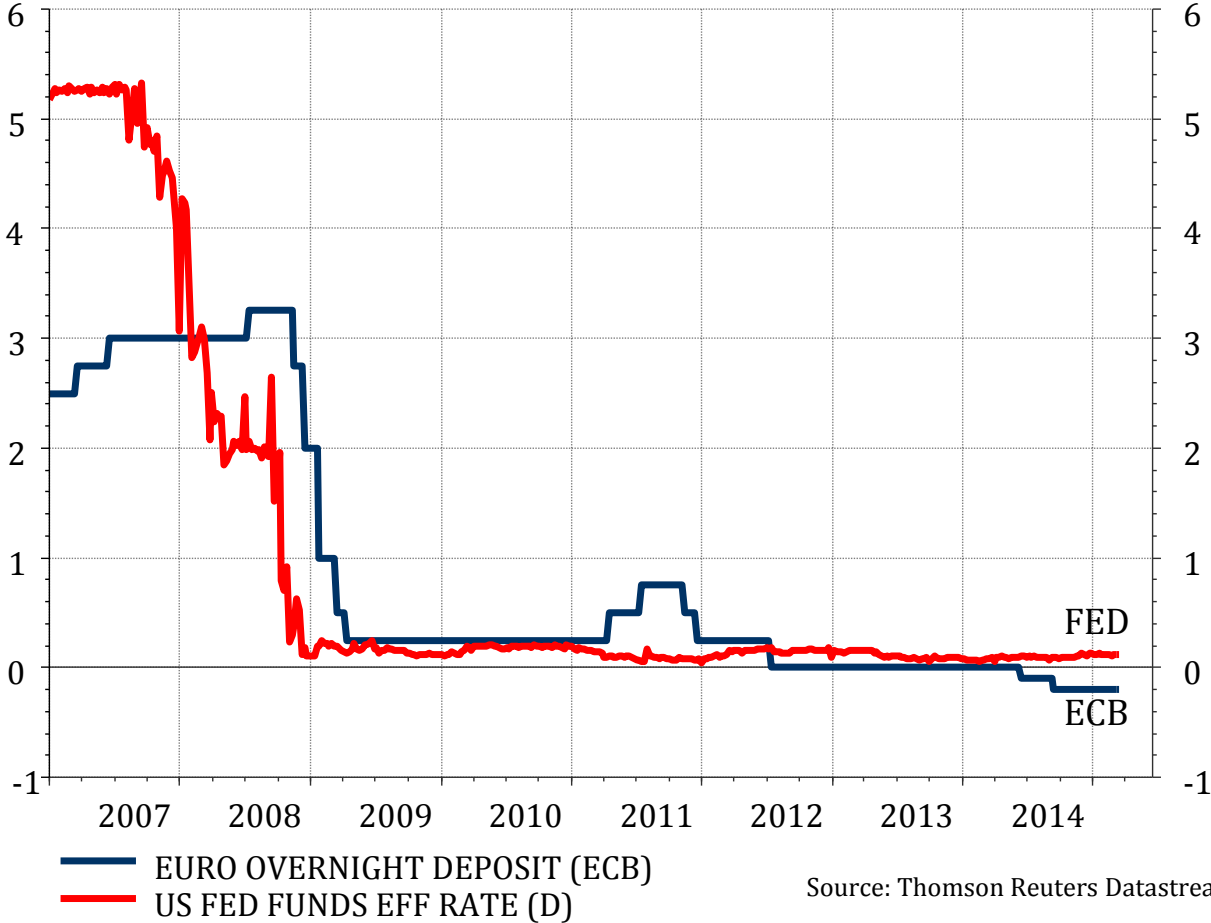

Sampo plc Annual General Meeting 16 April 2015

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Chairman of the Board



ECB deposit rate is negative

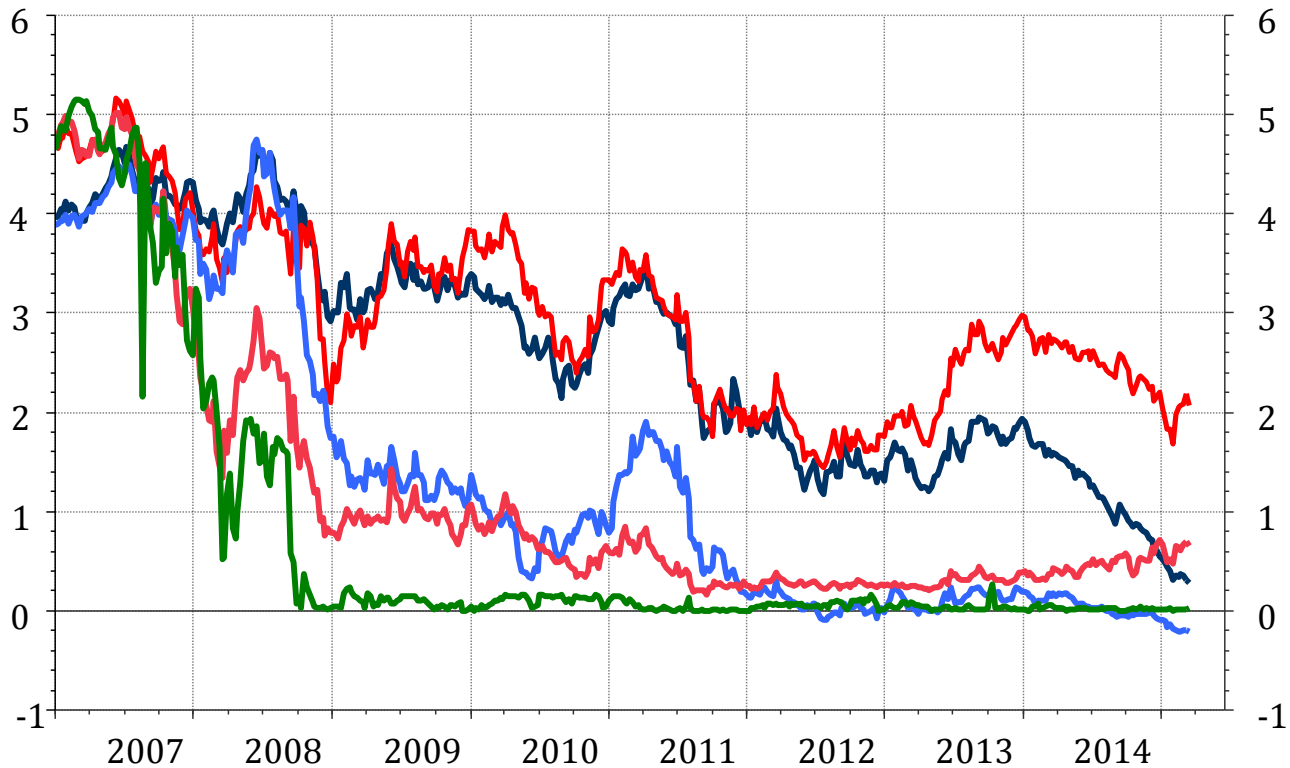
ECB and FED deposit rates



Source: Thomson Reuters Datastream

Eurobond yields heading for negative territory

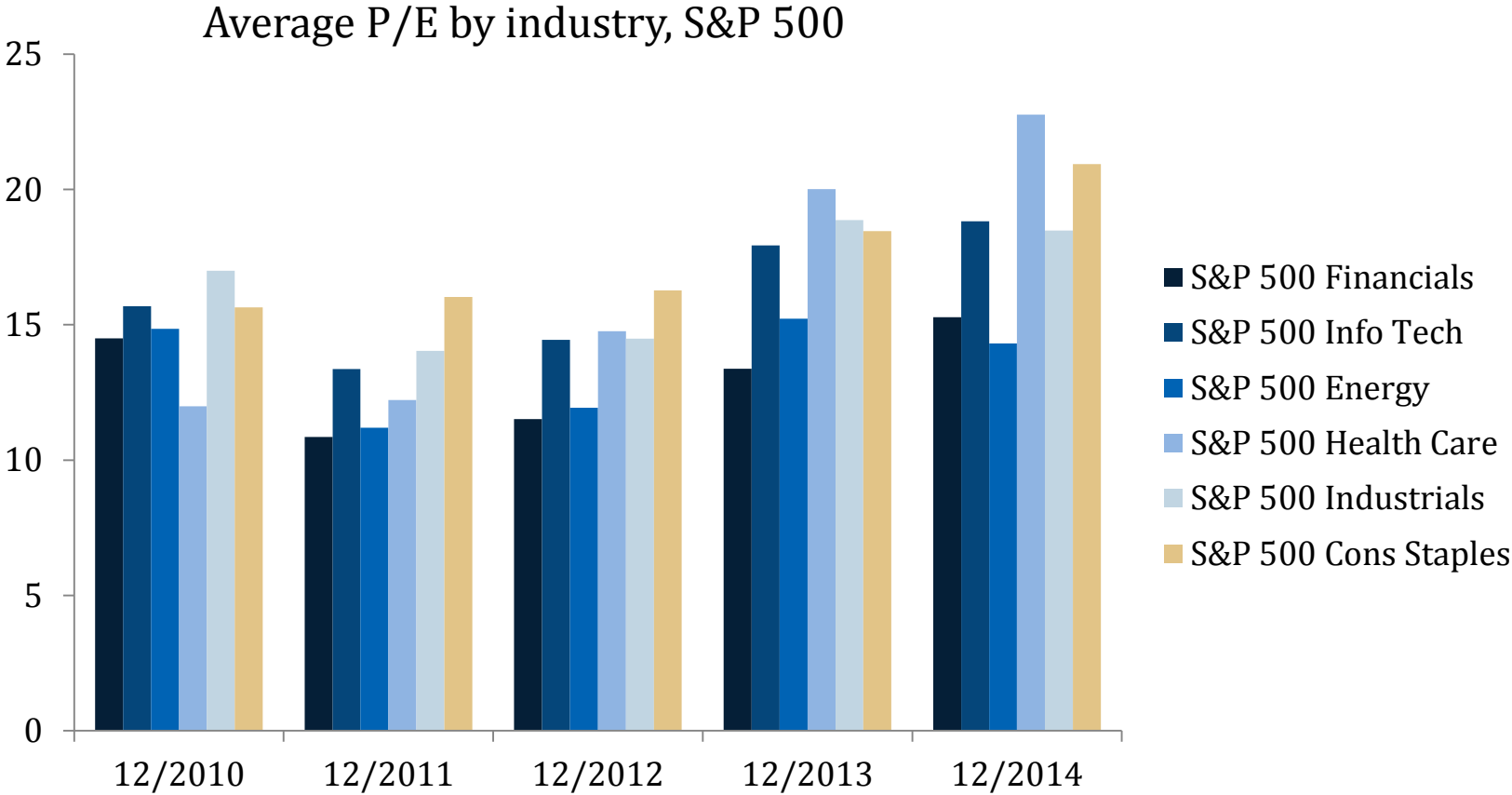
US and Germany government bond yields



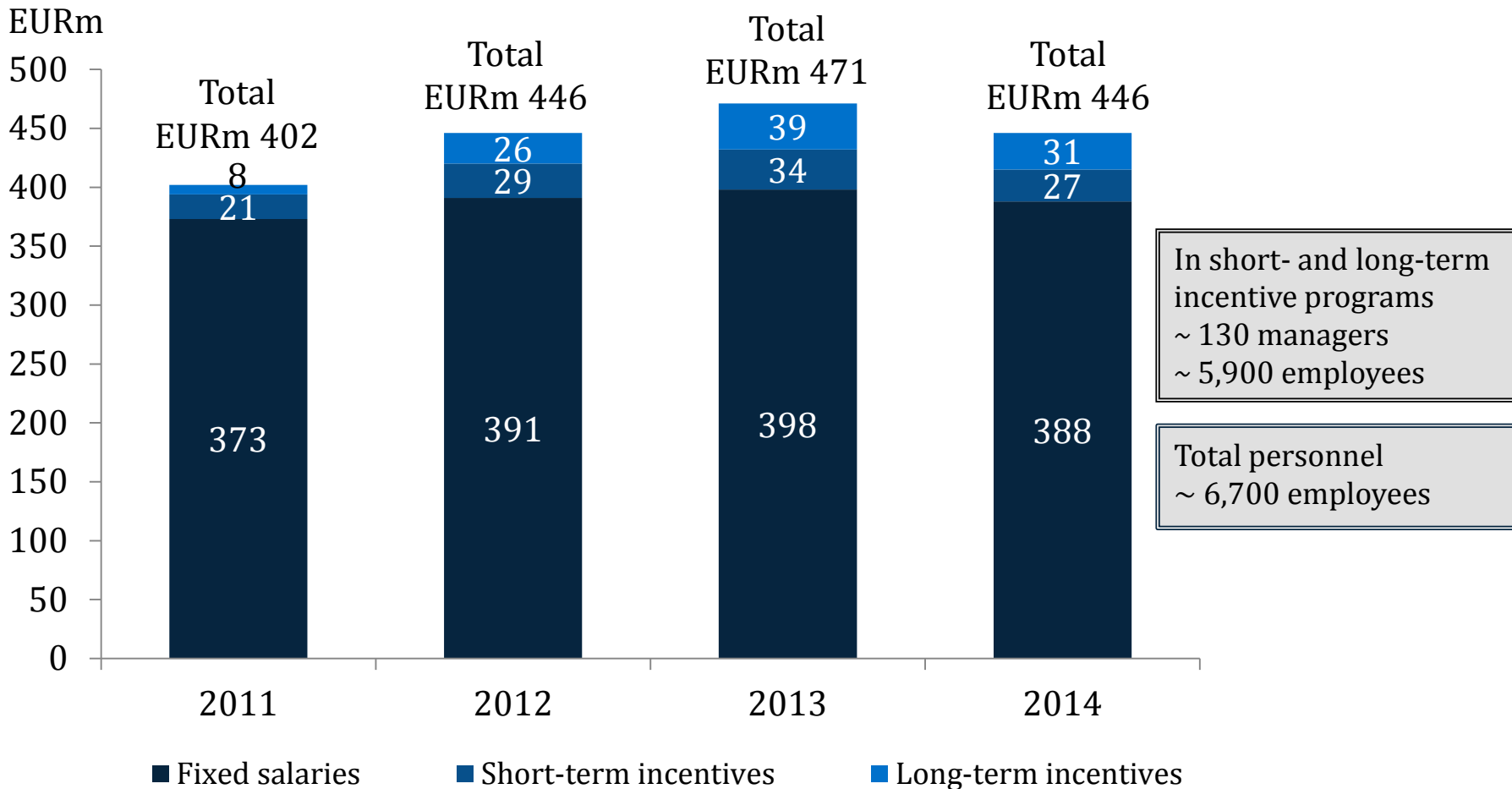
Source: Thomson Reuters Datastream

- GERMANY 10Y GVT BOND YLD
- US 10Y GVT BOND YLD
- GERMANY 2Y GVT BOND YLD
- US 2Y GVT BOND YLD
- US 1M T-BILL YLD

Valuation by industry



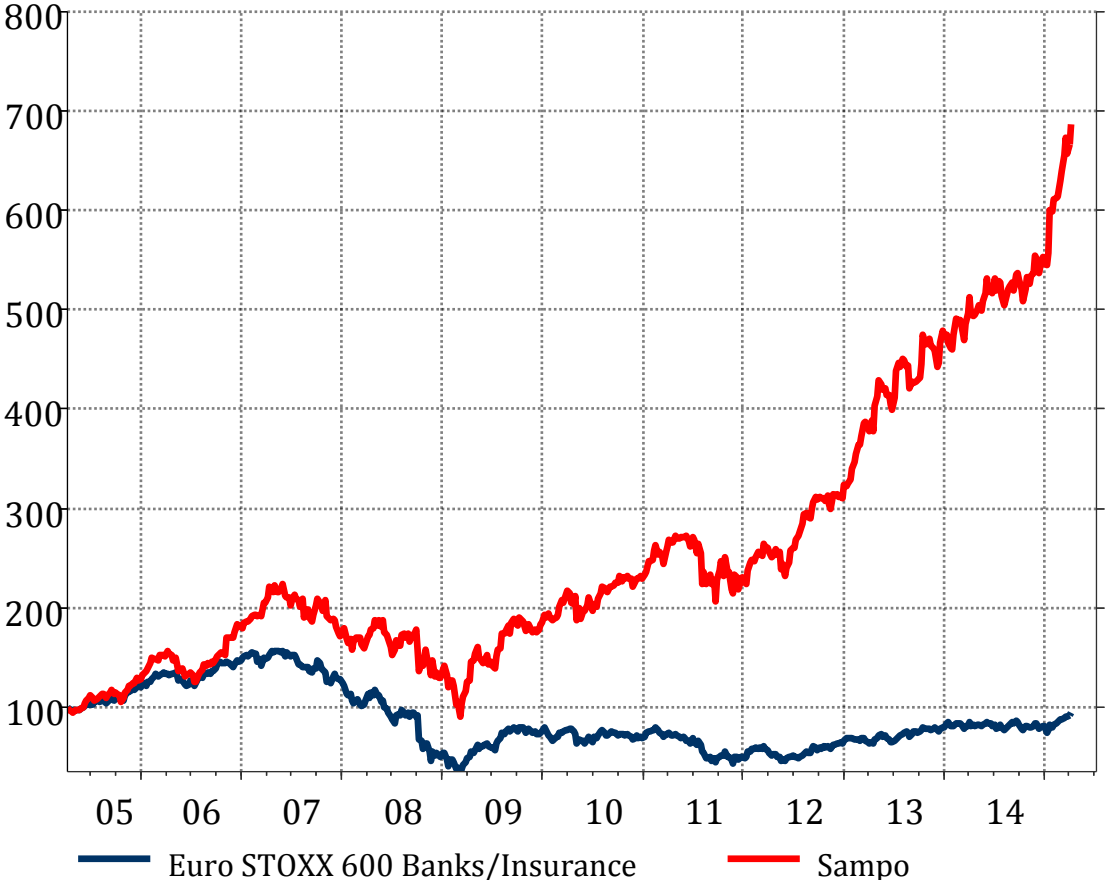
Sampo Group remuneration*



* Not including pension costs or other social security costs (2014: EURm 150; 2013: EURm 156; 2012: EURm 142).

Sampo continues to deliver

TSR vs. comparison index



Annual total return ~21%

Market Cap EUR 27.5 bn as of 10 April 2015

(EuroSTOXX Banks & EuroSTOXX Insurance, market value weighted, total return)

Source: Thomson Reuters Datastream

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