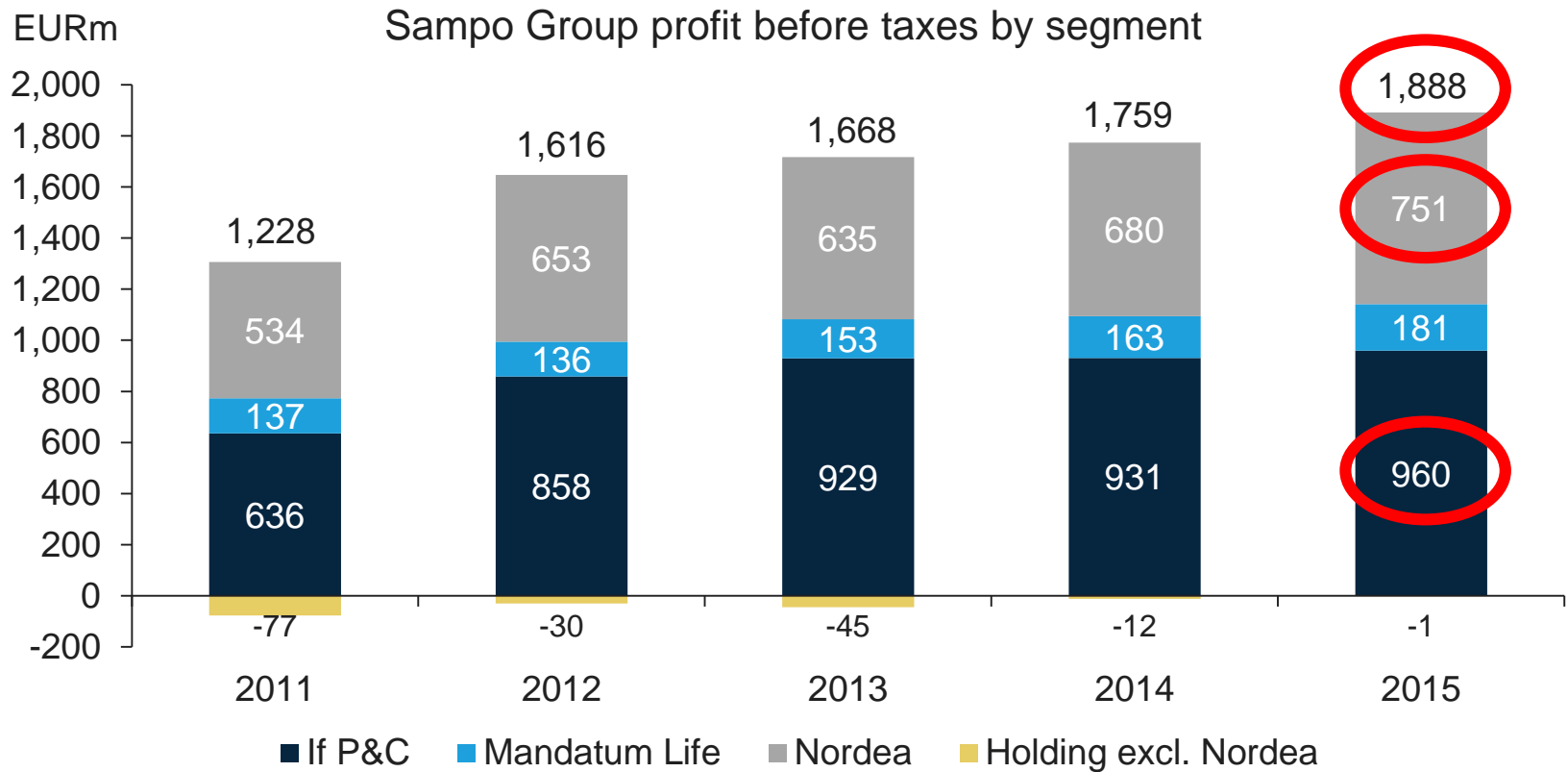


Sampo plc Annual General Meeting 2016

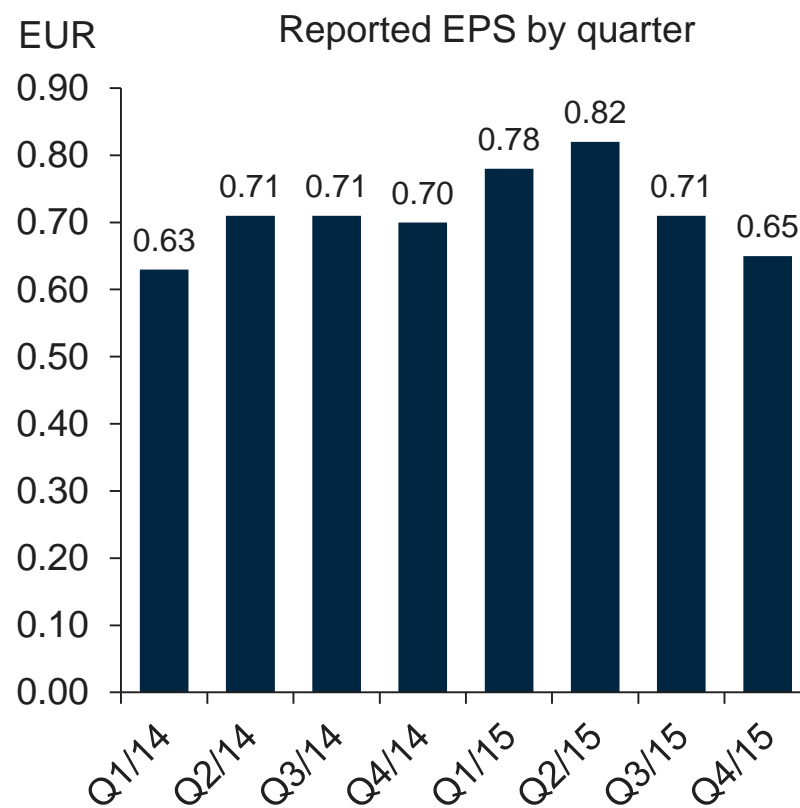
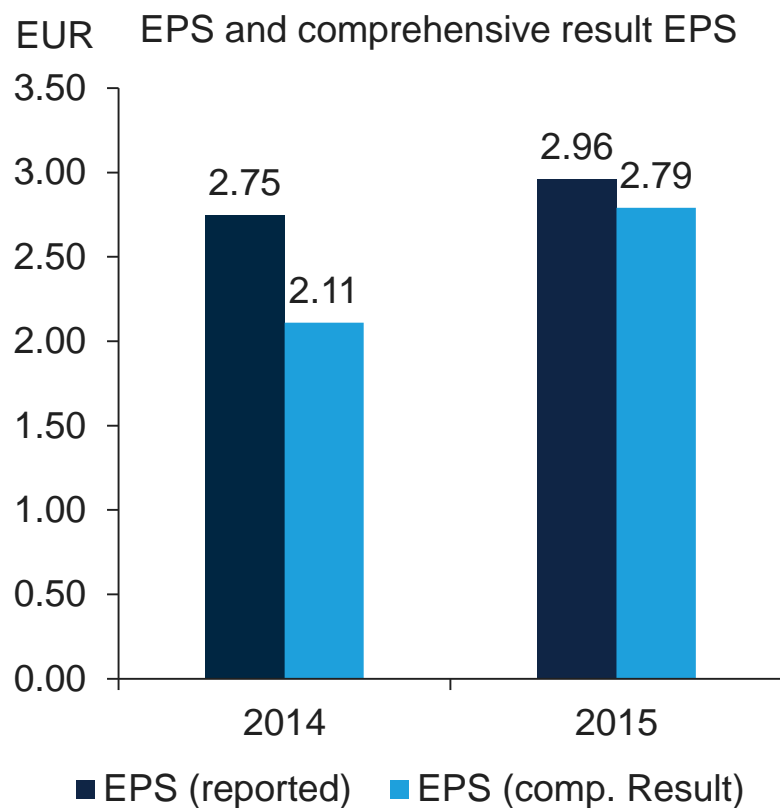
Kari Stadigh
Group CEO and President



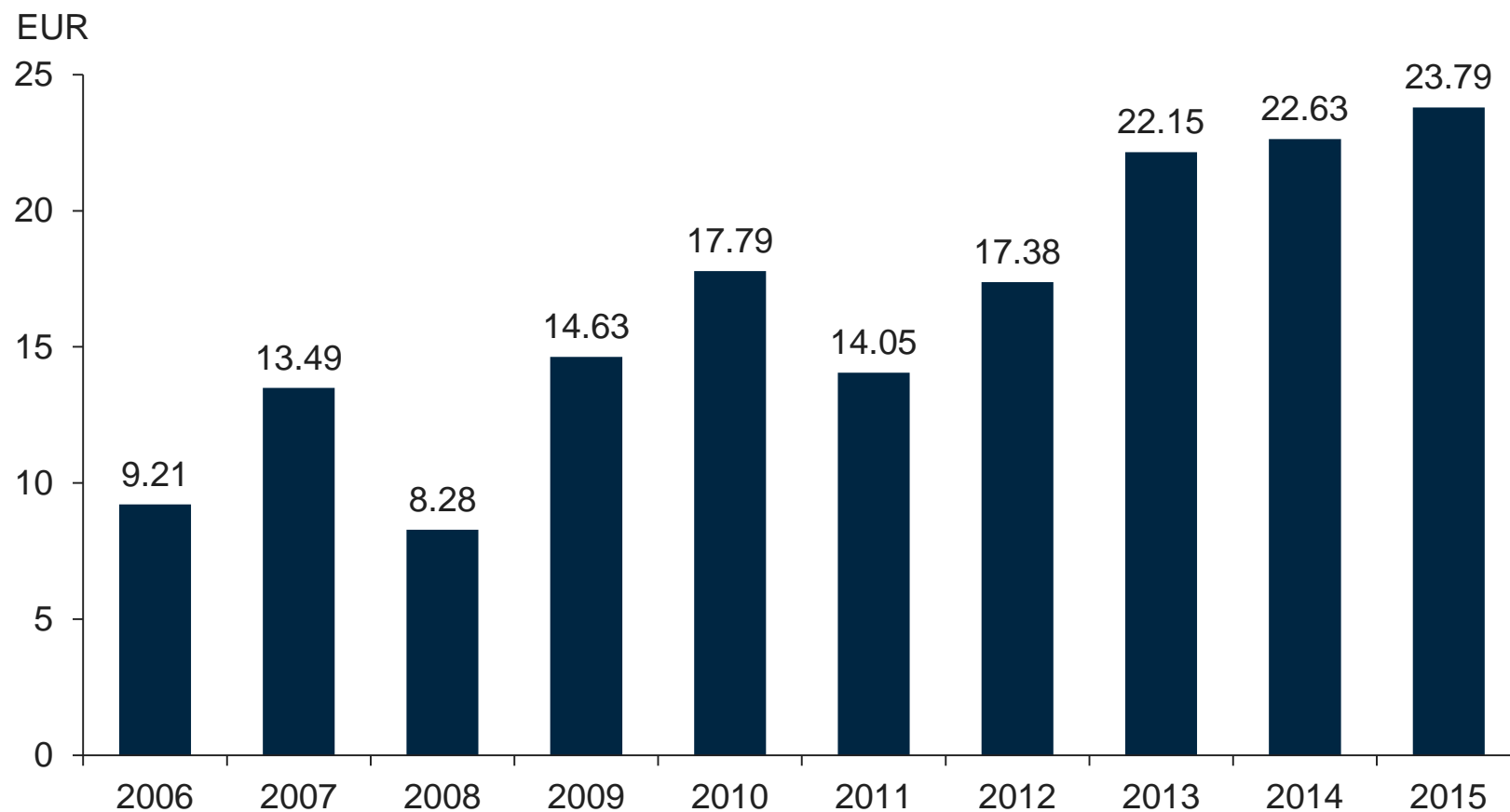
Good performance in all business areas



Earnings per share increased

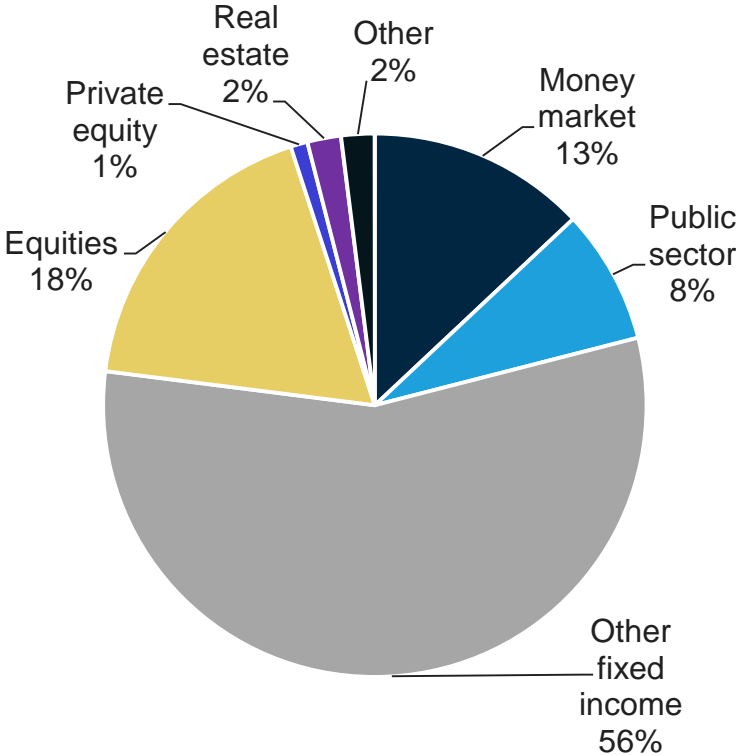


Net asset value per share developed well

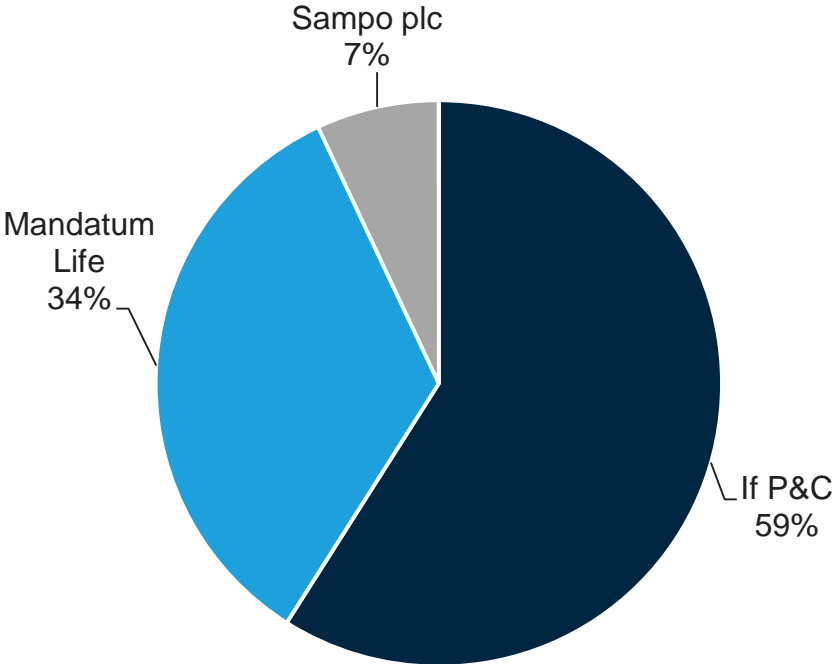


Sampo Group investments totaled EUR 19.4 billion on 31 December 2015

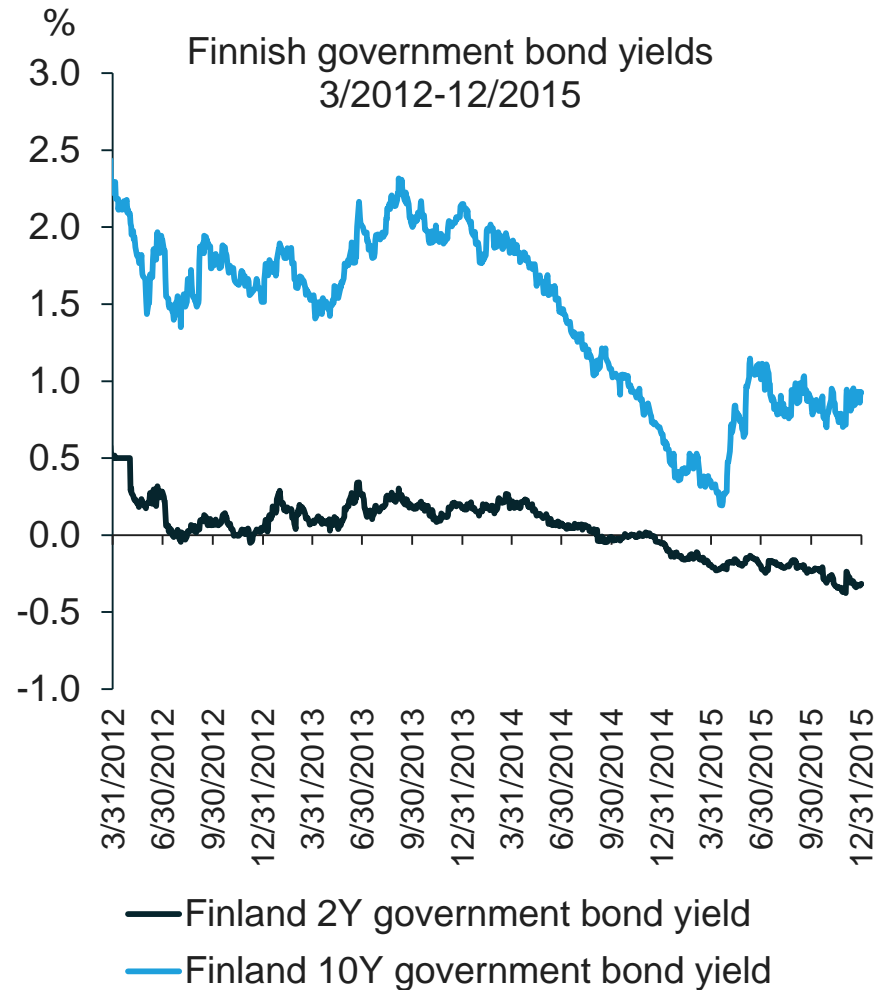
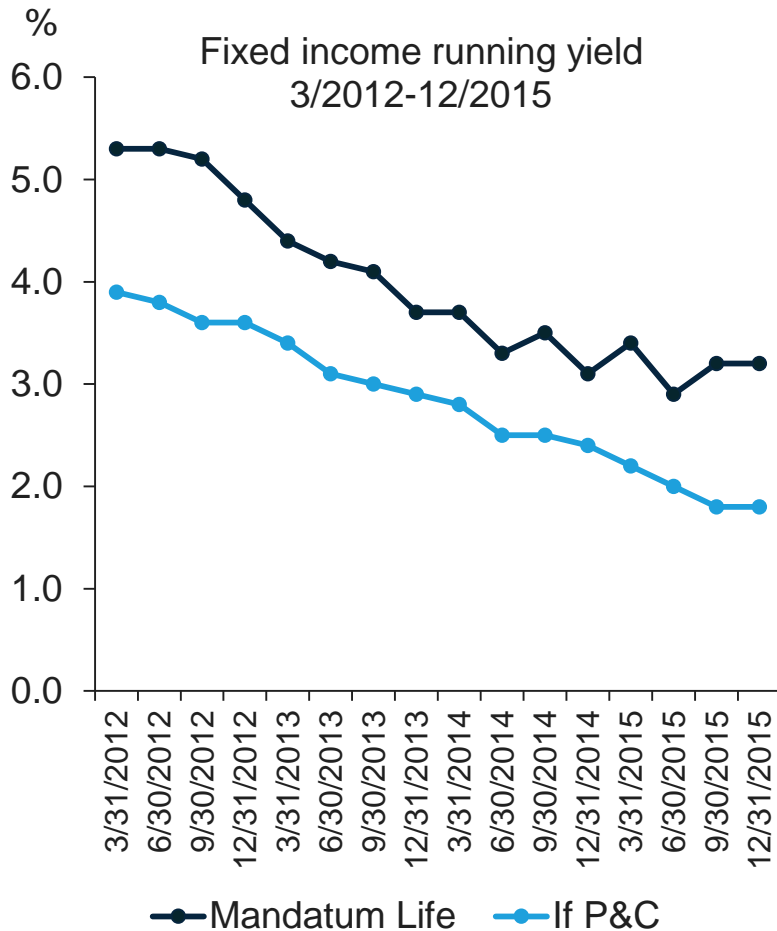
Investment allocation, Sampo Group, 31 December 2015



Investment assets by company, 31 December 2015

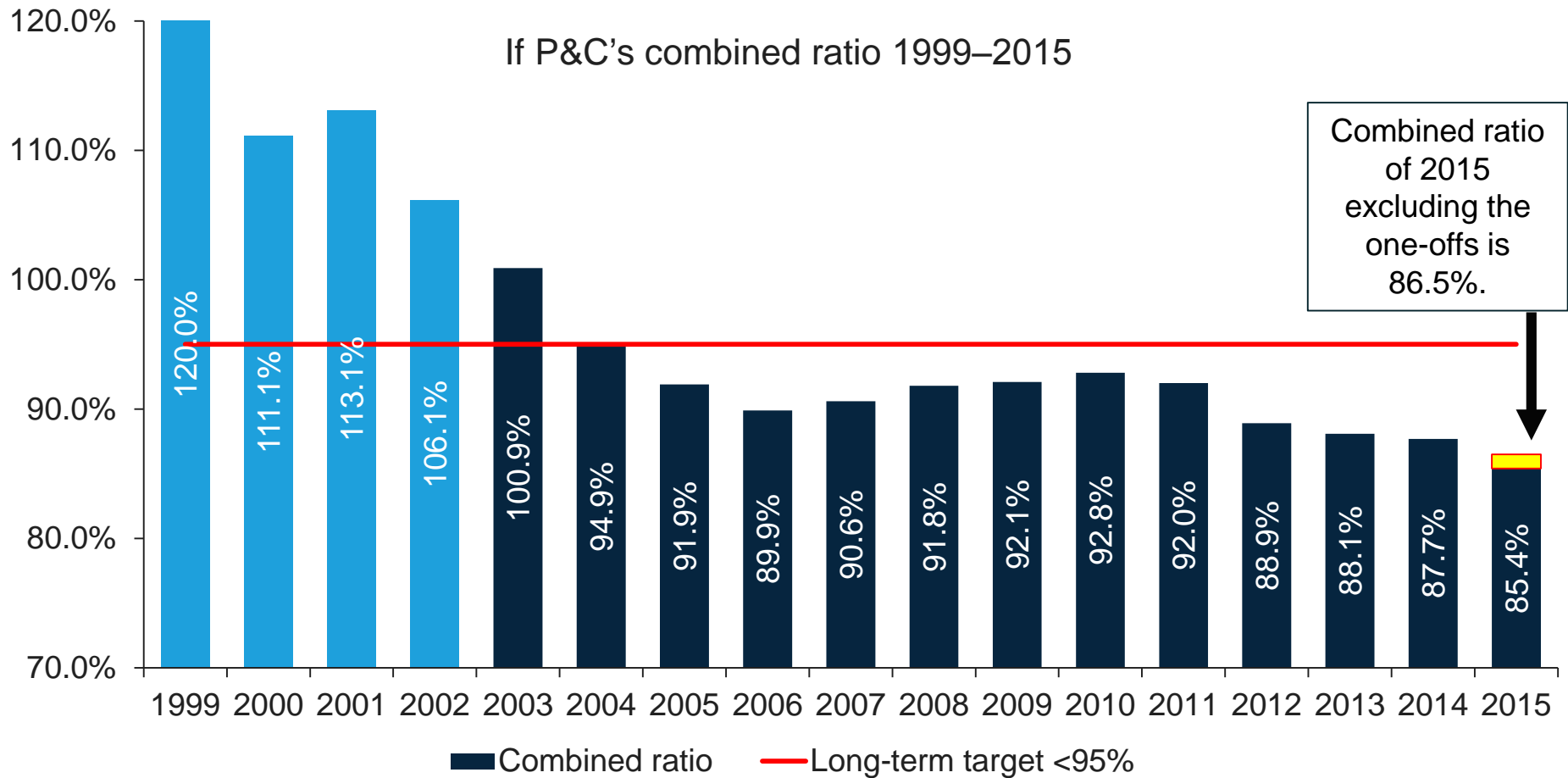


Fixed income running yield continues to decrease

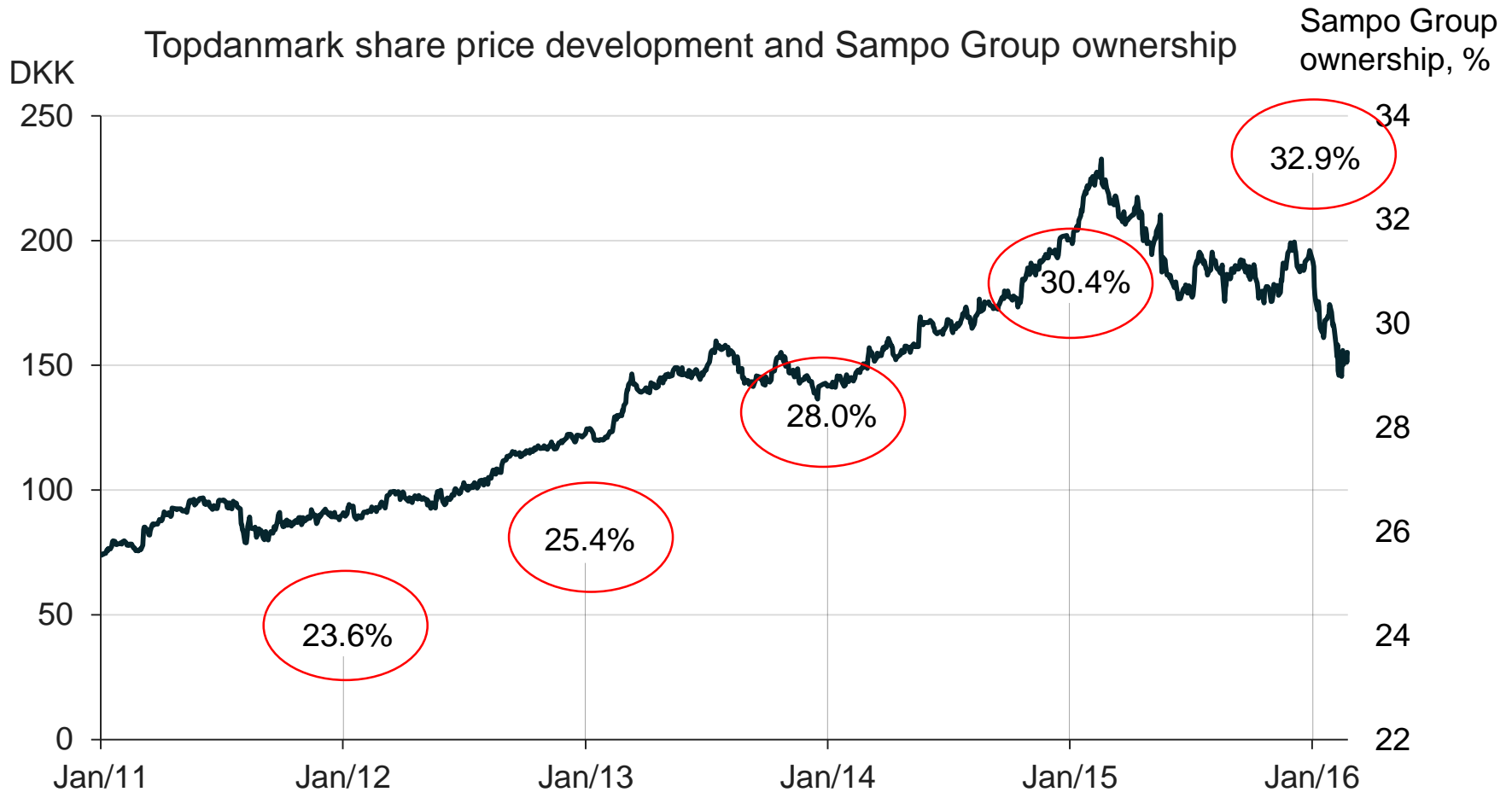




Combined ratio – Can it get any better?



Ownership in Topdanmark is approaching one third



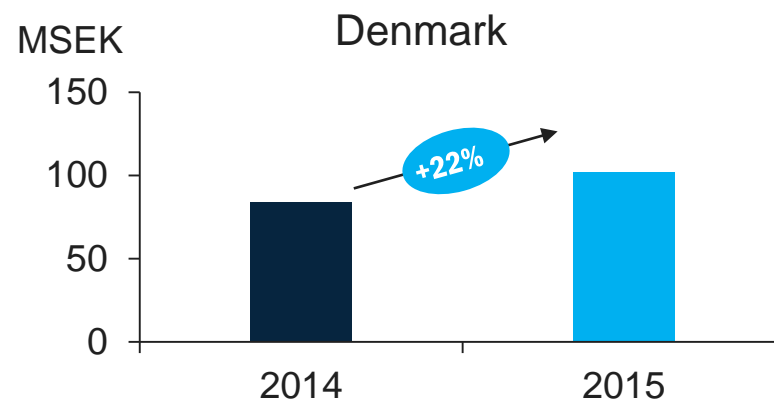
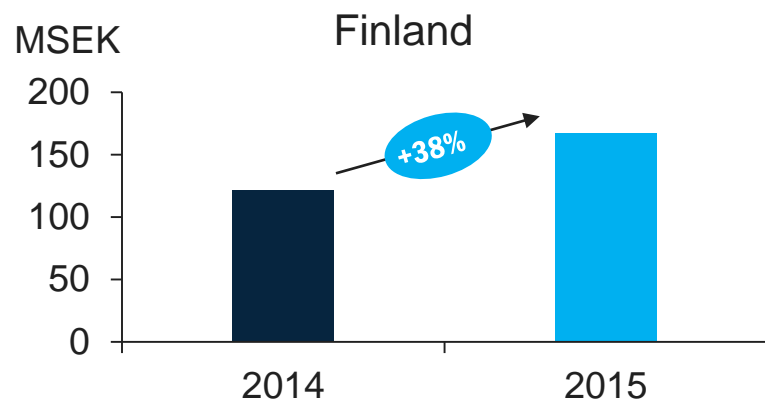
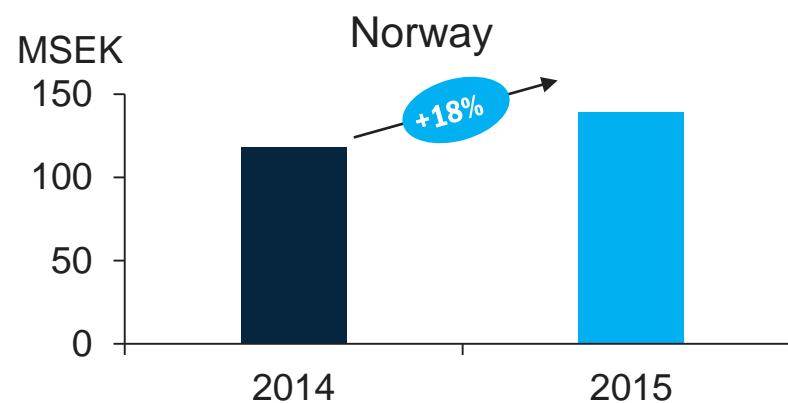
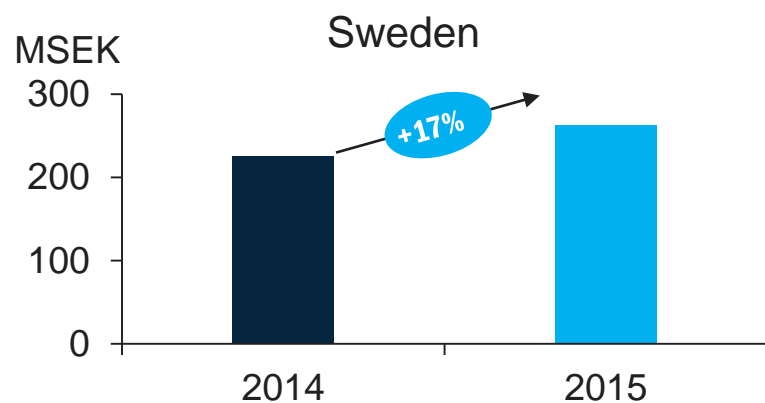
If has taken a leading position online

- If has established a significant presence online (search engines, banners and content).
- If has hired digital talent (digital business managers, web analysts, usability designers etc.).
- Online sales is already a significant distribution channel – now 9.3% of total sales.
- 38% of private claims are reported online.
- The number of e-customers is growing rapidly – now 30% on Nordic level.
- If has improved self service for customers through “My Pages” web service.

If won the award for best online service in Sweden in the Banking & Insurance category, both in 2014 and 2015, in the prestigious InternetWorld ranking

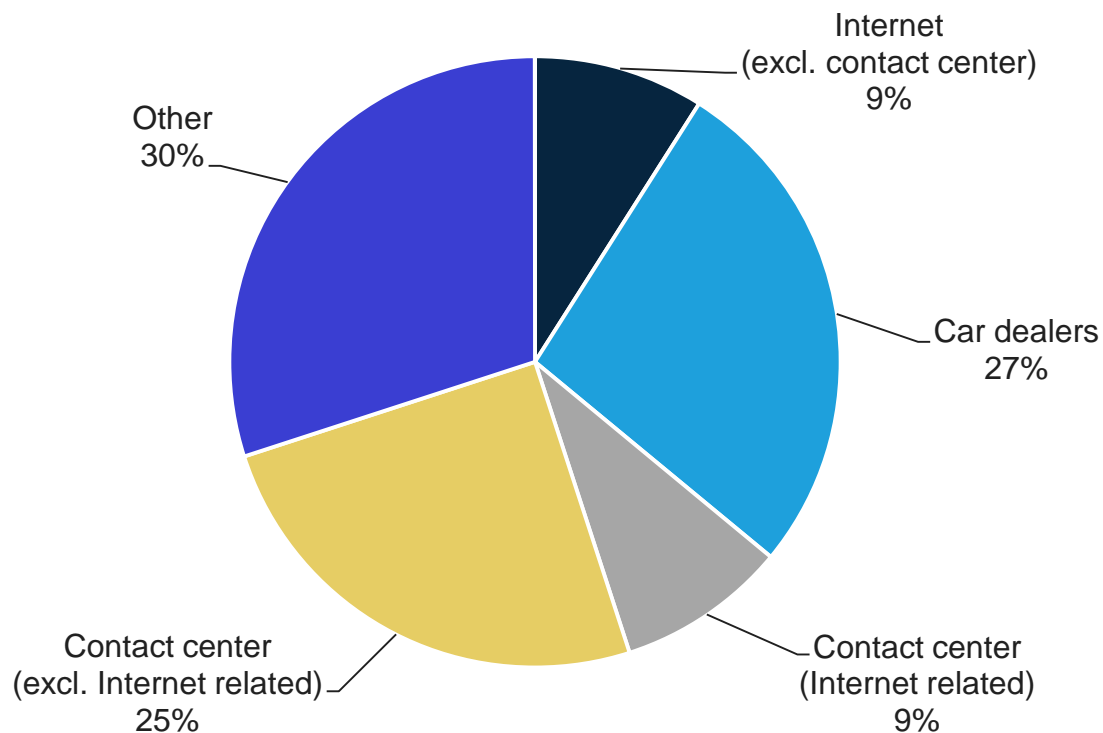


Business area private's total online sales grew by 23 per cent in 2015



Internet is an important sales channel

Business area Private, sales by channel in 2015, %



Nordea 

Nordea's 2015 financial results were good

- ✓ Net profit EURm 4,791 – highest ever
- ✓ C/I ratio 47.1% – all-time-low, cost target EUR 4.7 billion achieved
- ✓ Improved credit quality, loan losses EURm -479 – the lowest since 2007
- ✓ RoE 12.3% – the highest since 2008
- ✓ CET 1 ratio at 16.5% – the highest ever
- ✓ Dividend EUR 0.64 – the highest ever

Transforming the bank through significant investments that provide long term cost efficiencies and responds to future business requirements

2016-18

2019-22

1 Investing
(Compliance, Simplification, Digital & Technology)

2 Building customer franchise
(i.e. Wealth, Coporates)

3 Repricing / Cross Selling

4 Cost and capital efficiencies

Structural cost reductions

- IT cost (Dev. & main.)
- Customer touchpoints / Front End
- Internal processes (Mid/Back)

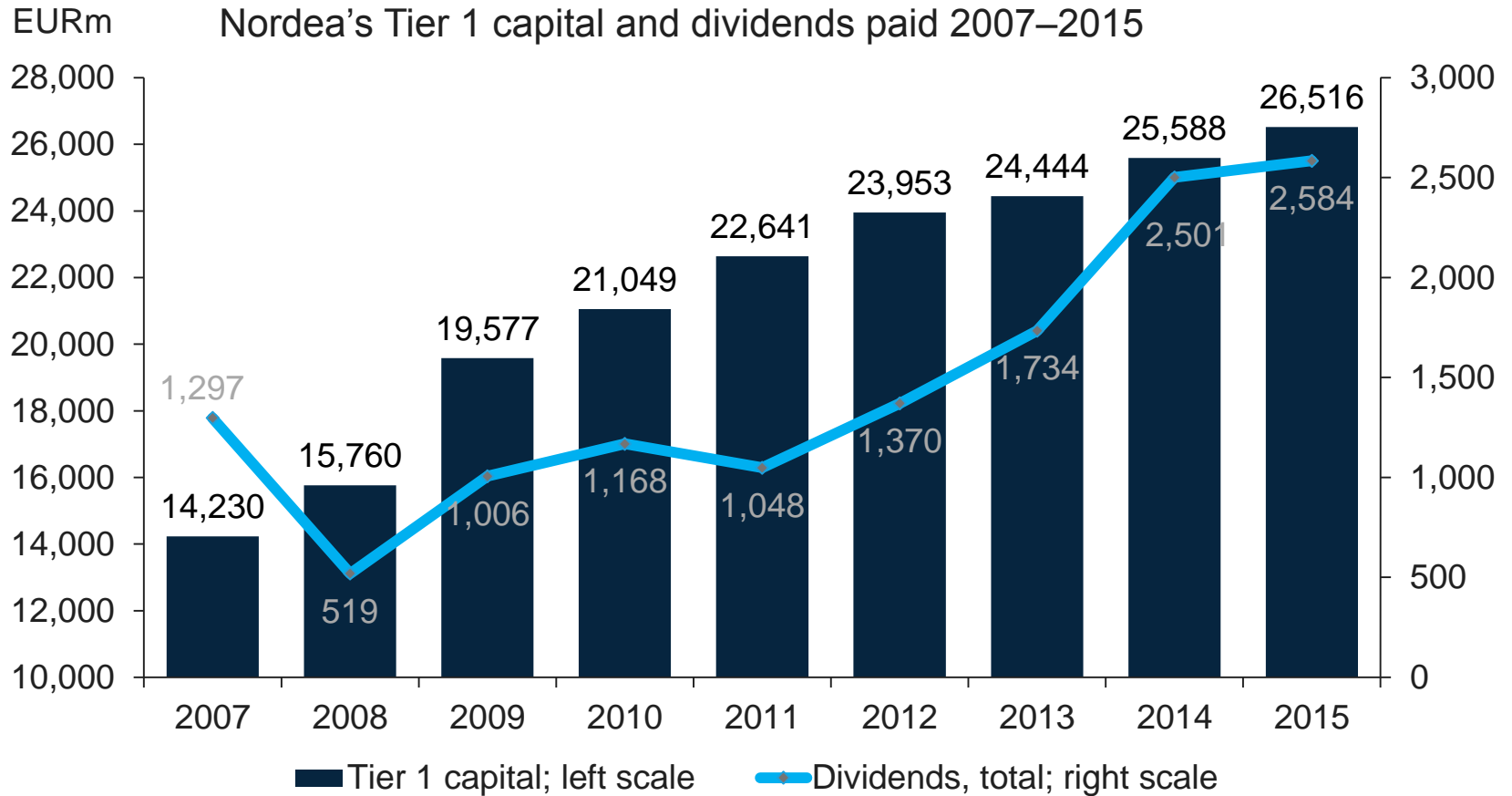
Customer benefits

- Personalisation
- Relevance (Big data analytics)
- Simplicity and speed of interaction

Response to regulatory requirements

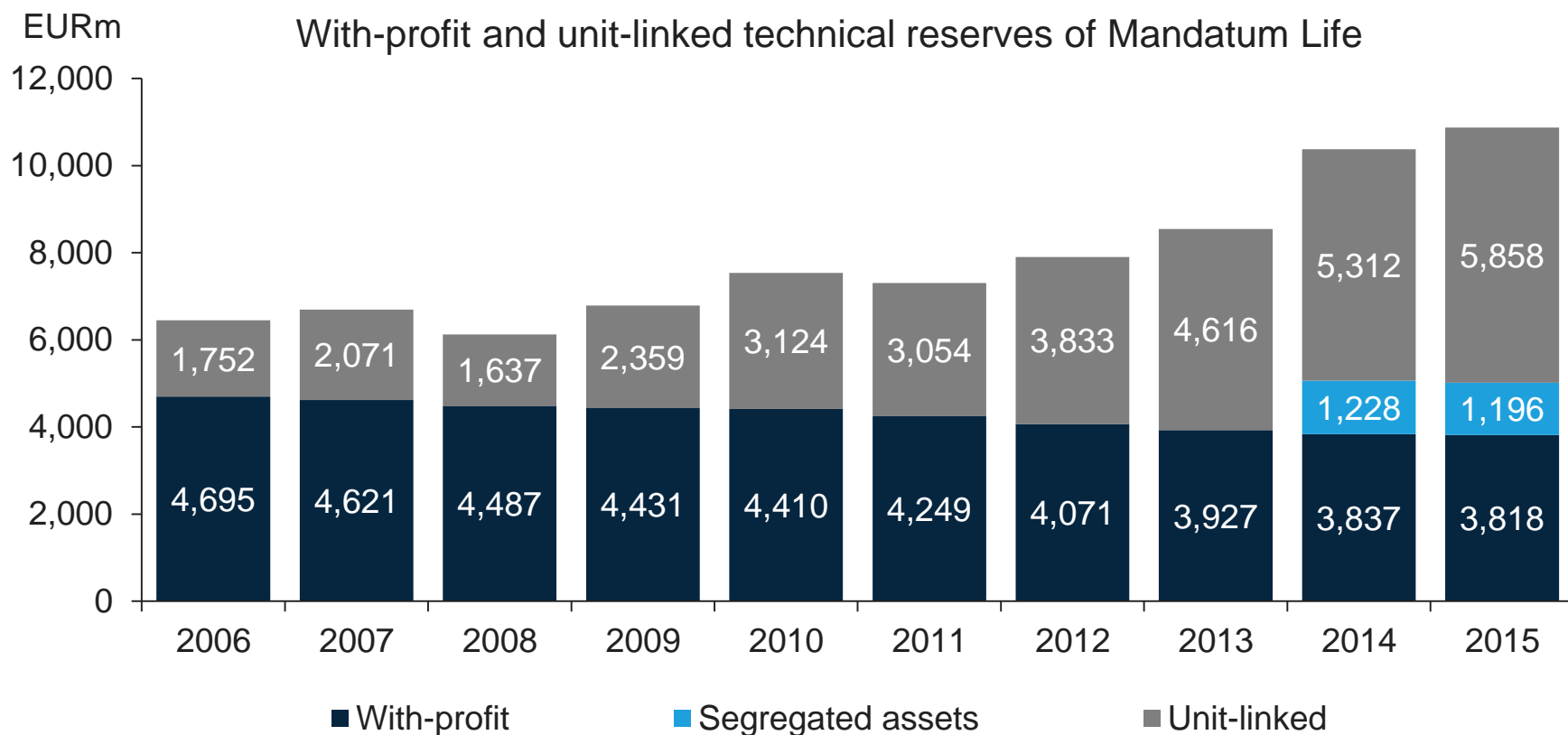
- Compliant
- Resilient
- Lower operational risk

Nordea has a strong capital position

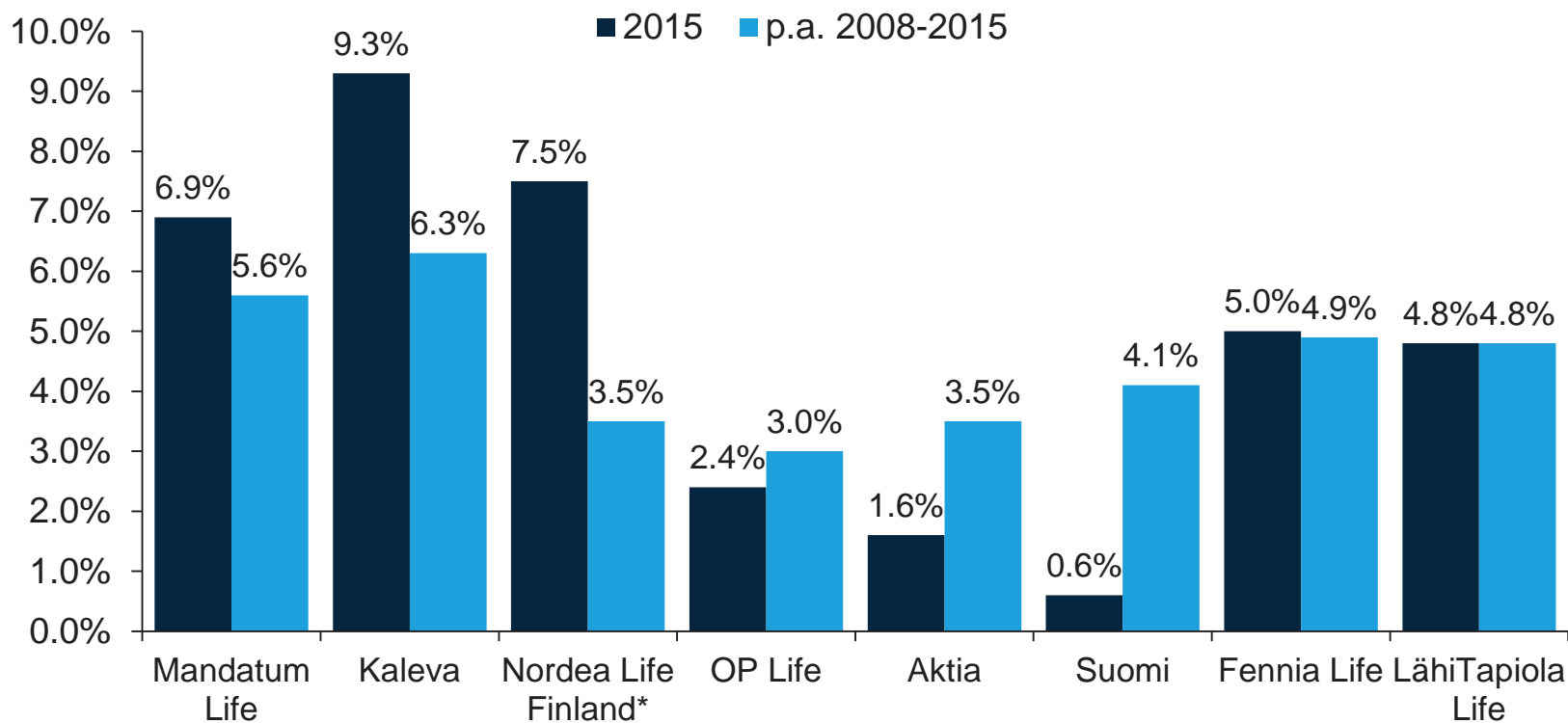




Technical reserves grew to almost EUR 11 billion



Life insurance companies in Finland – Return on investment assets

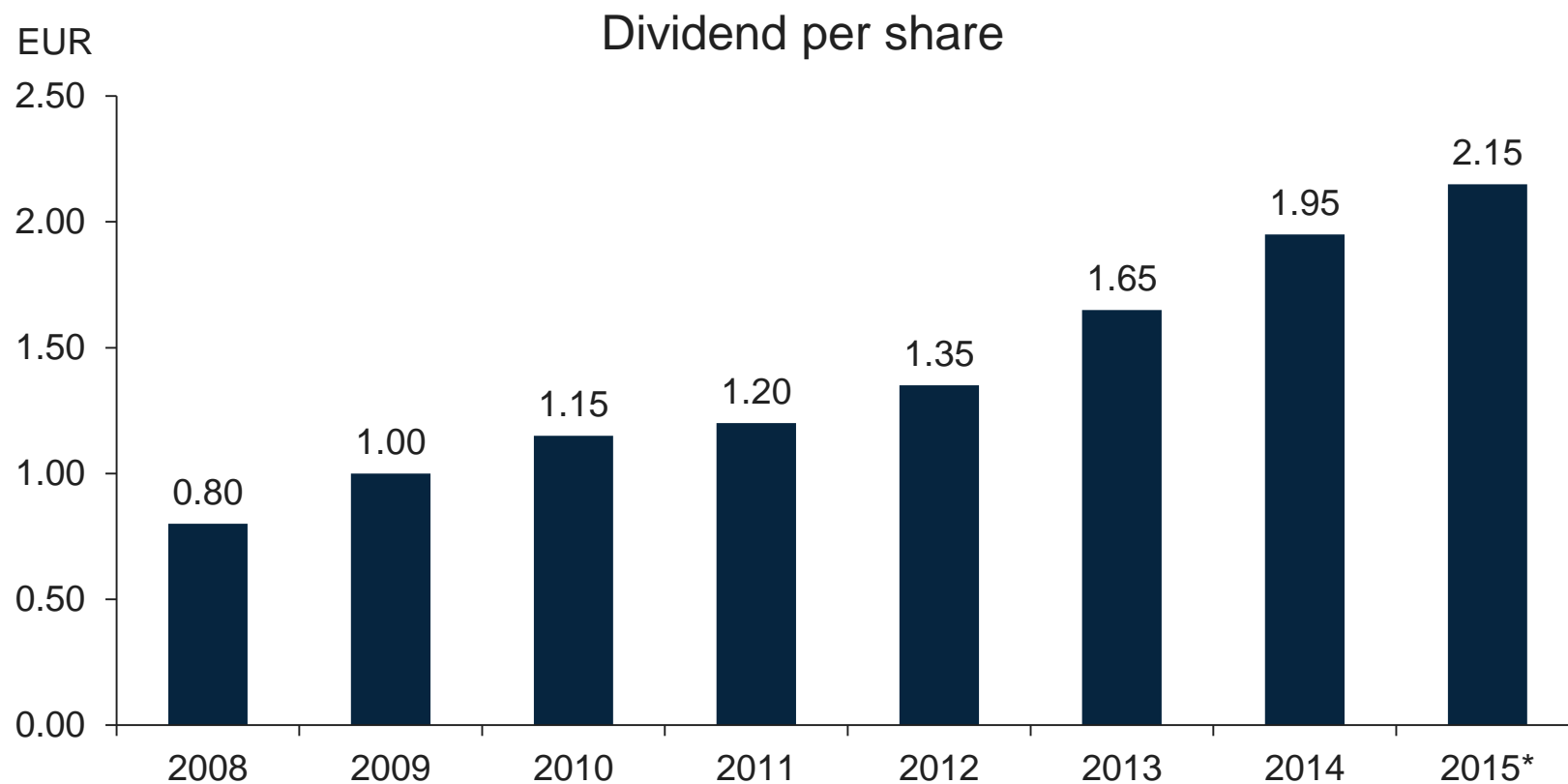


Source: Finance Finland

* Figures Q4/2014

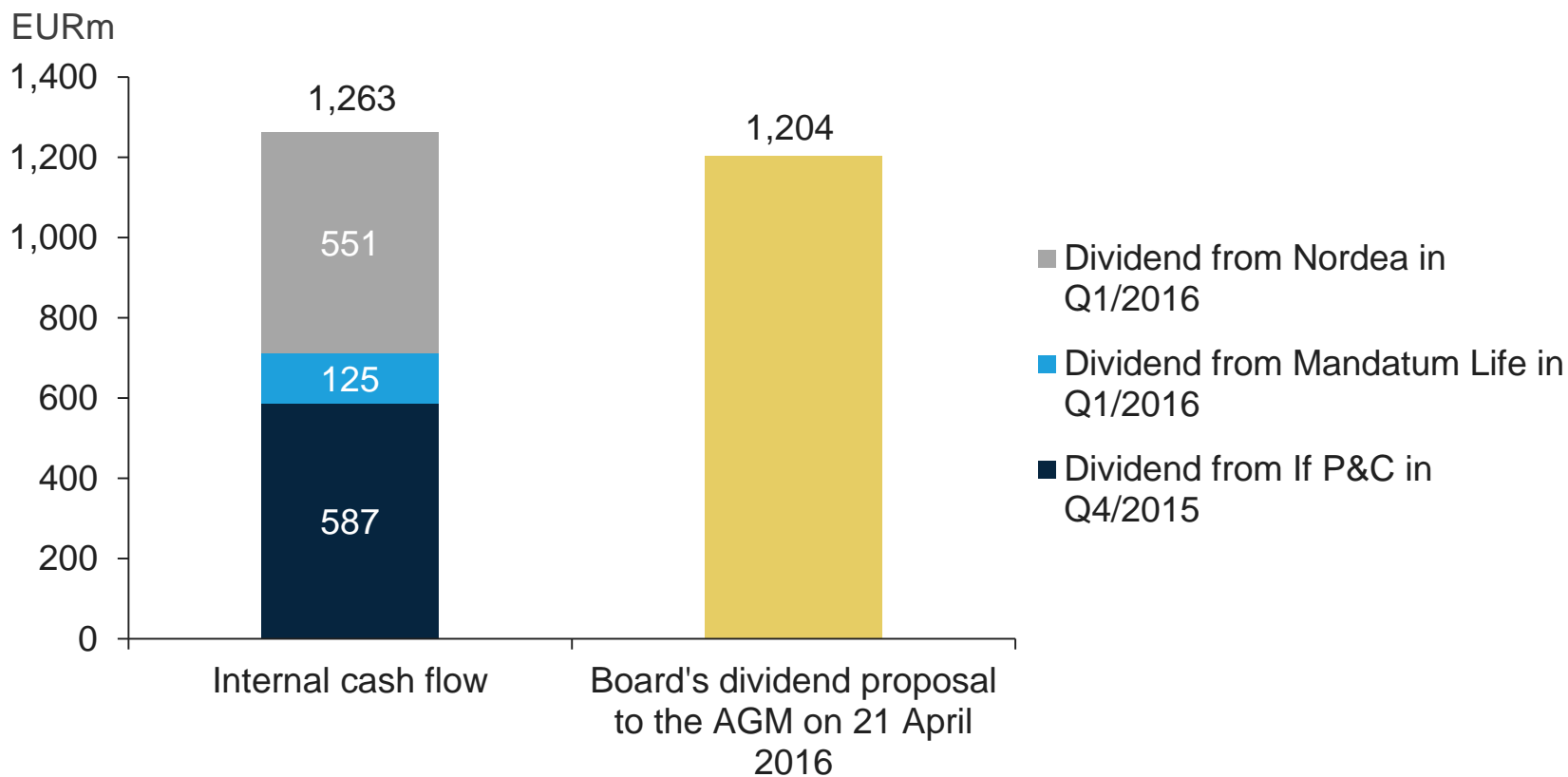
Sampo plc

Seventh consecutive year of growth in Sampo dividends

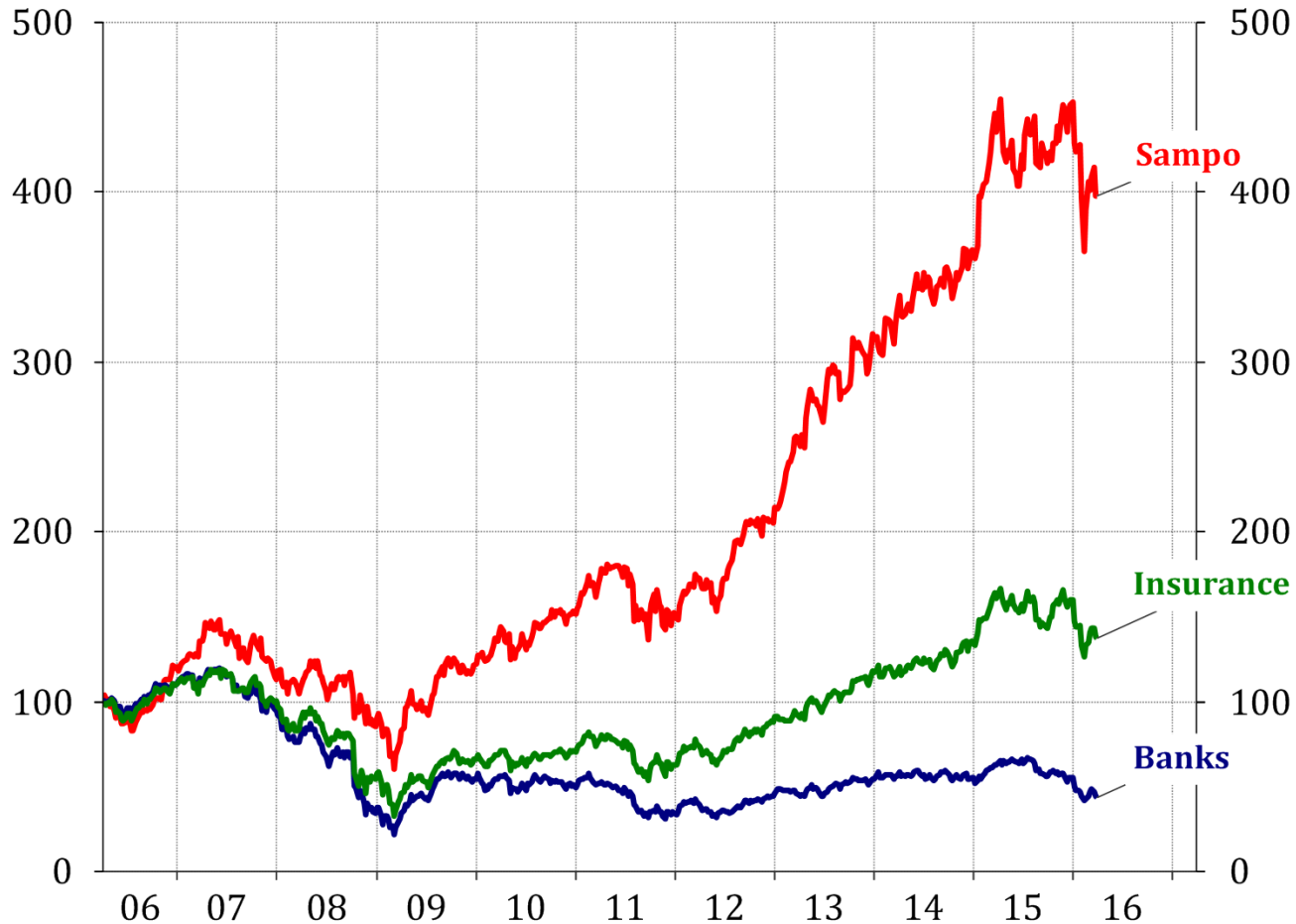


*) Board's proposal to the AGM held on 21 April 2016

Internal cash flow vs. dividends spring 2016



Sampo's 10Y TSR vs. EuroStoxx 600 Banks and Insurances



Annual Total Return approx. 15%

Market cap EUR 23 billion as of April 1, 2016

Sampo plc Annual General Meeting 2016

Kari Stadigh
Group CEO and President

