

Sampo plc Annual General Meeting 2010

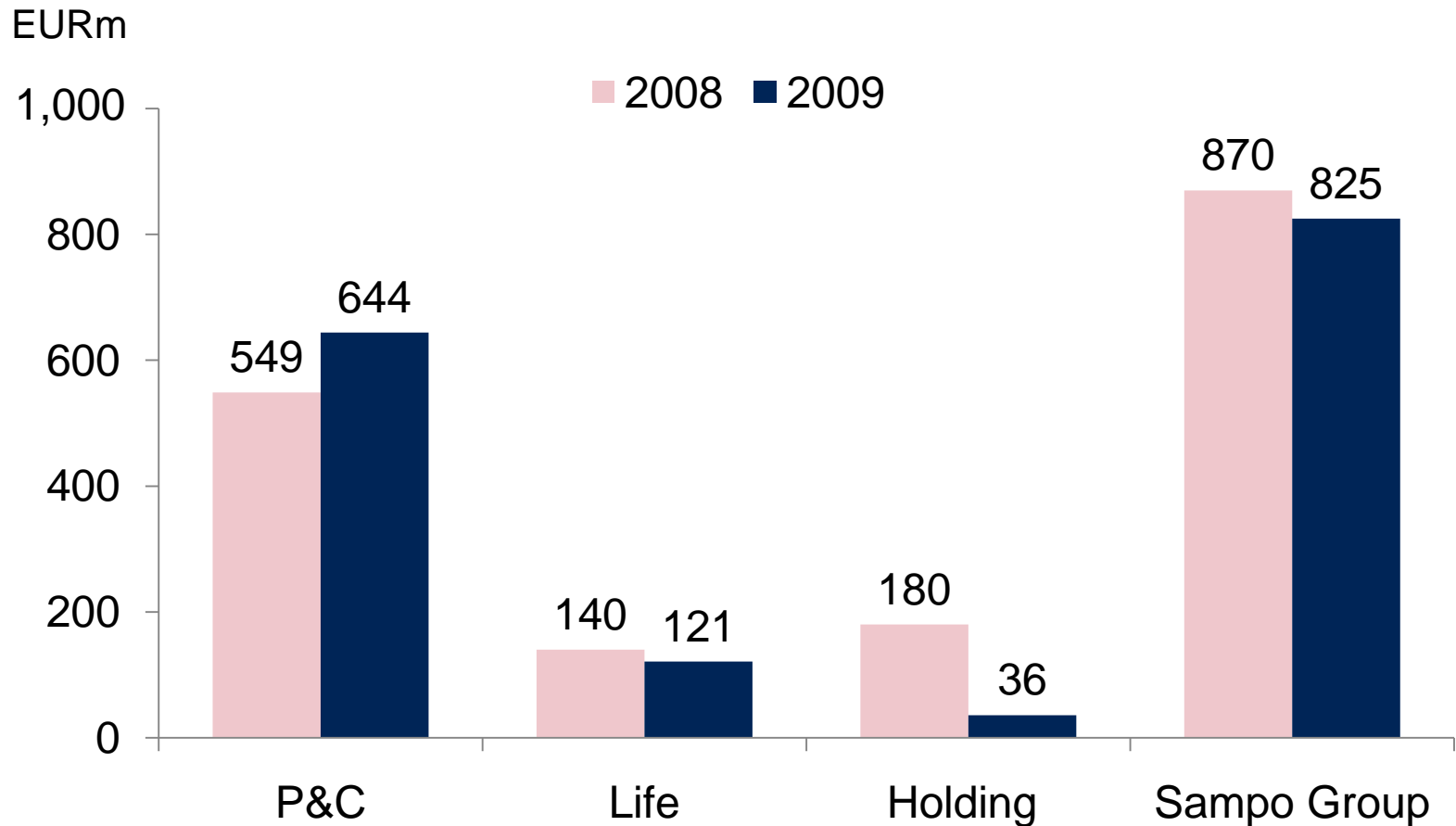
13 April 2010

Group CEO and President Kari Stadigh

SAMPO  GROUP

Sampo reported excellent results in 2009

Sampo Group – Profit before taxes in 2009



Achievements in 2009

Sampo Group

- No changes in the management team
- Motivated personnel and high customer satisfaction
- M-to-M result – Highest ever EUR 3,810 million

If P&C

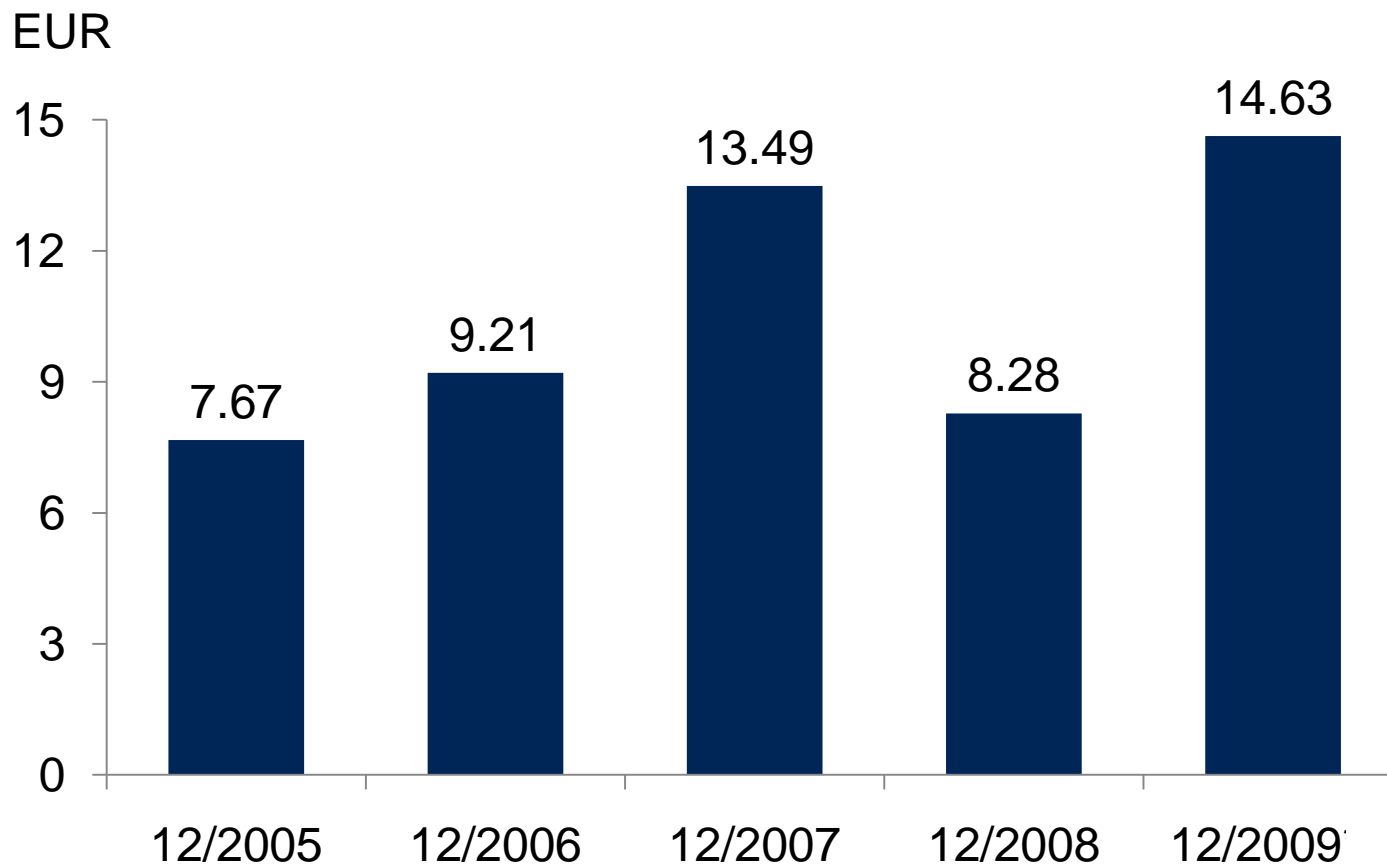
- Flat top-line in local currencies
- M-to-M result – Highest ever EUR 1,353 million
- Great wins; Unionen, VW, S Group up and running

Mandatum Life

- Record premiums exceeding EUR 800 million
- M-to-M result – Highest ever EUR 664 million
- Investments
- Distribution through Sampo Bank and creation of Wealth Management Unit

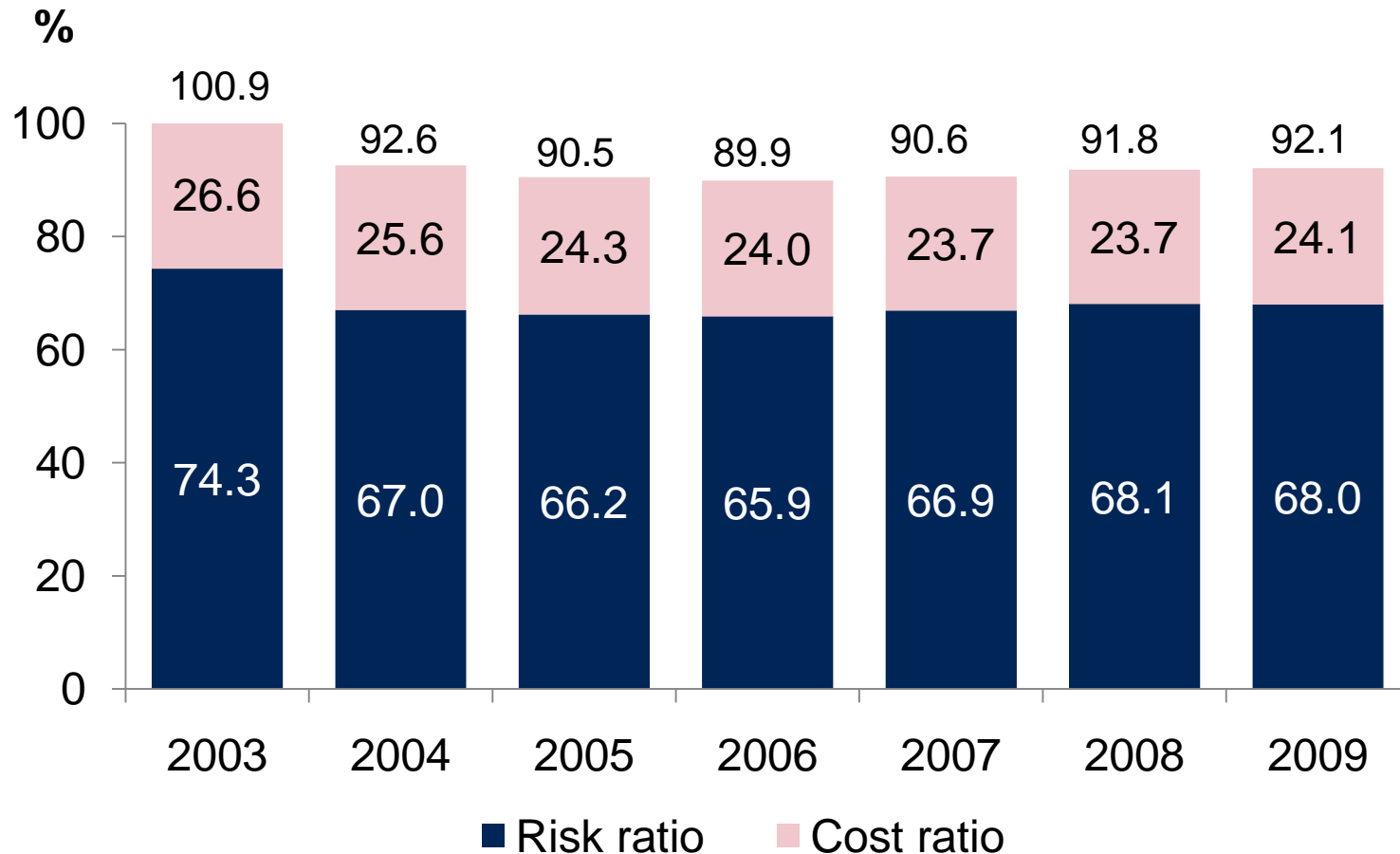
Net Asset Value at record level – Highest ever

Sampo Group – Net Asset Value per share



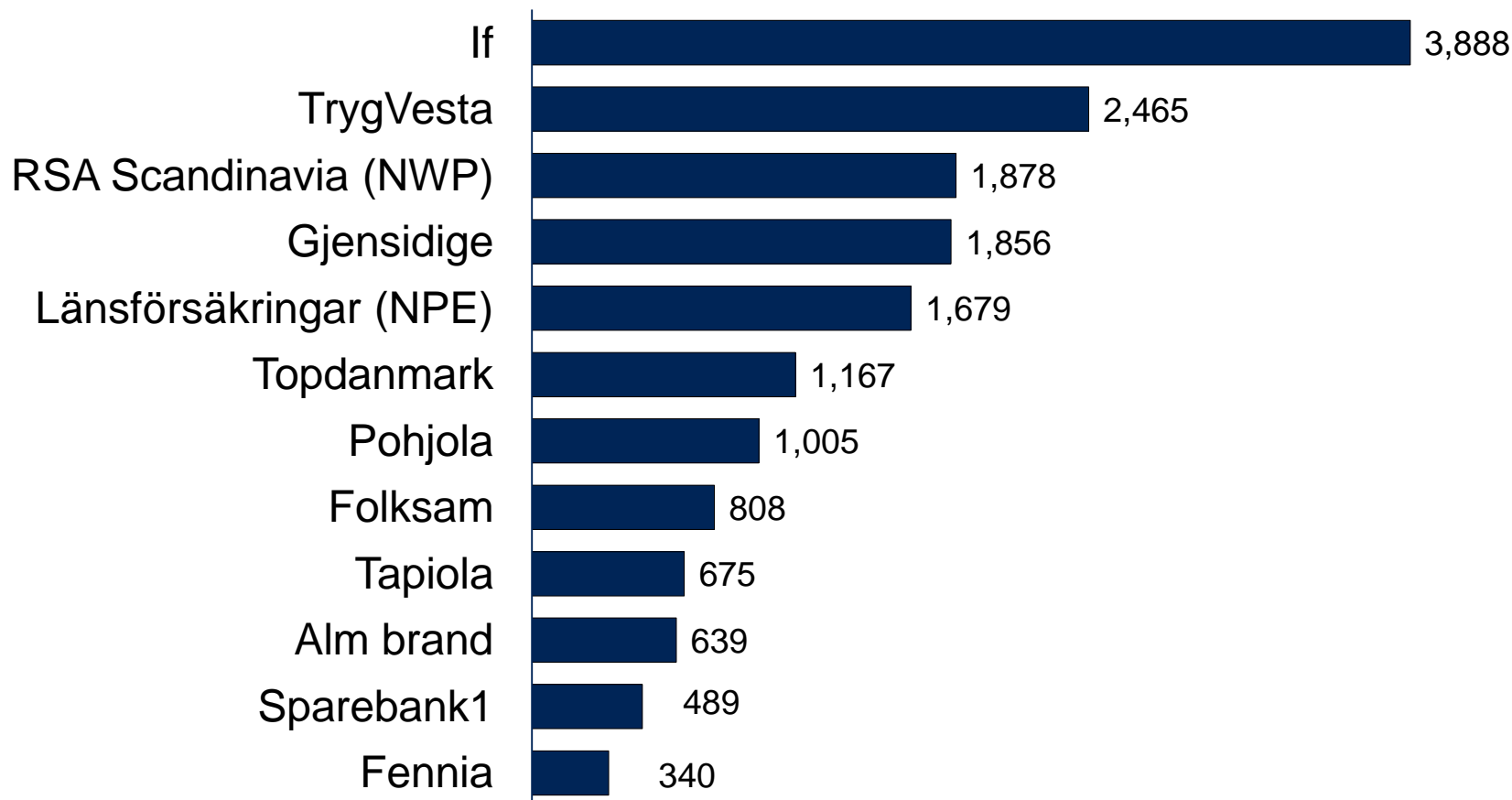
If P&C continued to produce stable insurance technical result

If P&C – Combined ratio development



If P&C is the biggest player in the Nordic market

Gross premiums written 2009, EURm

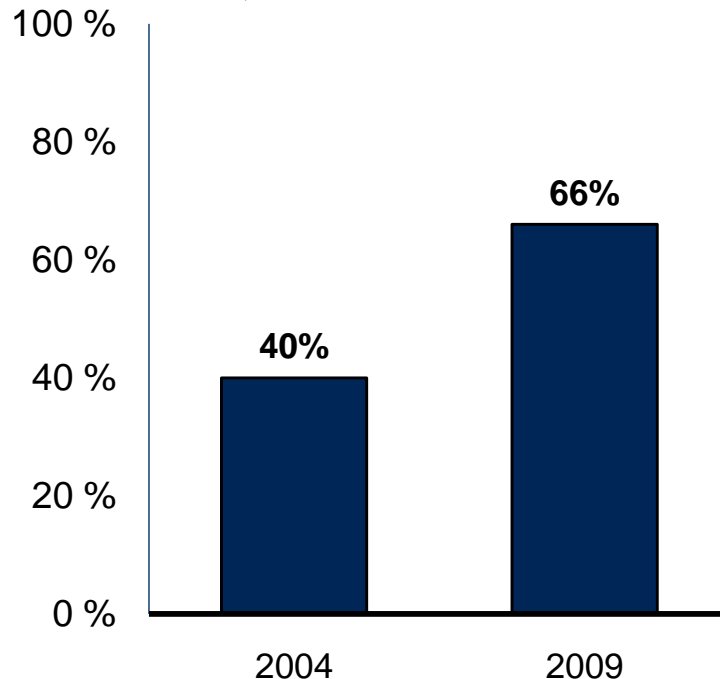


Internet becomes a main driver in P&C insurance – If is well-positioned

Direct claims and Internet Sales

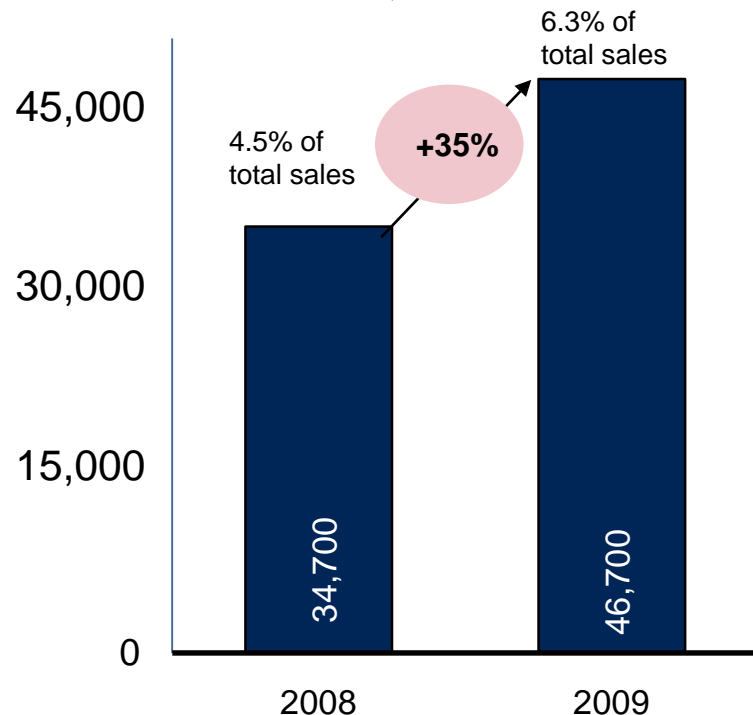
Operational Efficiency

Direct claims (settled in 24h)
BA Private, Finland
317,000 claims in 2009

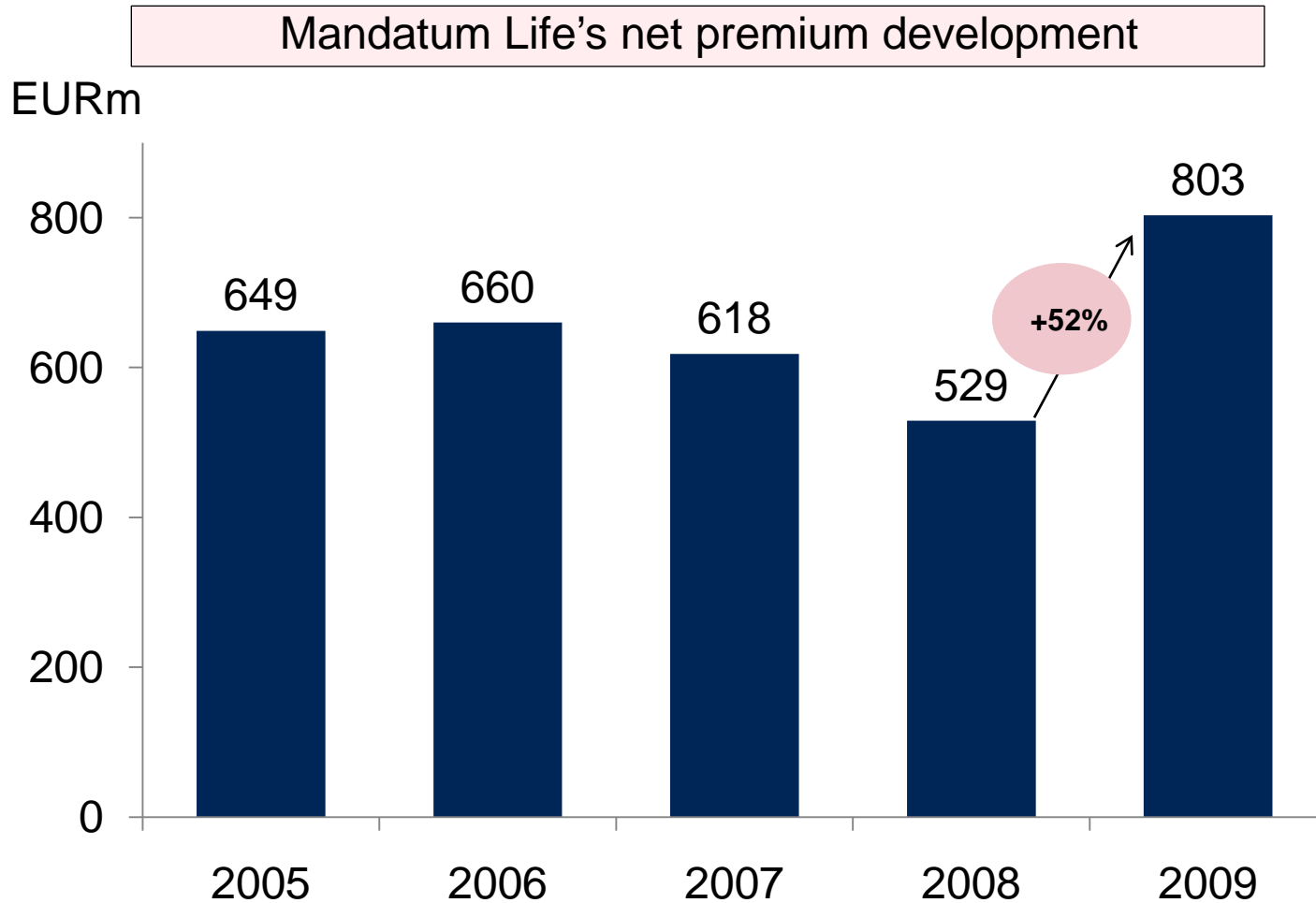


New Internet solution

Internet Sales
BA Private, Finland

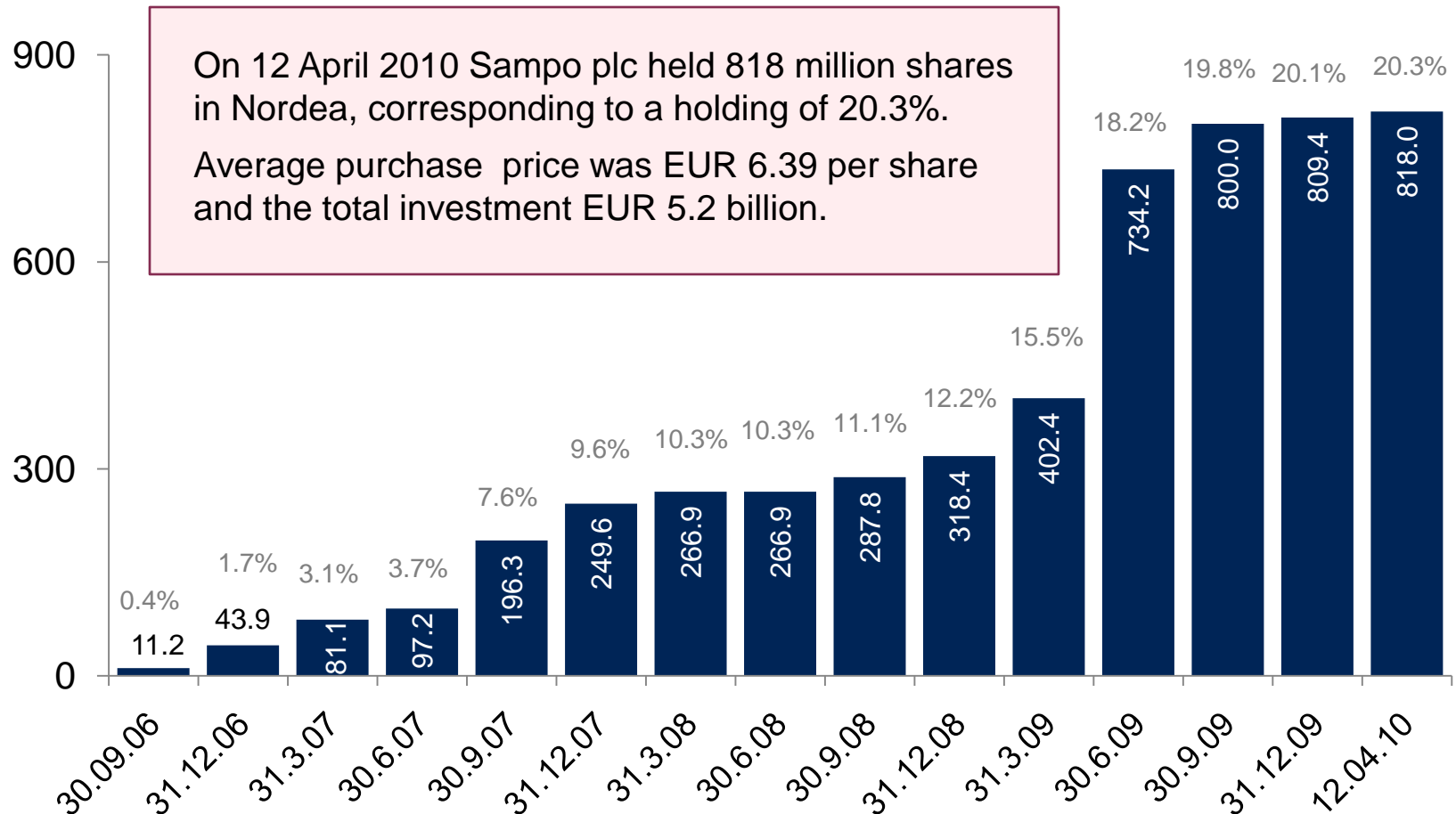


A record level of premium income in life insurance



Development of Sampo Group's Nordea stake

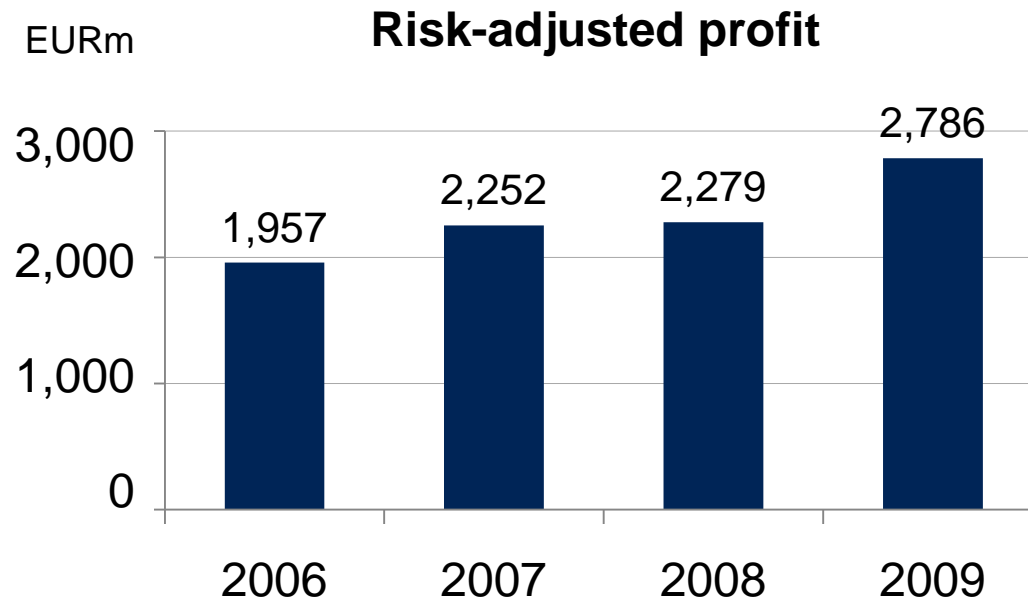
Millions of shares



Nordea's target is to double its risk-adjusted profit in 2007–2013

Nordea has introduced a target for risk-adjusted profit in order to signal the ambition to grow the business and thereby contribute to retaining high profitability. Risk-adjusted profit is adjusted for major non-recurring items.

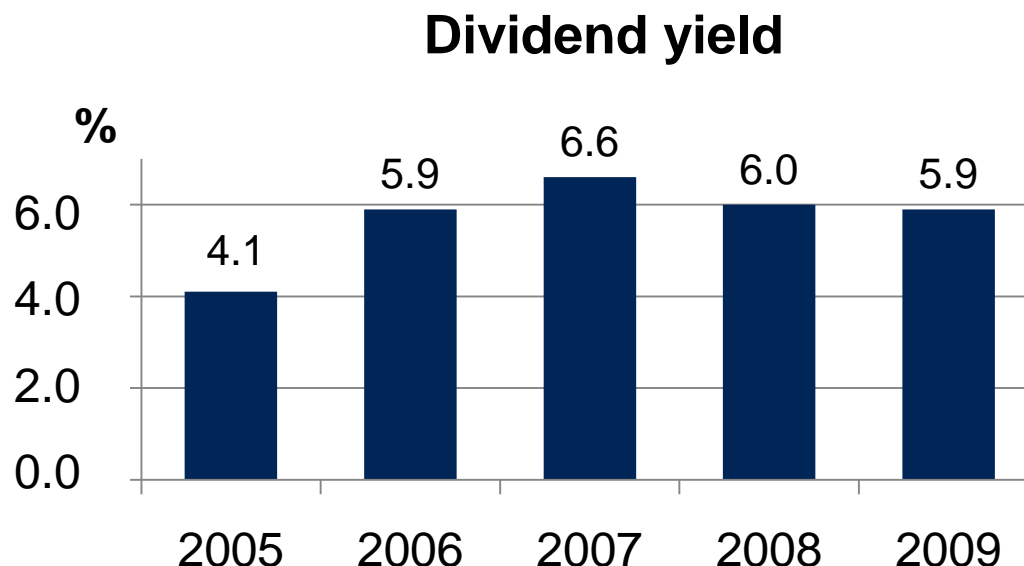
The target for Risk-adjusted profit is to double in 7 years, which implies an annual growth rate of on average 10%.



New dividend policy adopted

According to the new policy total annual dividends paid will be higher than 50 per cent of Group's net profit for the year (excluding extraordinary items). In addition share buy-backs can be used to complement the cash dividend.

For 2009 dividend the Board proposes a 25% increase to 1.00 euro/share.



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