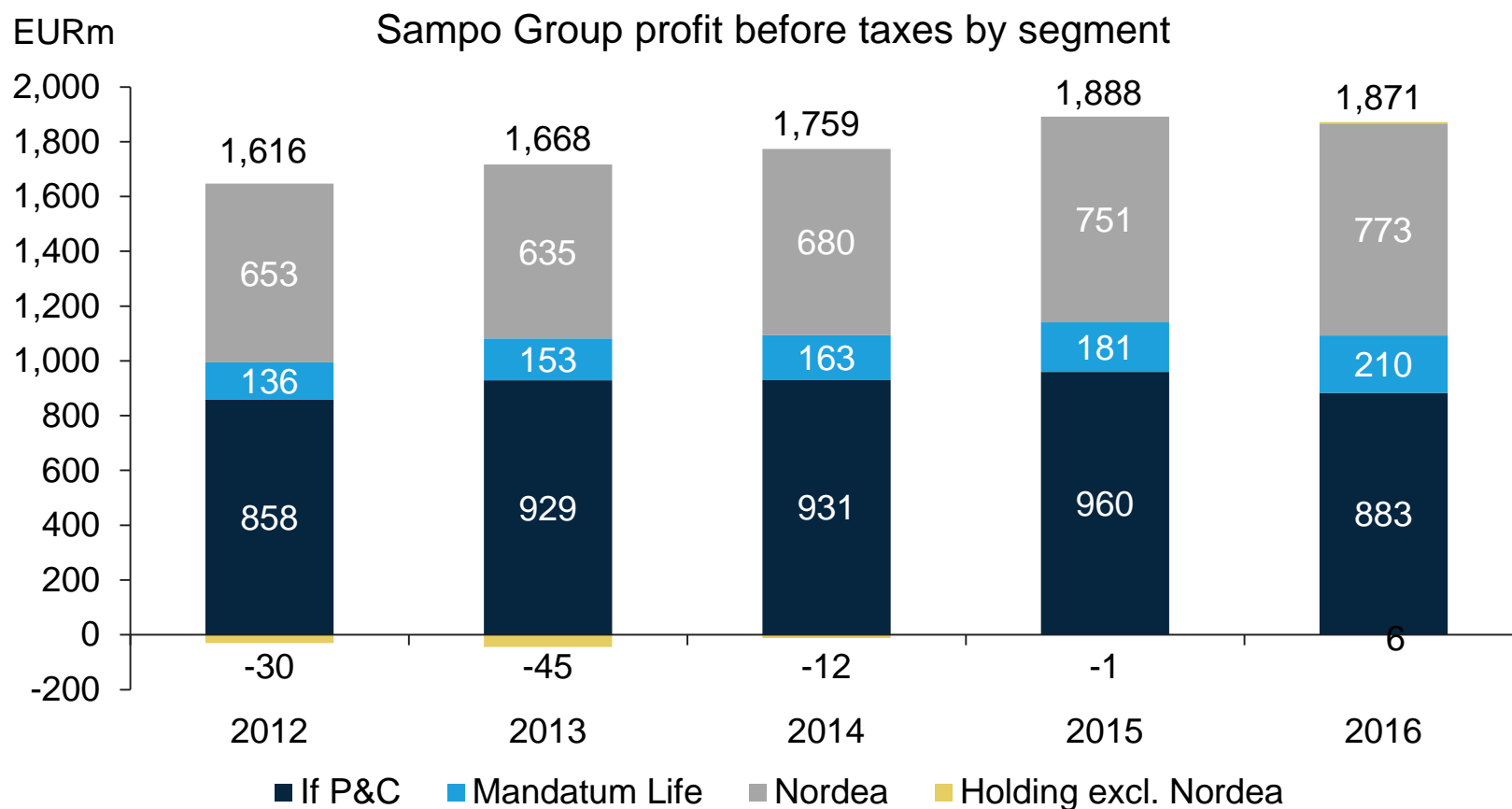


Sampo plc

Annual General Meeting 2017

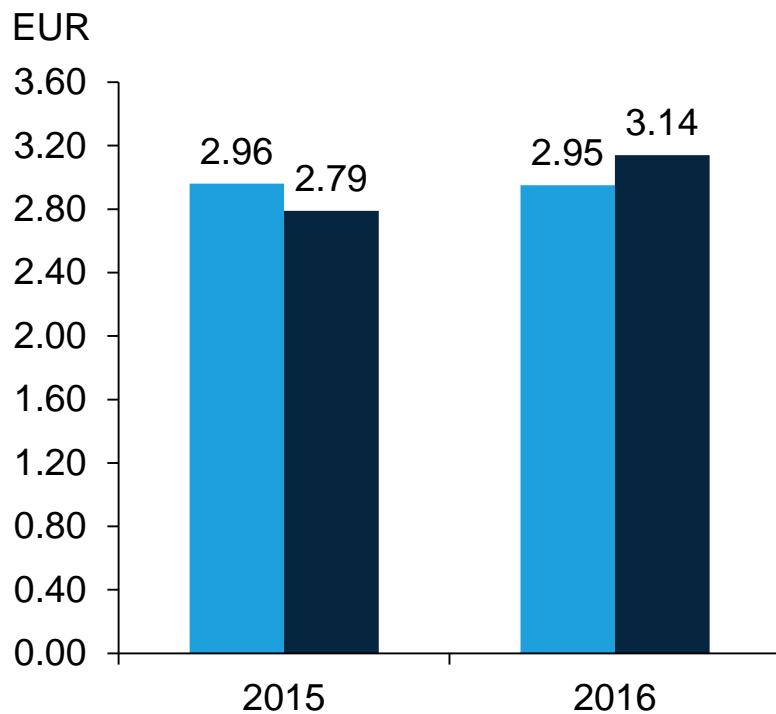
Kari Stadigh
Group CEO and President

2016 was a good year for Sampo Group



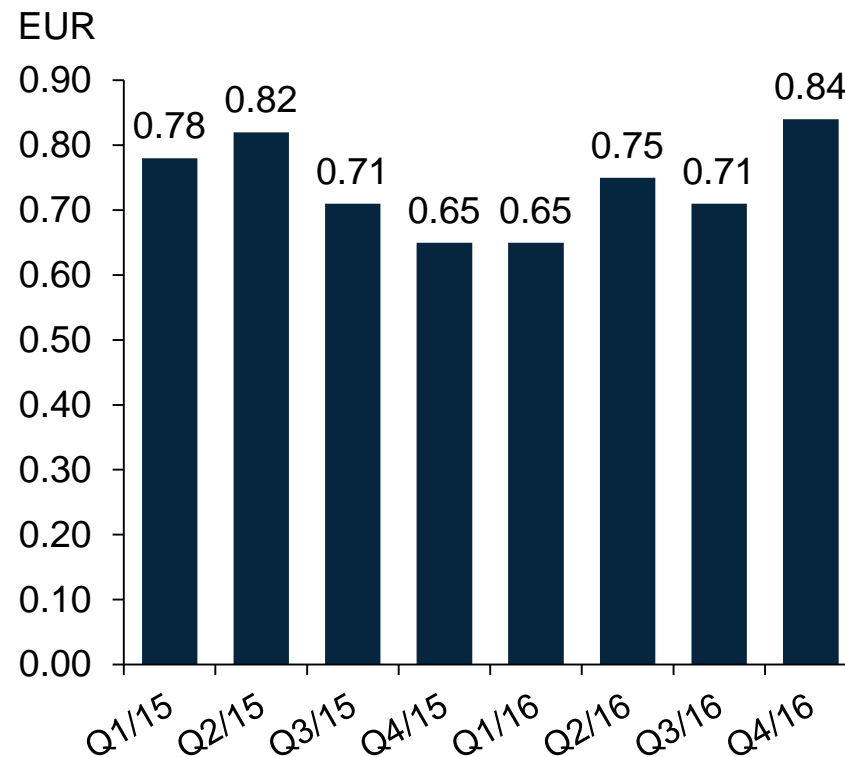
Earnings per share were stable

EPS and Comprehensive result EPS

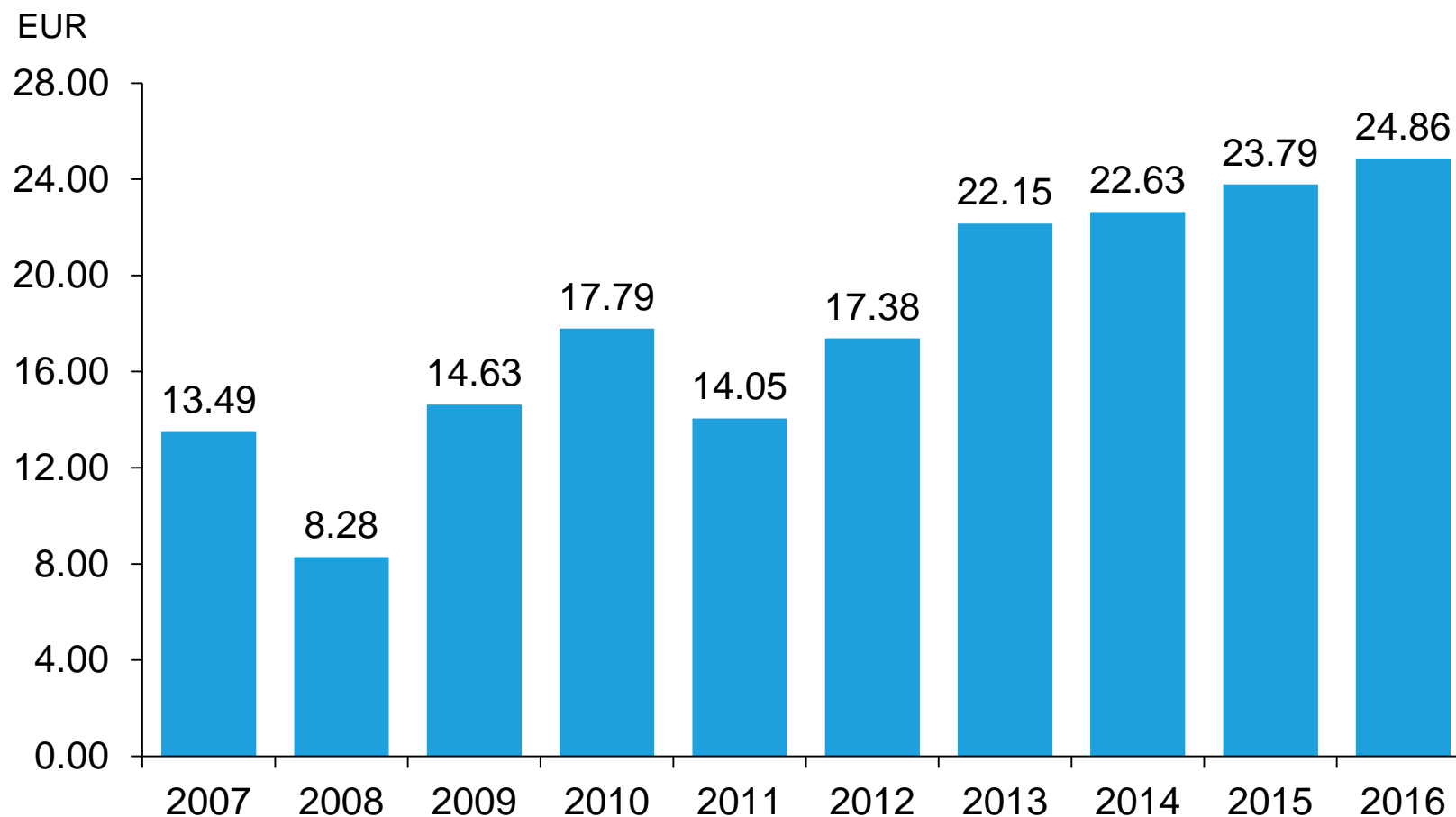


- EPS (reported)
- EPS (comp. result)

Reported EPS by quarter



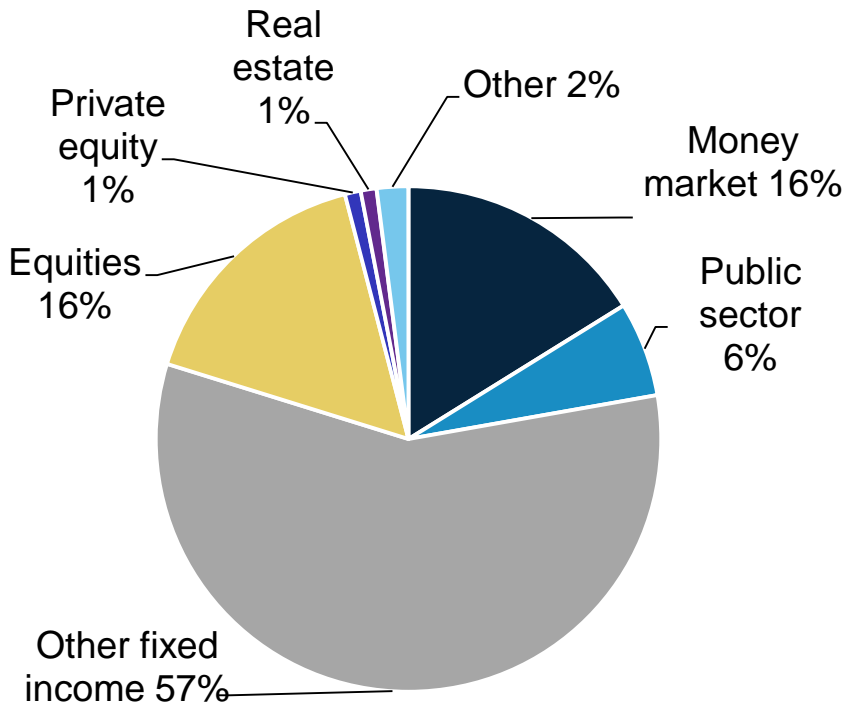
Net asset value per share continued to increase



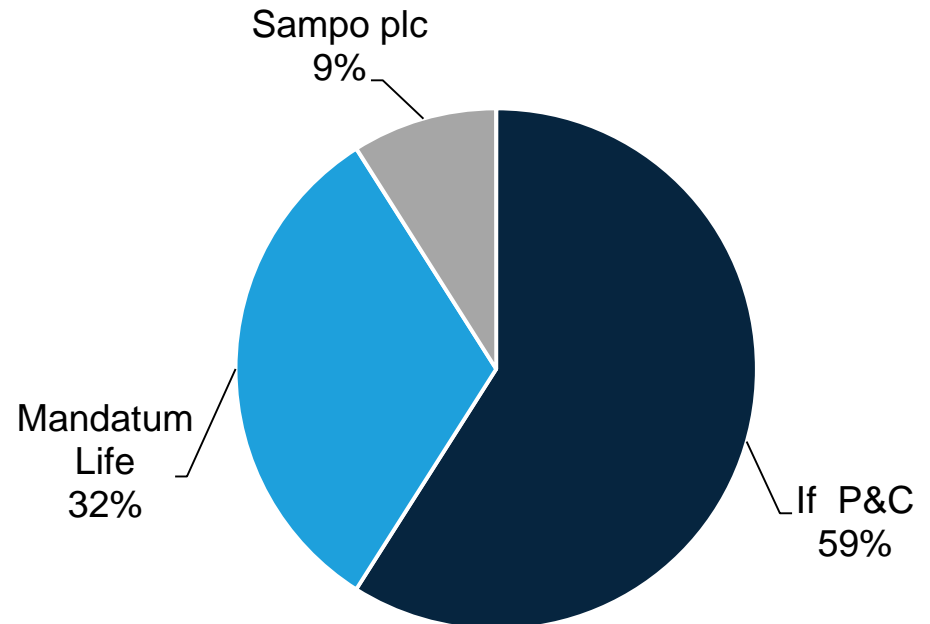
Sampo Group investments exceed EUR 20 billion on 31 December 2016

Total EUR 20.7 billion

Investment allocation, Sampo Group,
31 December 2016

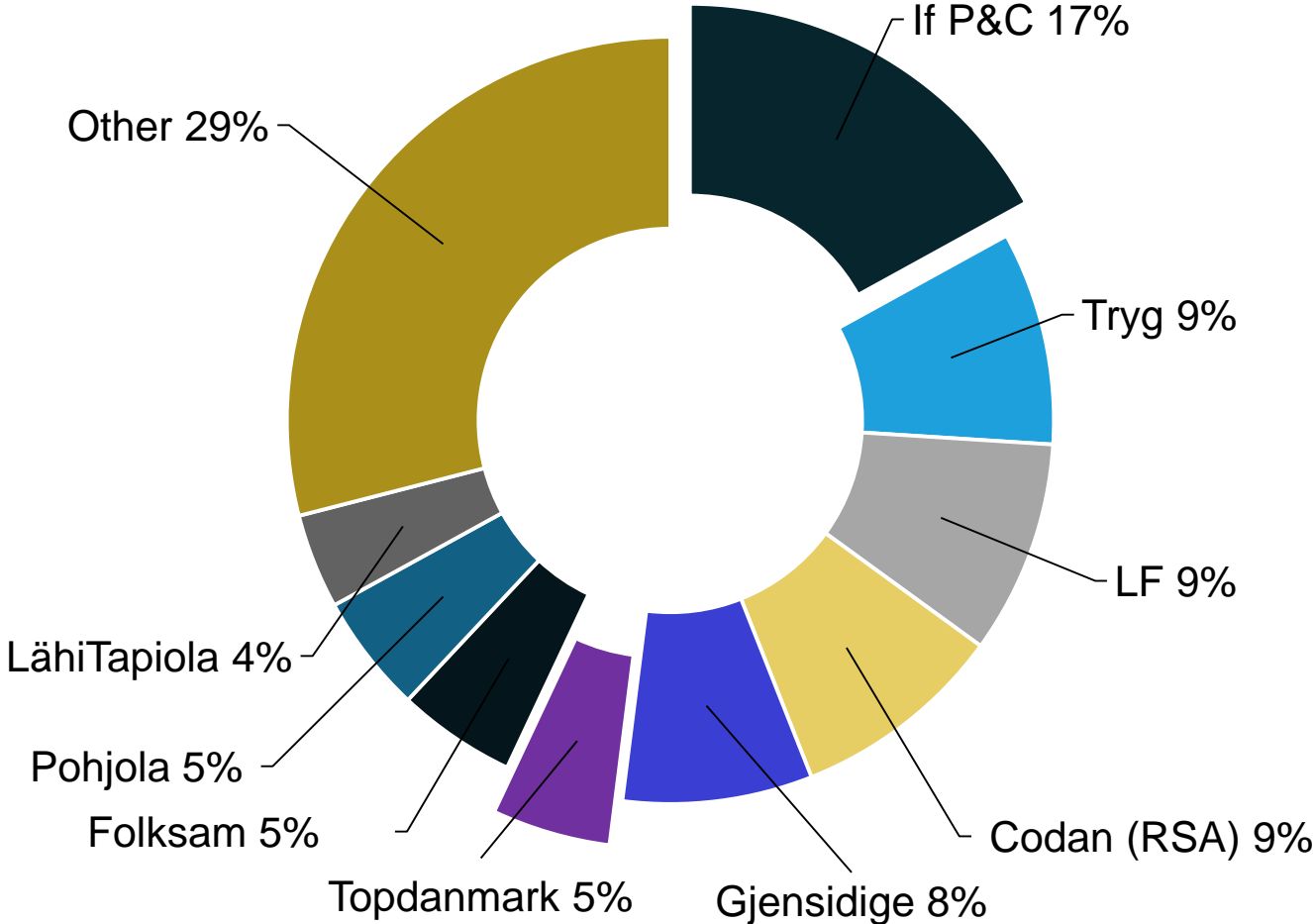


Investment assets by company,
31 December 2016

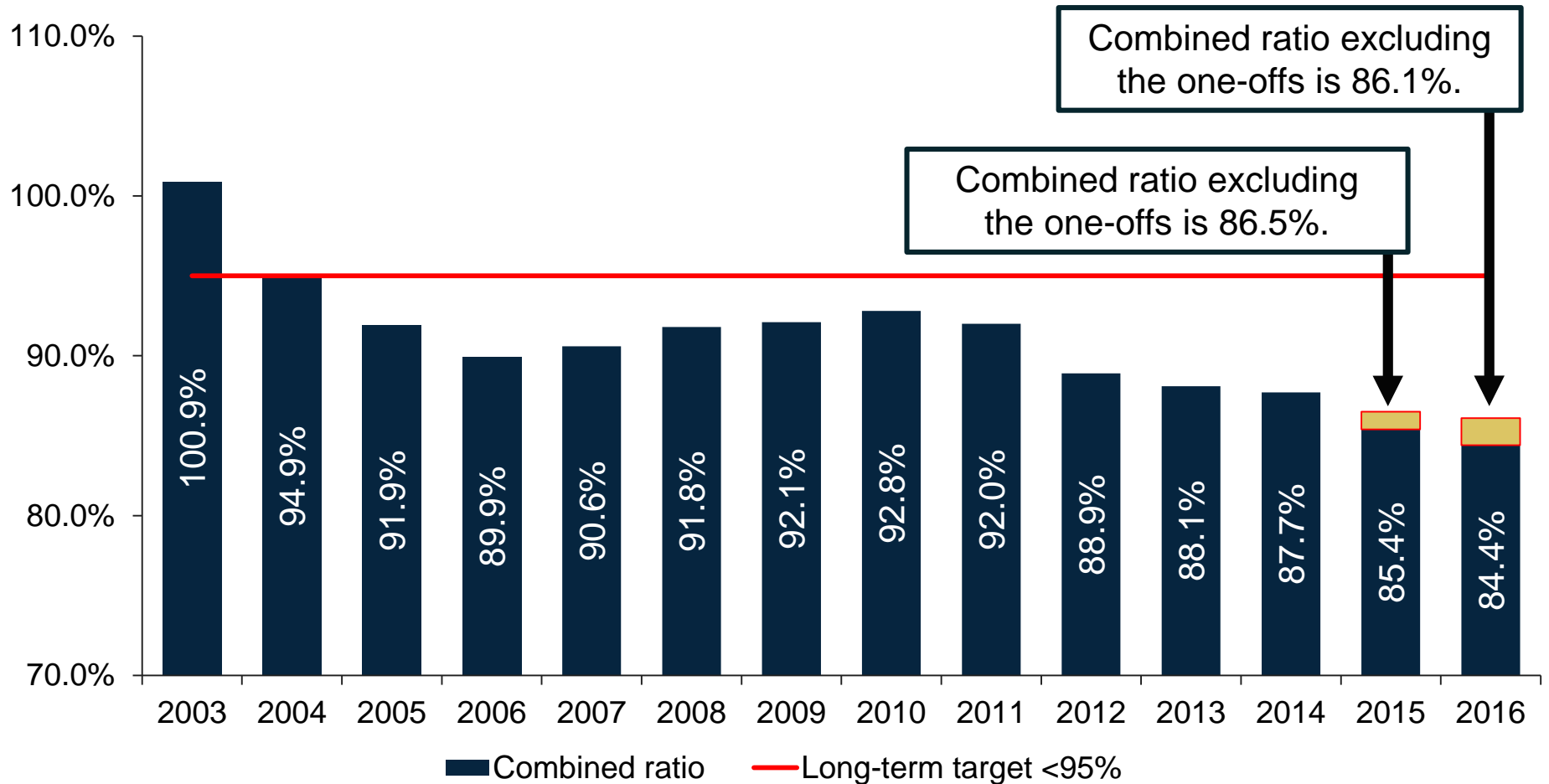




Nordic P&C insurance market shares in 2015



Best-ever combined ratio, even without one-offs



Nordea

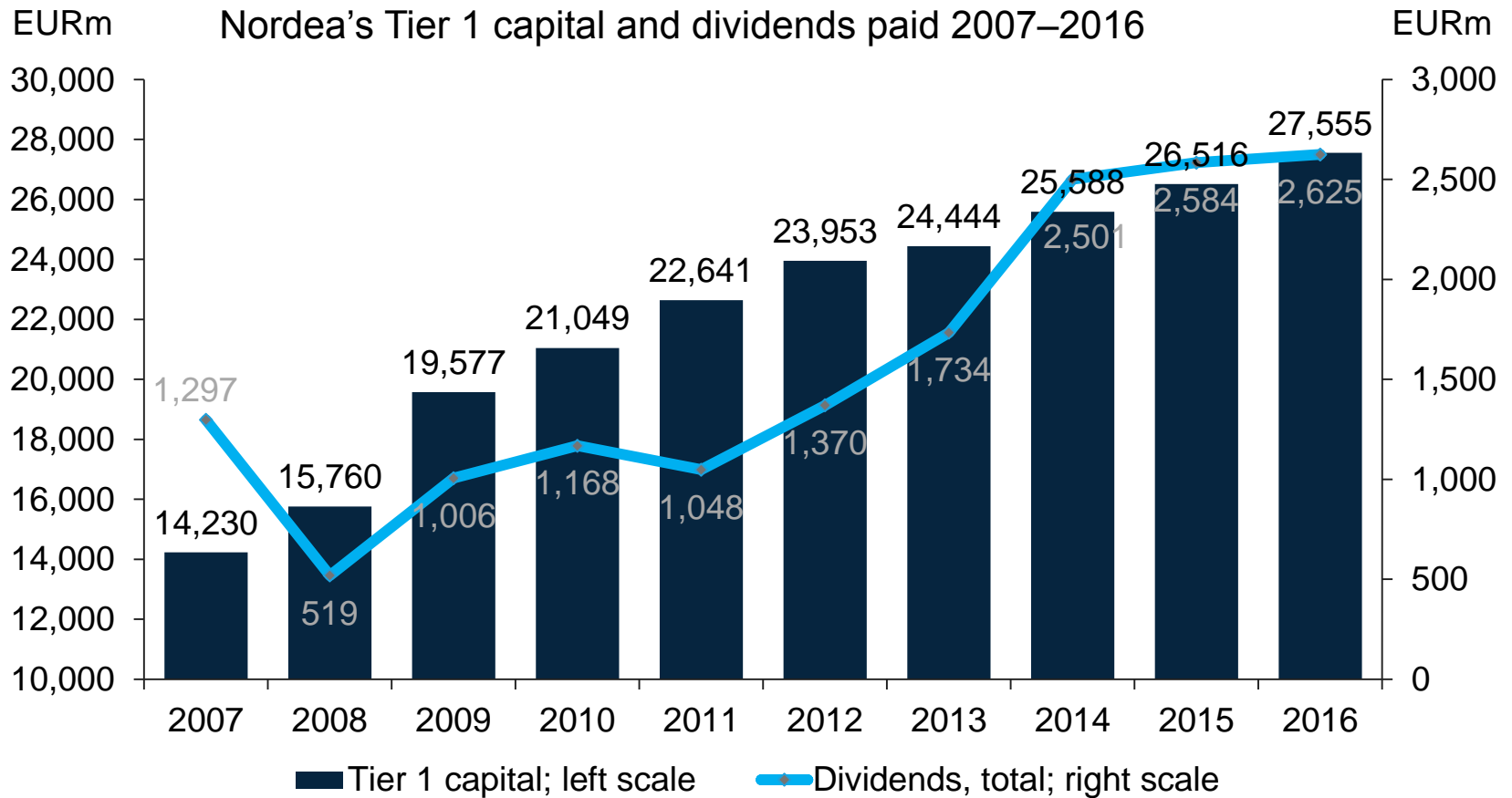
Nordea's financial highlights

| Stable environment and low growth | | 2016 vs. 2015* | Q4/16 vs. Q4/15* |
|-----------------------------------|--|---|--|
| Income | <ul style="list-style-type: none"> Total revenues Net interest income Fee and commission income | <ul style="list-style-type: none"> -1% -3% +1% | <ul style="list-style-type: none"> +5% Flat +6% |
| Costs | <ul style="list-style-type: none"> Total costs Excl. Group projects 2018 vs. 2016 | <ul style="list-style-type: none"> +5% +2% Flat | <ul style="list-style-type: none"> +10% +7% Continued high activity level in 2017 |
| Credit quality | <ul style="list-style-type: none"> Loan loss level Credit quality | <ul style="list-style-type: none"> 15 bps Largely unchanged in the coming quarter | <ul style="list-style-type: none"> 16 bps: +90% stem from Oil and Offshore Impaired loans are down |
| Capital and dividend | <ul style="list-style-type: none"> CET 1 ratio | <ul style="list-style-type: none"> 18.4% (16.5%) Dividend EUR 0.65 per share (0.64) | |

* In local currencies and excluding non-recurring items

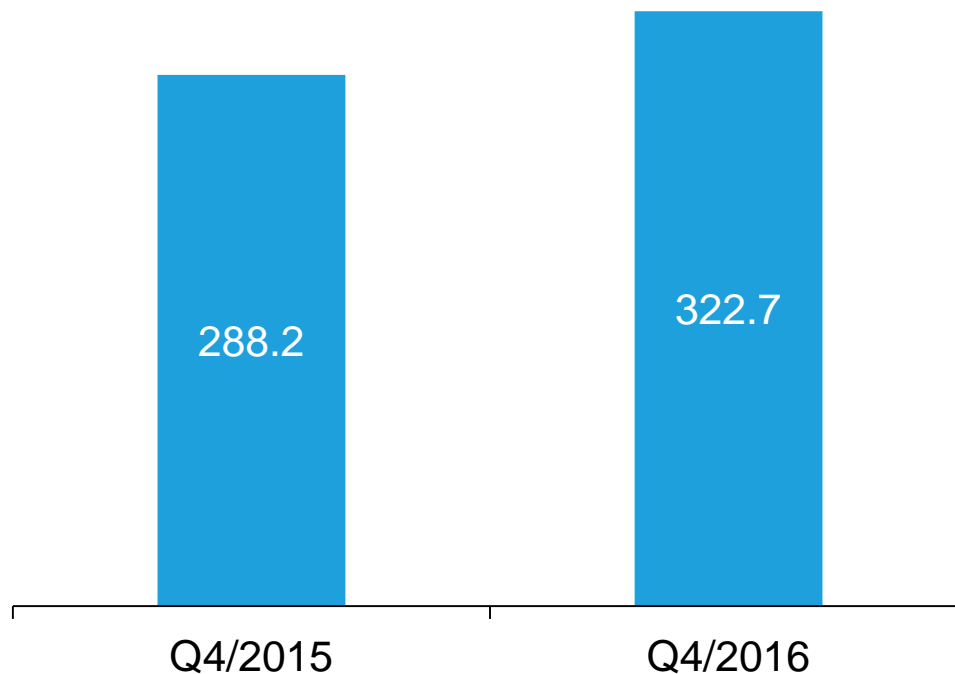
Source: Nordea

Nordea has a strong capital position



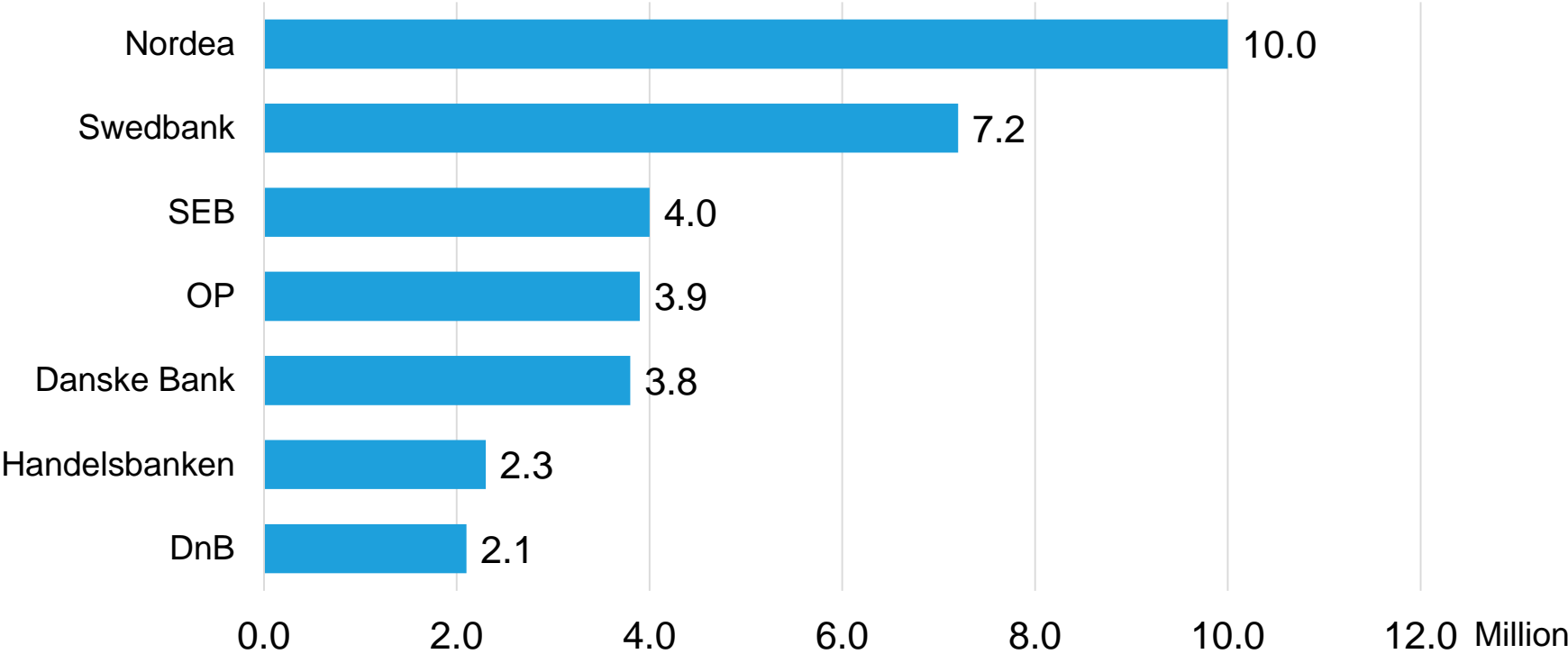
Record-high savings and investments in 2016

Nordea's Assets under Management grew to EUR 322.7 billion end of Q4/2016, which is the highest ever in the history of the company.



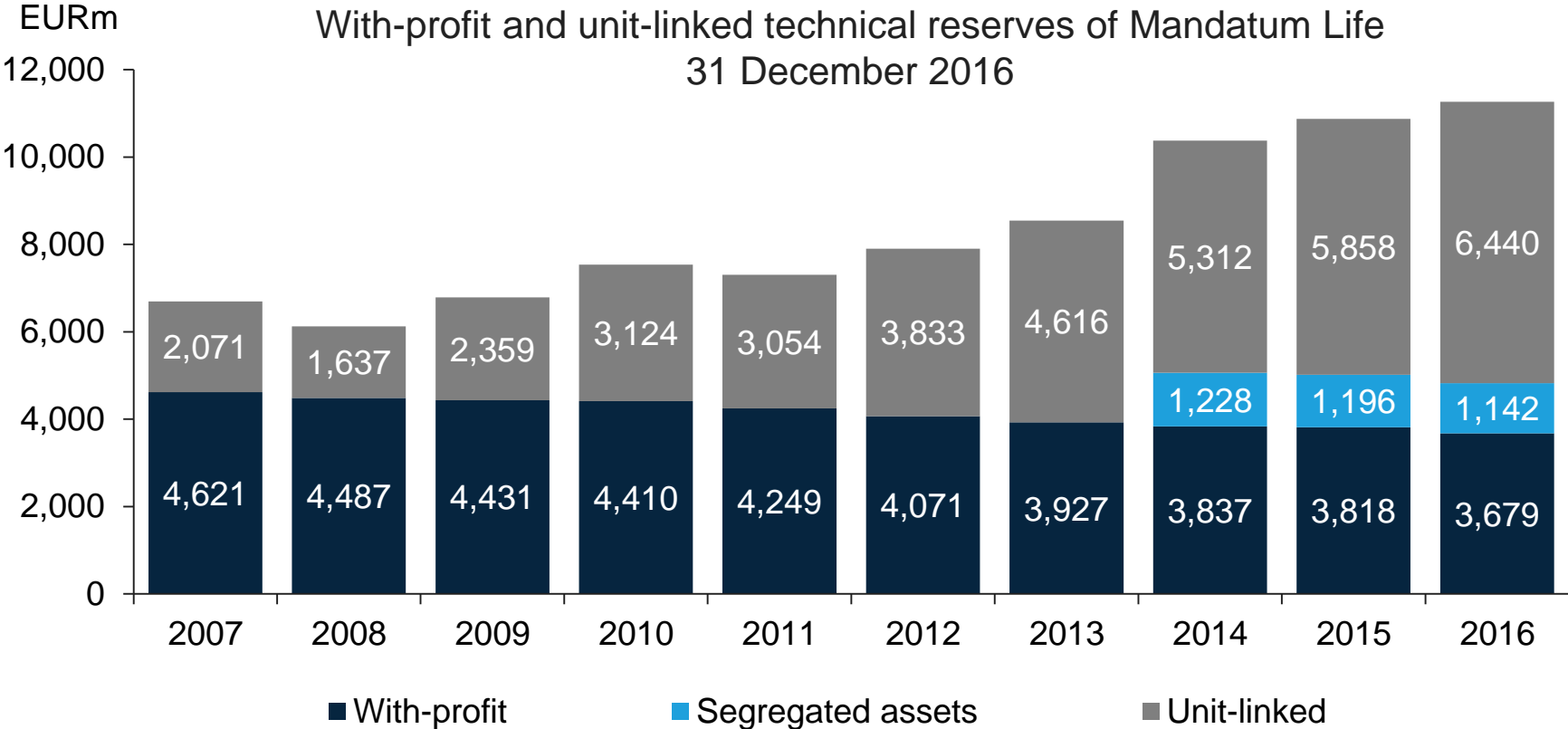
Nordea has the largest number of private customers among the Nordic banks

Number of private customers, million

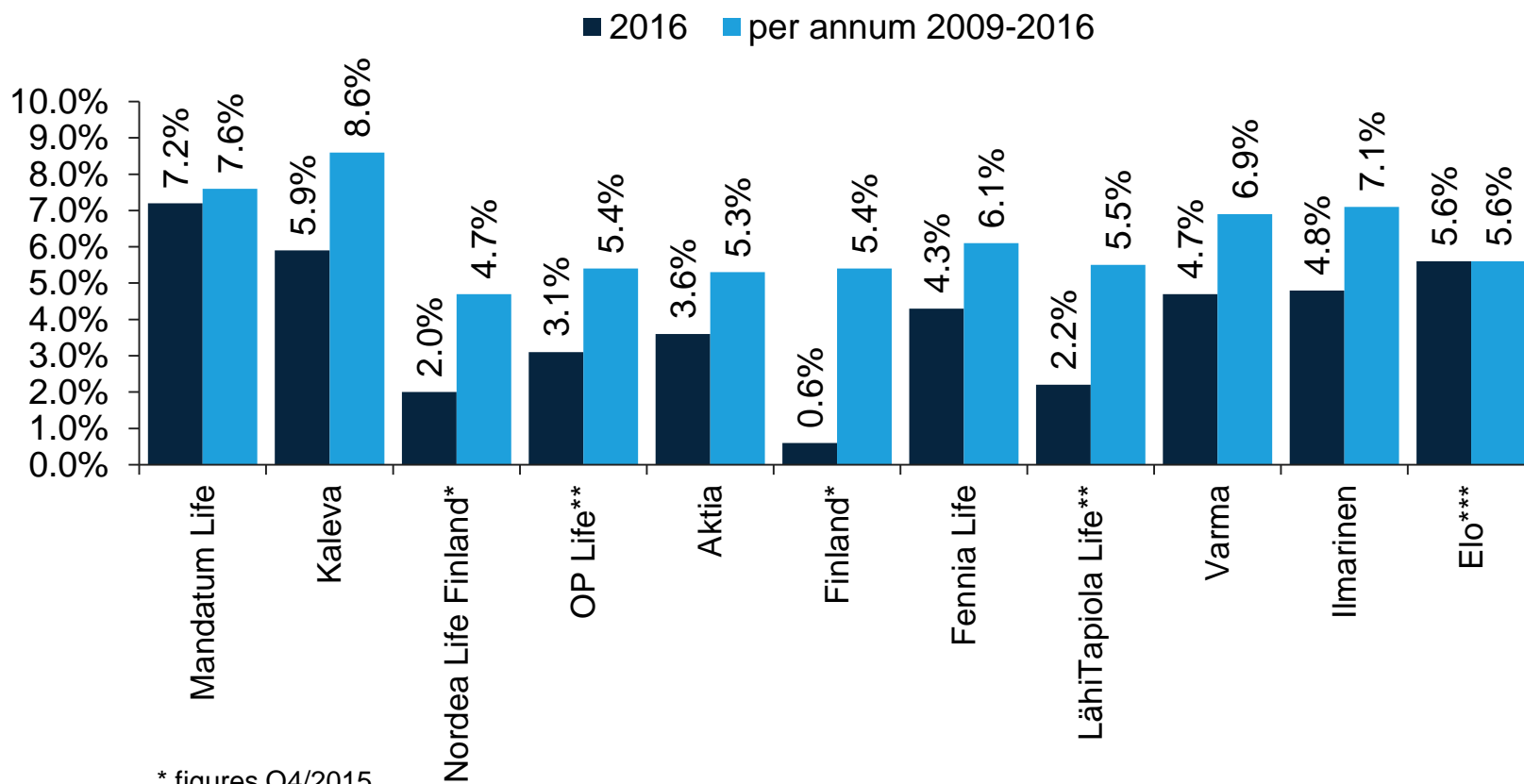




Unit-linked reserves at a new record



Life insurance companies in Finland – Return on investment assets



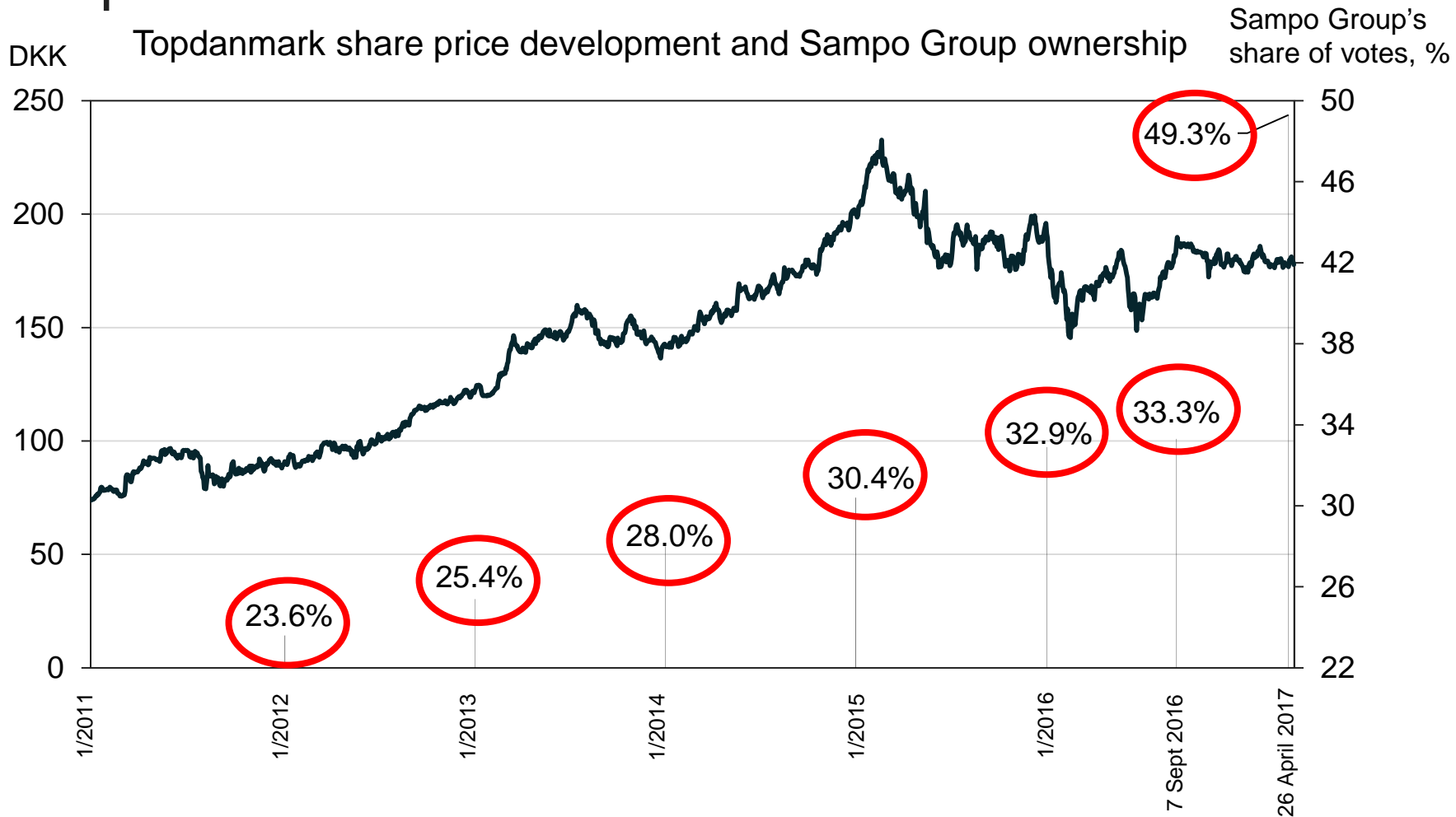
* figures Q4/2015
 ** figures Q2/2016
 *** p.a. 2014-2016



Sampo plc made a Mandatory Bid on Topdanmark shares in the Autumn of 2016

- Sampo plc announced on 7 September 2016 the obligation to make a mandatory offer to the shareholders of Topdanmark A/S.
- The obligation arose as a result of Sampo in the period from 6 September 2016 until 7 September having acquired 200,000 Topdanmark shares in the market and thereby crossing the applicable Danish threshold of one third of the total outstanding voting rights of Topdanmark.
- In the mandatory offer, Sampo offered to acquire all outstanding Topdanmark shares (certain exceptions apply).
- The cash price offered was DKK 183 for each share issued by Topdanmark.
- The offer period commenced on 27 September 2016 and expired on 25 October 2016.
- As a result of the offer, Sampo plc acquired altogether 7,374,306 Topdanmark shares and held 41.1 per cent of all Topdanmark shares on 26 October 2016.

Sampo's Topdanmark ownership closing on 50 per cent

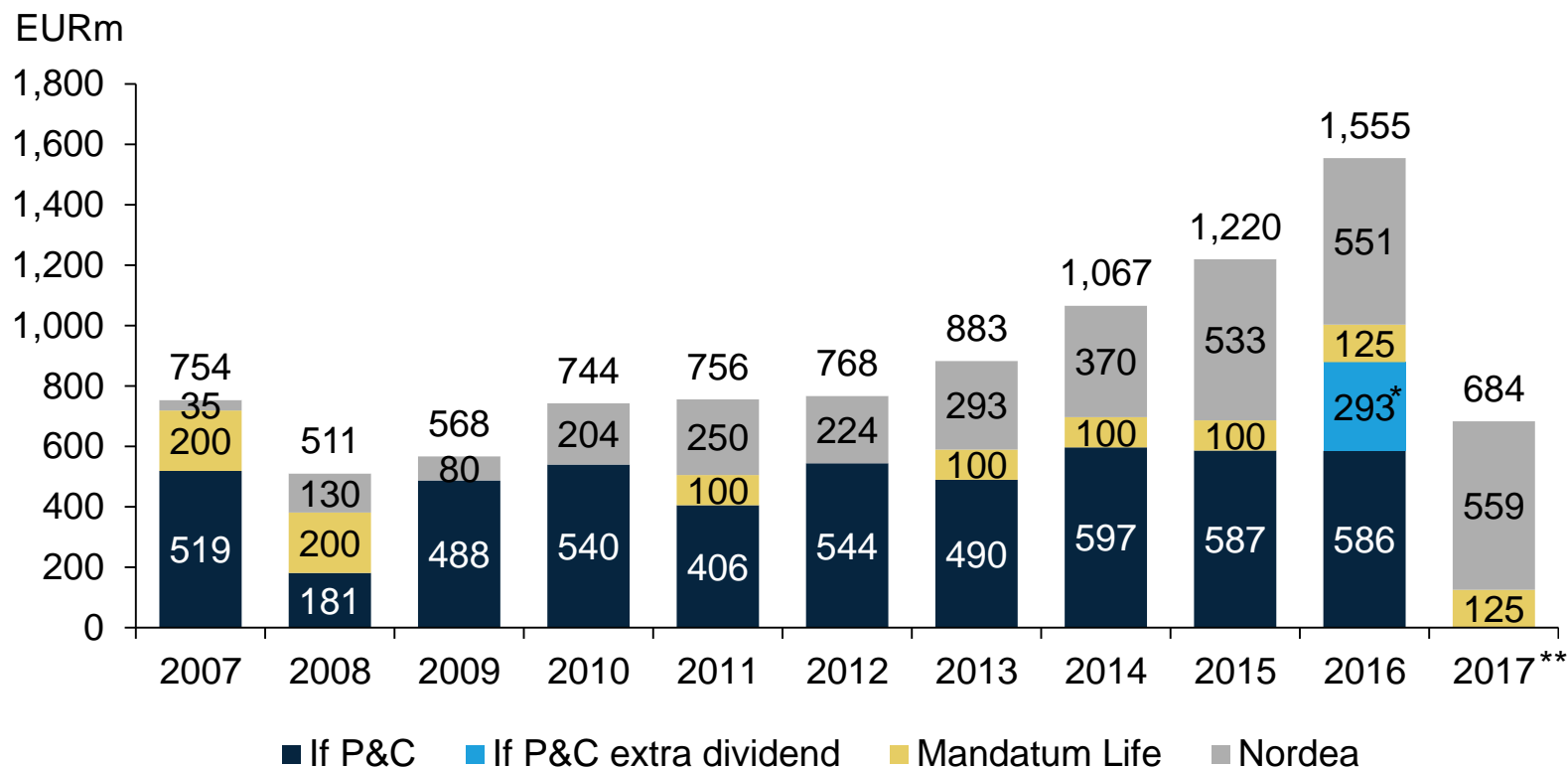


Decisions of Topdanmark's Annual General Meeting

- The authorization earlier given to the Board of Directors to acquire the company's own shares was revoked.
- Torbjörn Magnusson was elected Chairman of the Board of Directors.
- Ricard Wennerklint and Petri Niemisvirta were elected new members of the Board of Directors.
- The Company's share capital will be reduced by a total of 5,000,000 own shares to DKK 90,000,000.

Sampo plc

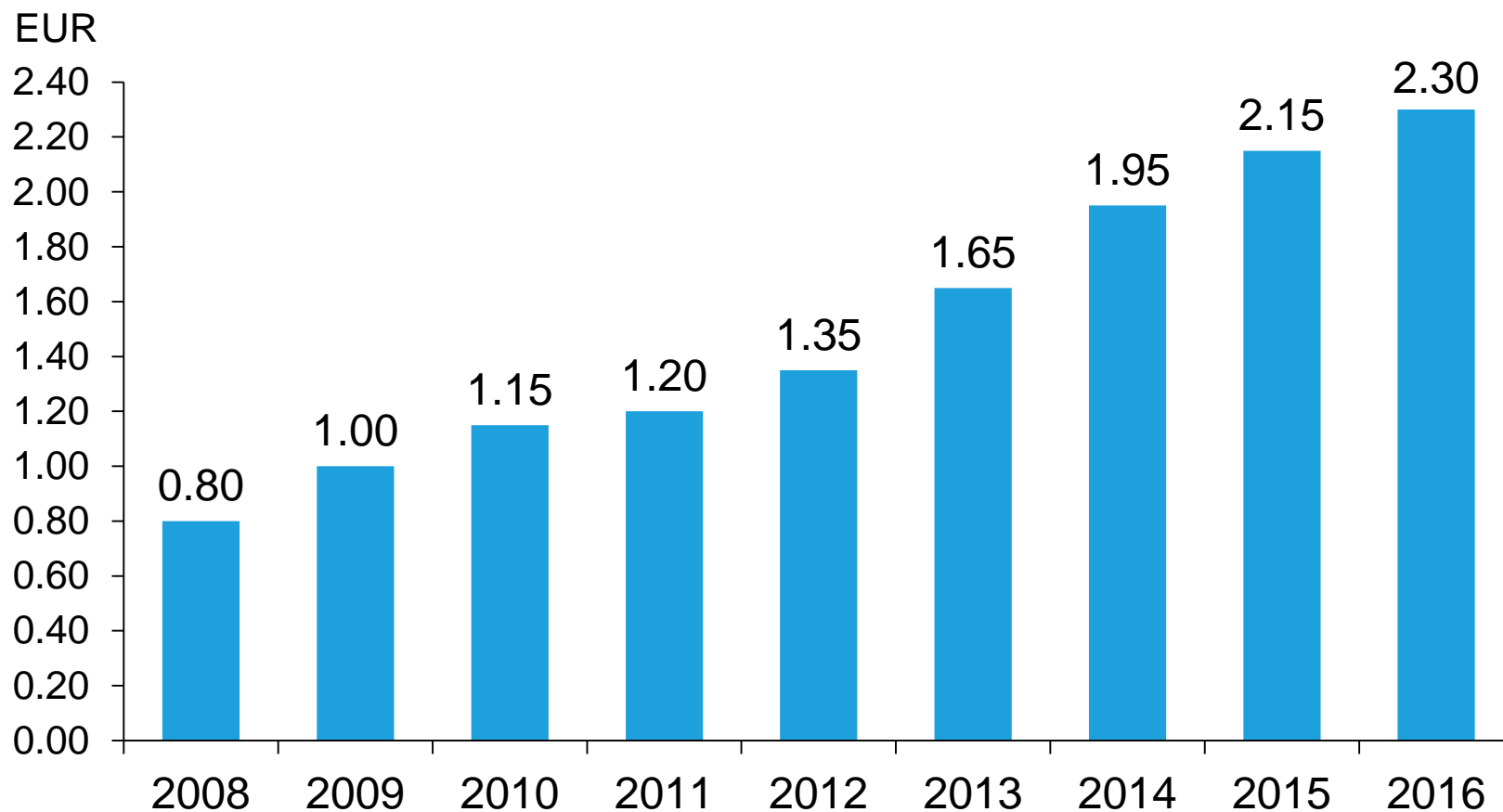
Internal dividends received by Sampo plc



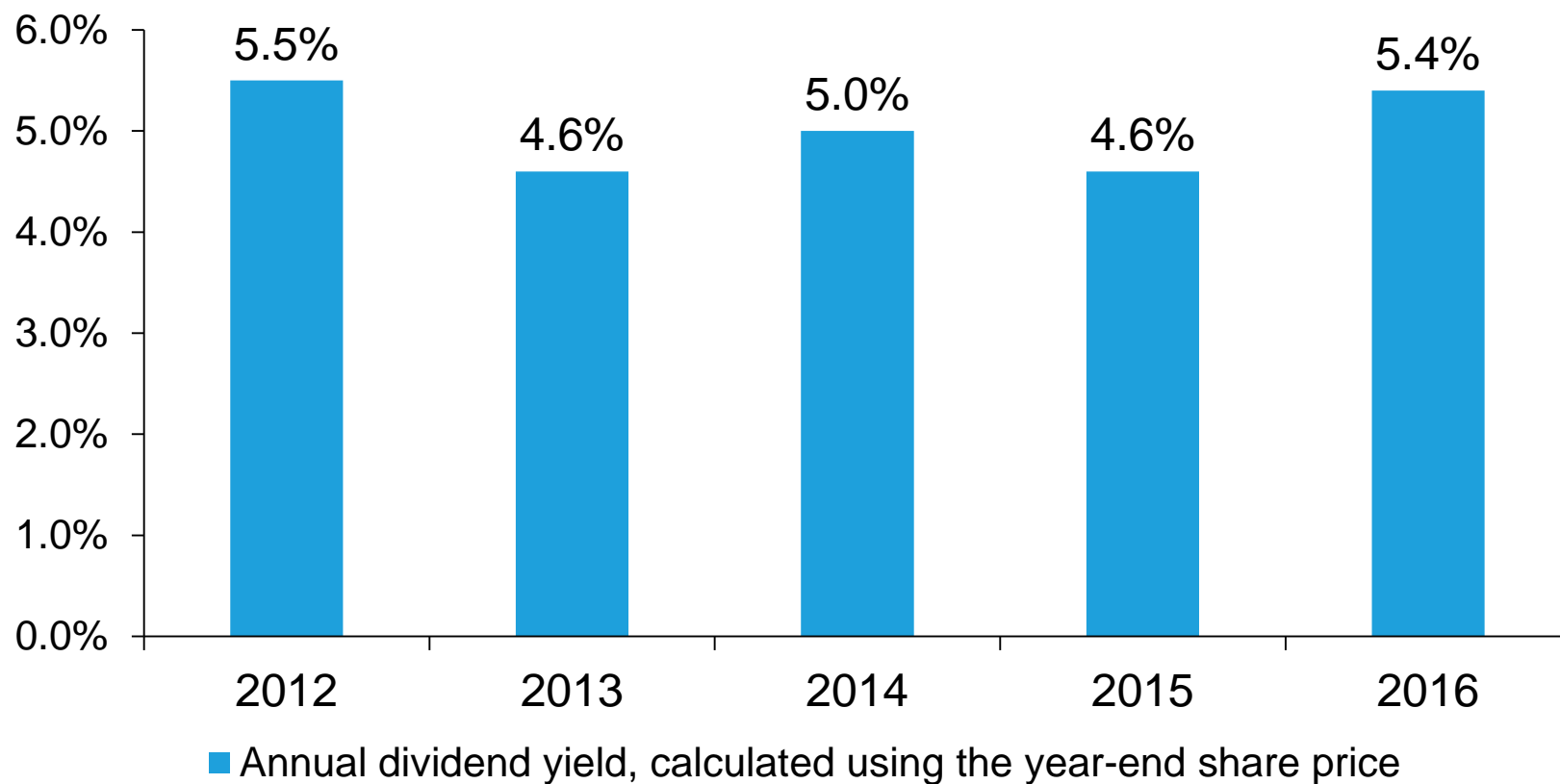
* If P&C made a sales gain in connection to the mandatory offer on Topdanmark shares and paid an extra SEK 2.8 billion (EUR 293 million) dividend to Sampo plc on 22 September 2016. In December 2016 If P&C paid a normal dividend of SEK 5.8 billion (EUR 586 million) to Sampo plc.

** A dividend of EUR 125 million is planned to be paid by Mandatum Life during the first quarter of 2017. If P&C normally pays its dividend towards the end of the calendar year.

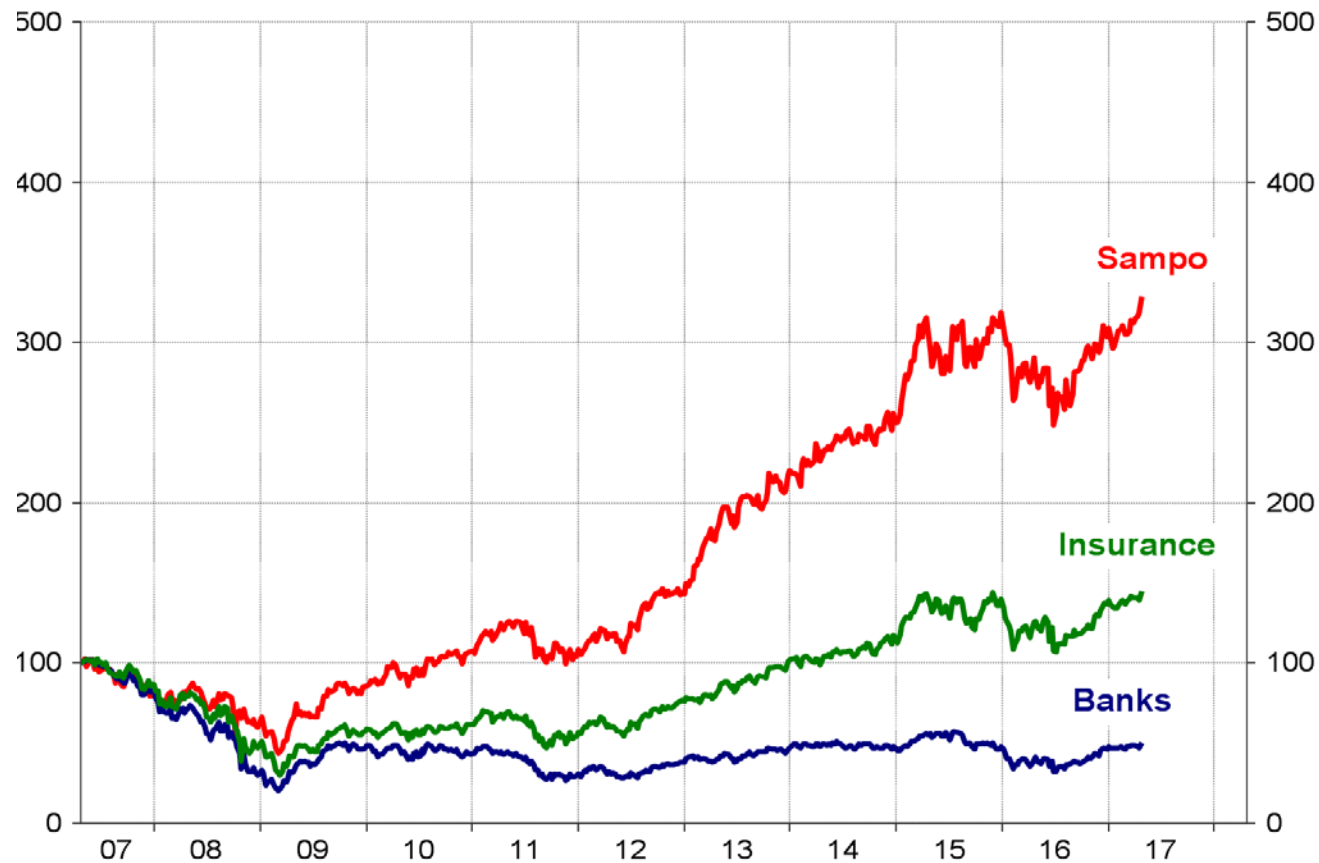
Eight consecutive year of growth in Sampo dividends



Sampo plc dividend yield, %



Sampo's 10Y TSR vs. EuroStoxx 600 Banks and Insurance -indices



Market cap
EUR 26 billion
26 April 2017

Sampo plc Annual General Meeting 2017

Kari Stadigh
Group CEO and President