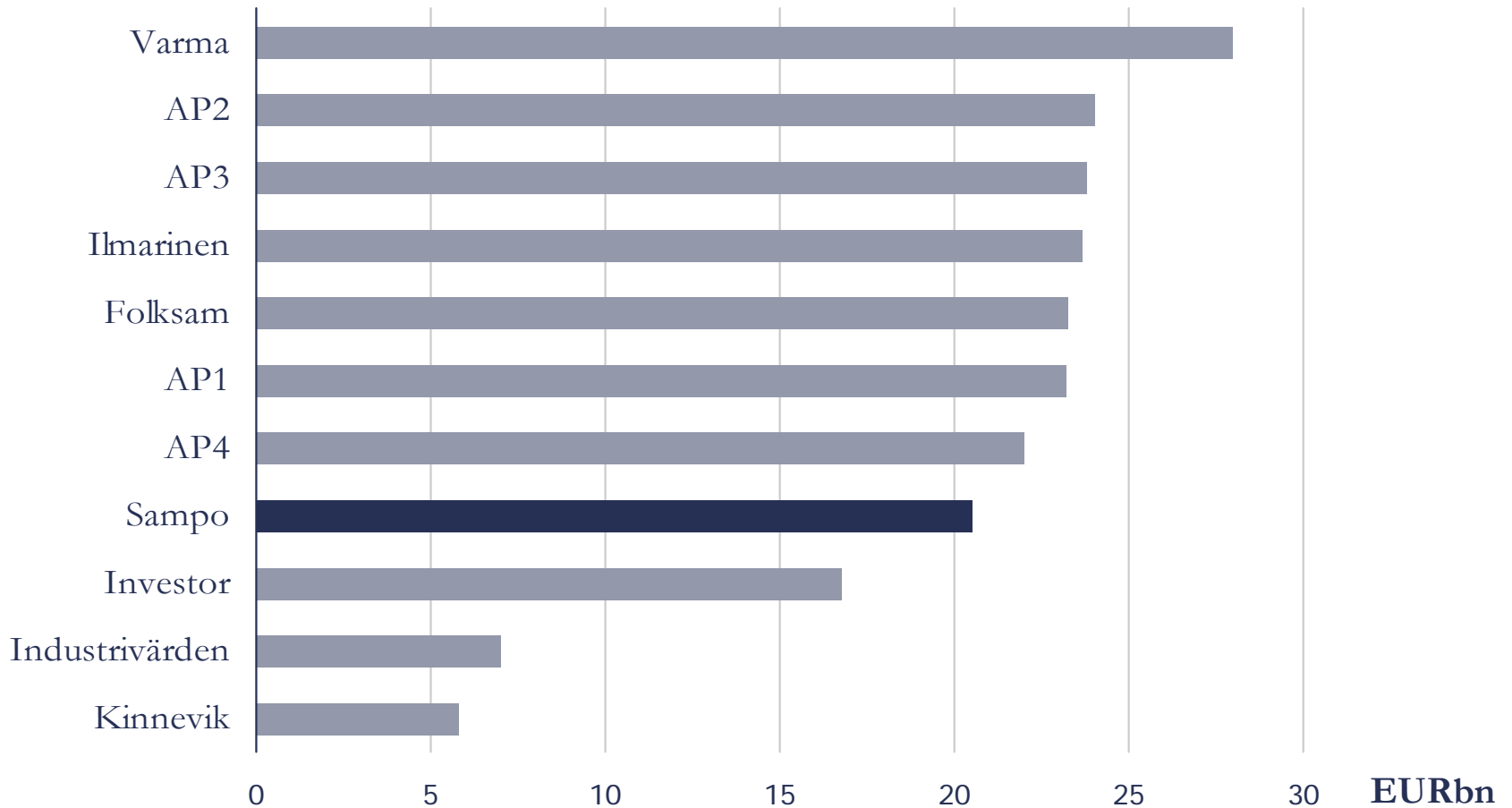
Sampo Group has a strong capital position

EURm

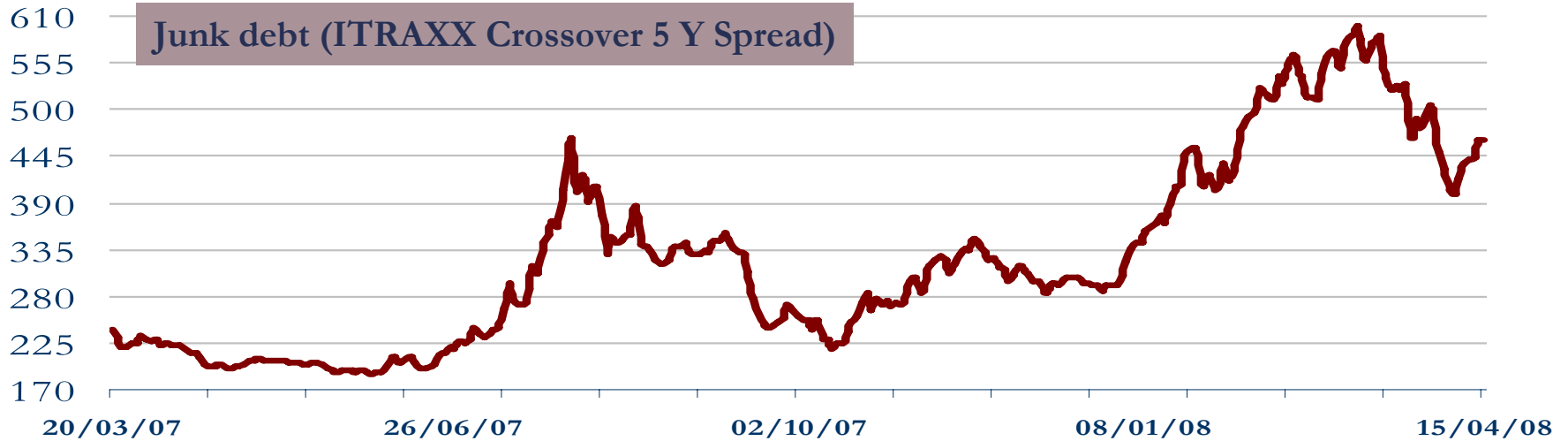
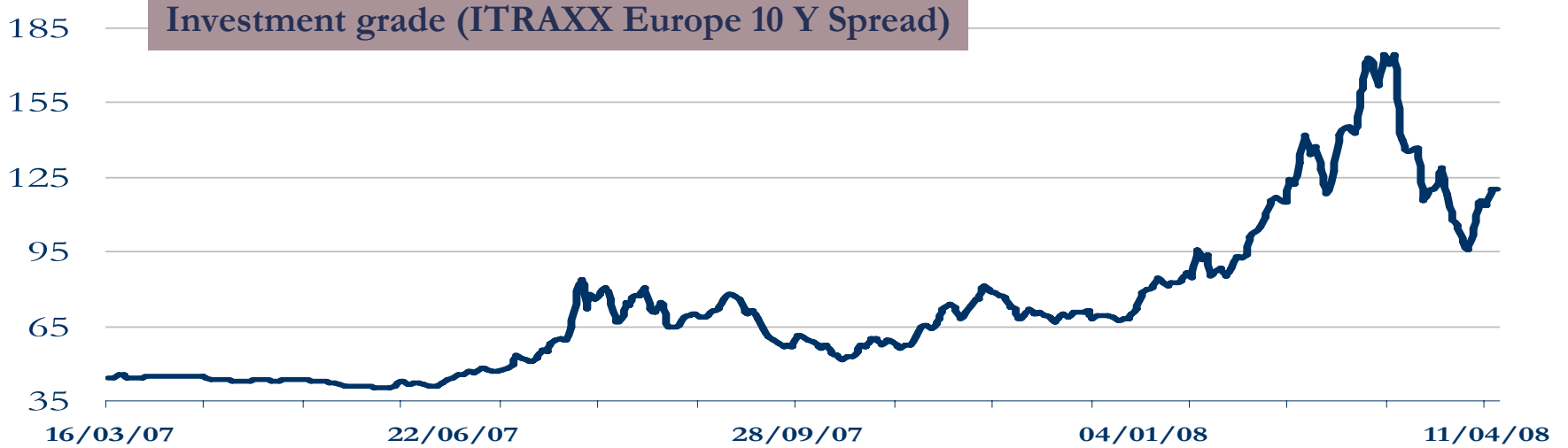


Sampo is a significant investor in the Nordic region

Investment assets of selected Nordic investors, 31 December 2007



Credit spreads have widened



Turbulent stock markets



Source: Reuters EcoWin

Sampo is prepared for the weakening of the economy

- We have realized equity investments worth altogether 1.5 billion, kept the durations of the fixed income investments short and avoided exotic investment instruments.
- Sampo Group's results for 2008 depend naturally on investment income, which will more likely to be more volatile than in the previous years.
- The insurance technical result of P&C operations is not expected to suffer from the weakening of the economy, but is expected to remain good in 2008. It is expected to reach its long-time combined ratio target of below 95 per cent.
- Sampo Life Group is not expected to achieve the exceptionally high profits of 2006 and 2007. Full-year 2008 results are expected to remain reasonably good with average expected pre-tax profits of approximately 30 million euros per quarter.
- Sampo plc's profit for the second quarter of 2008 will be considerably higher than for other quarters due to the expected dividend payment from Nordea.