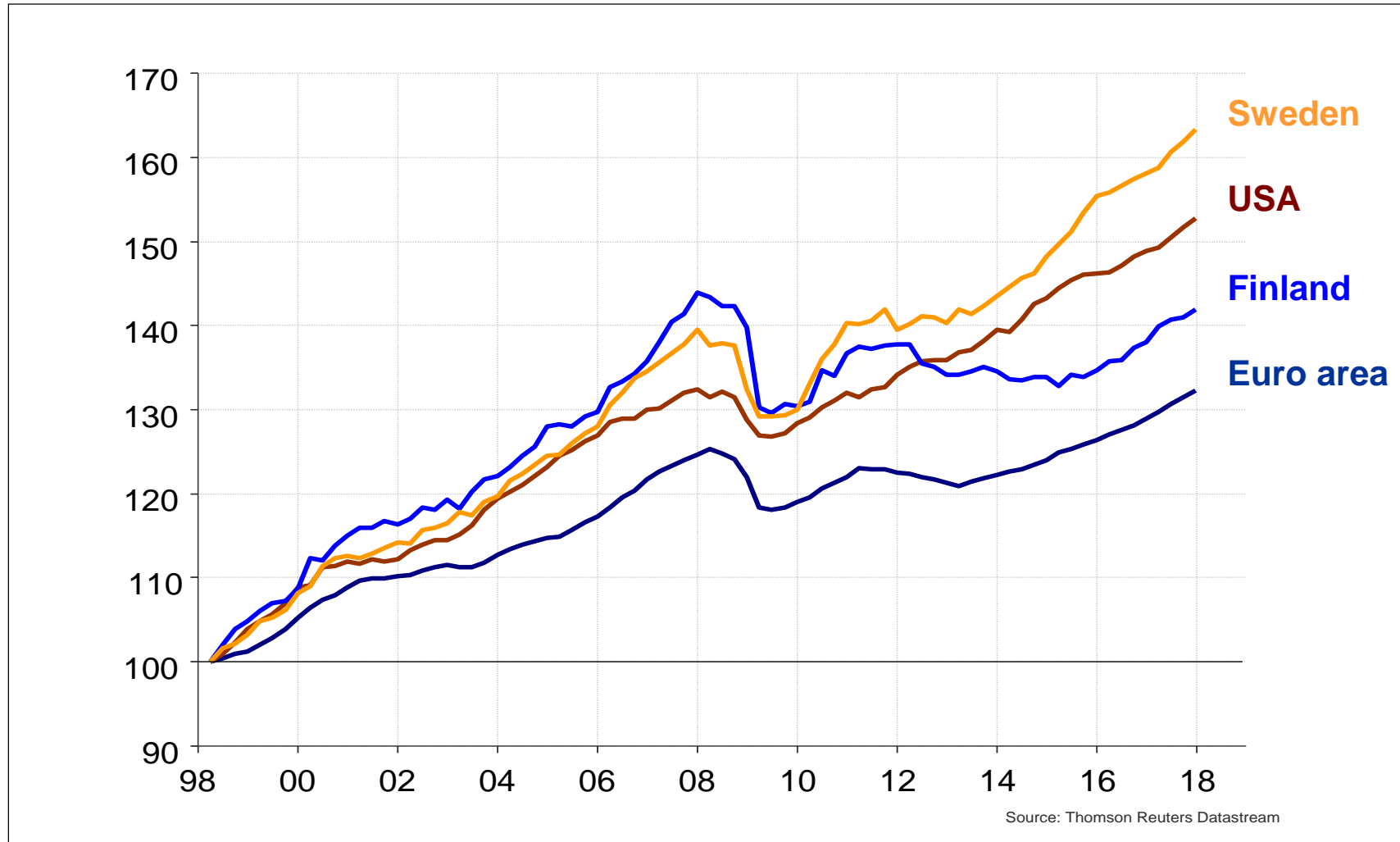


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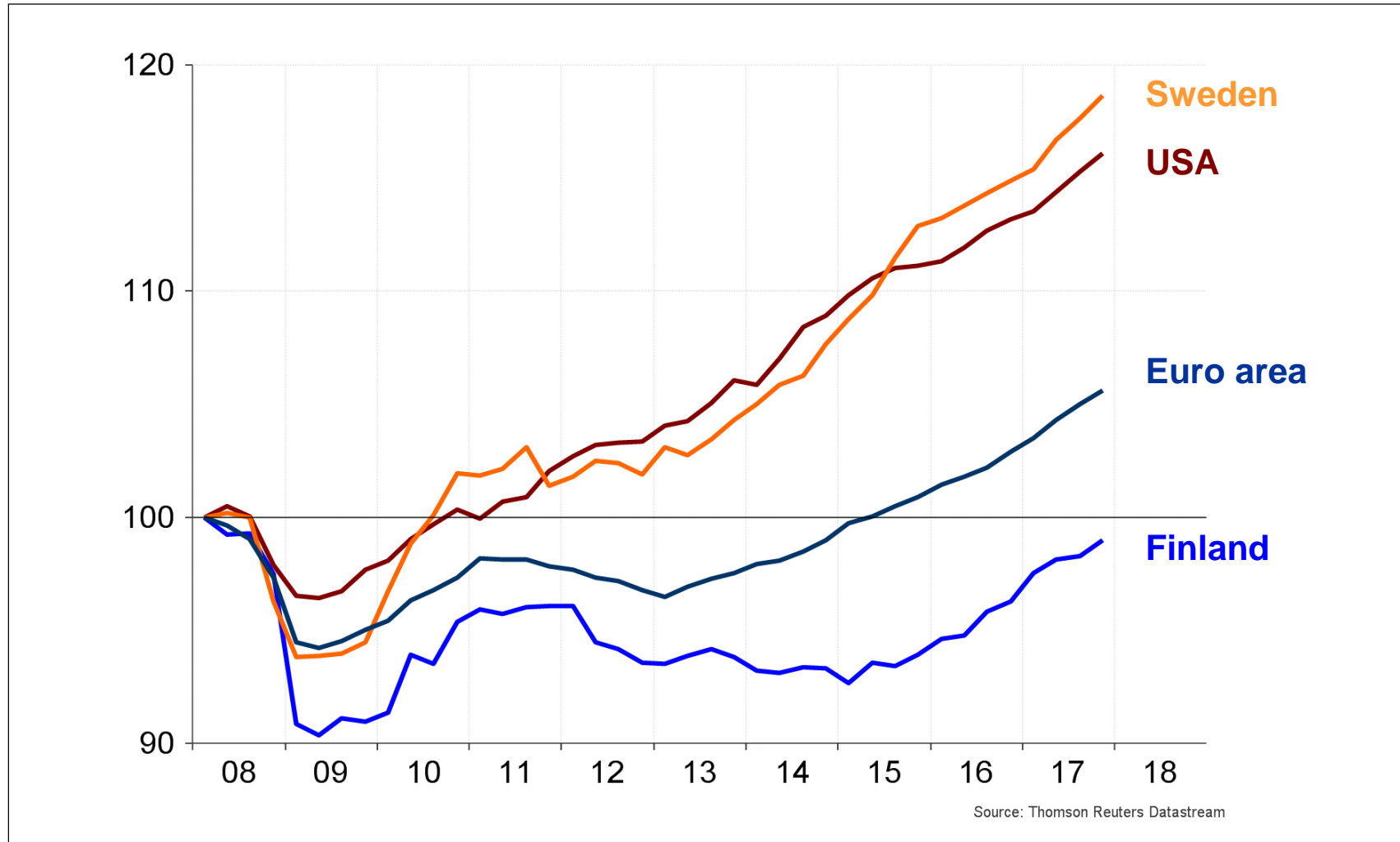
Annual General Meeting 2018

Björn Wahlroos
Chairman of the Board

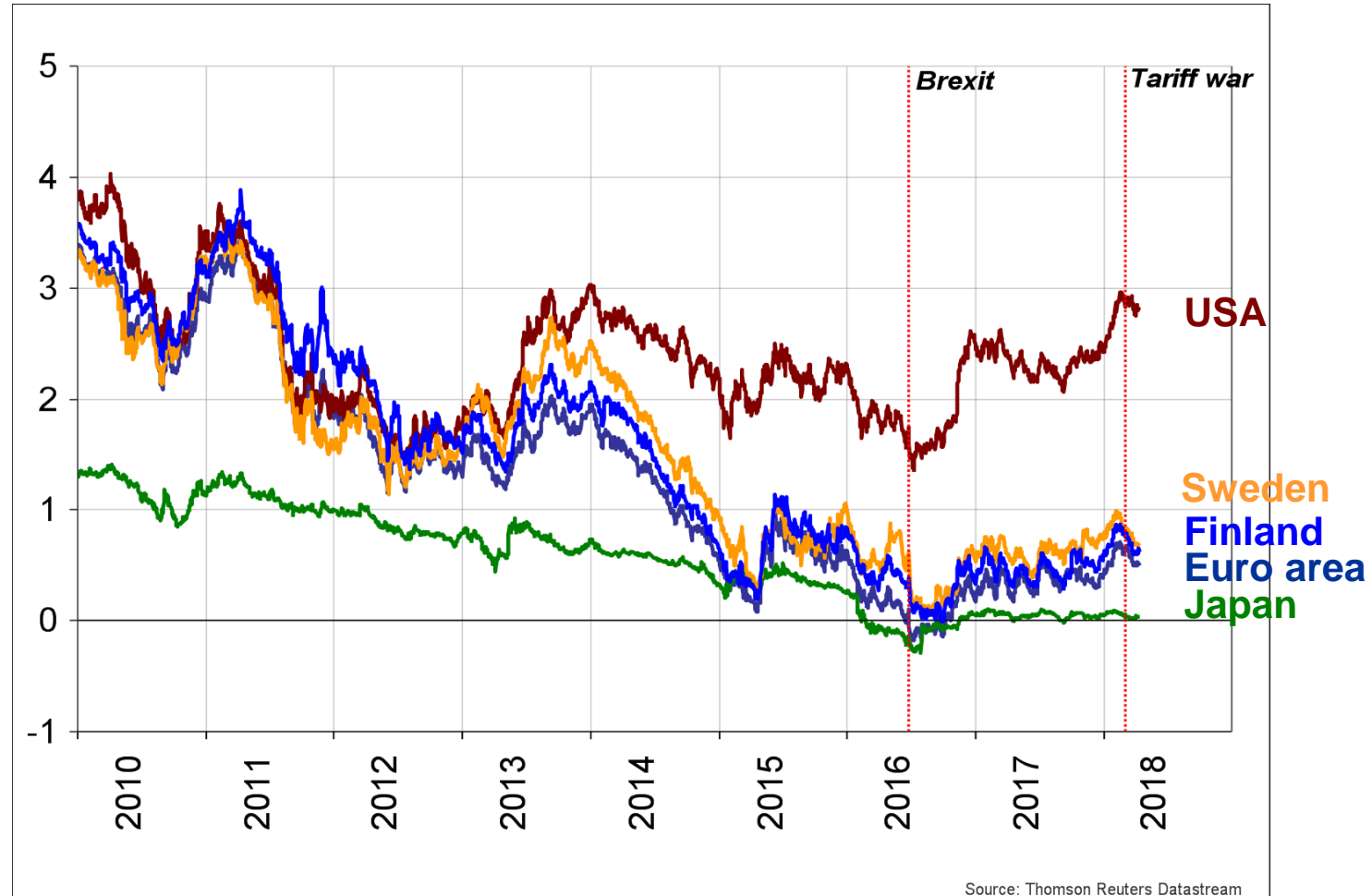
GDP development – Finland finally at year 2007 level



GDP development – Finland finally at year 2007 level

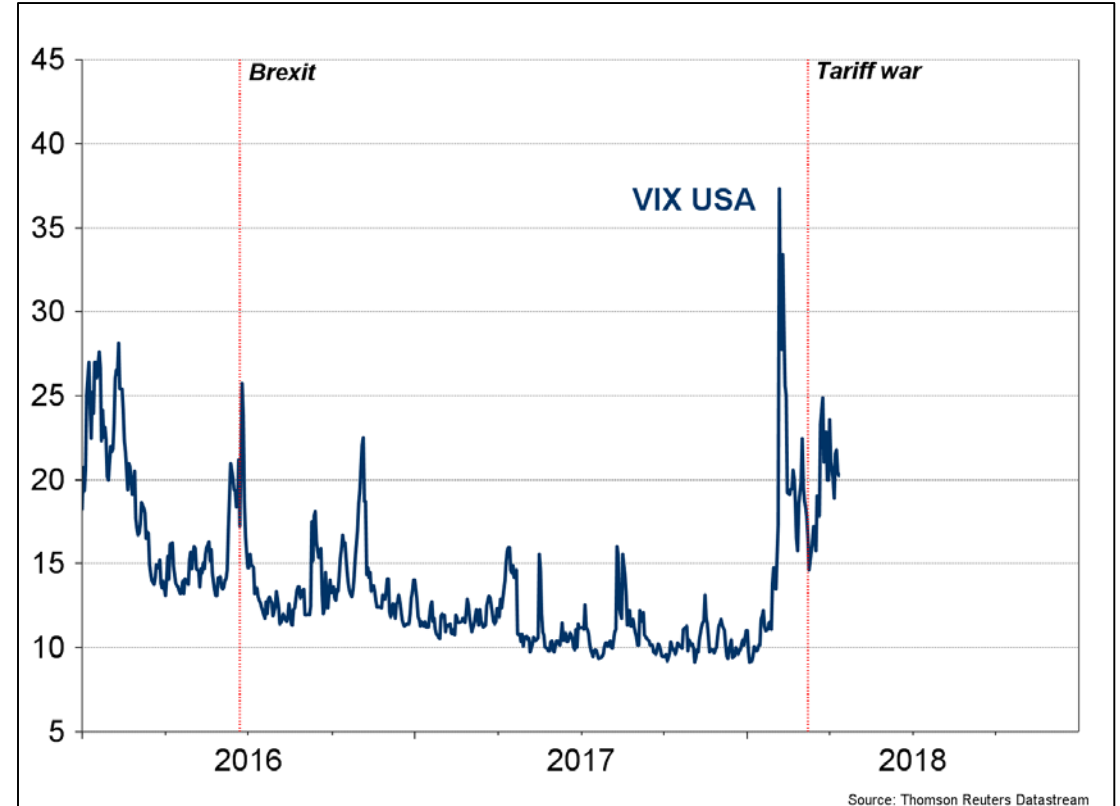
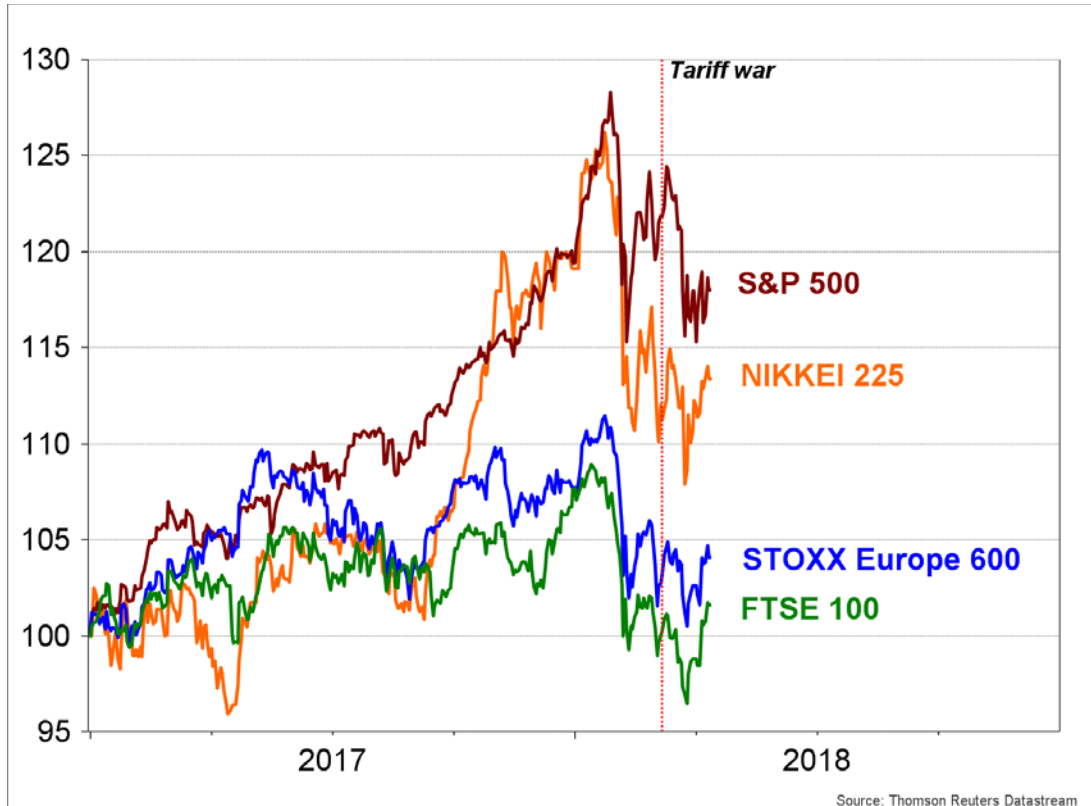


Interest rates still low in Europe

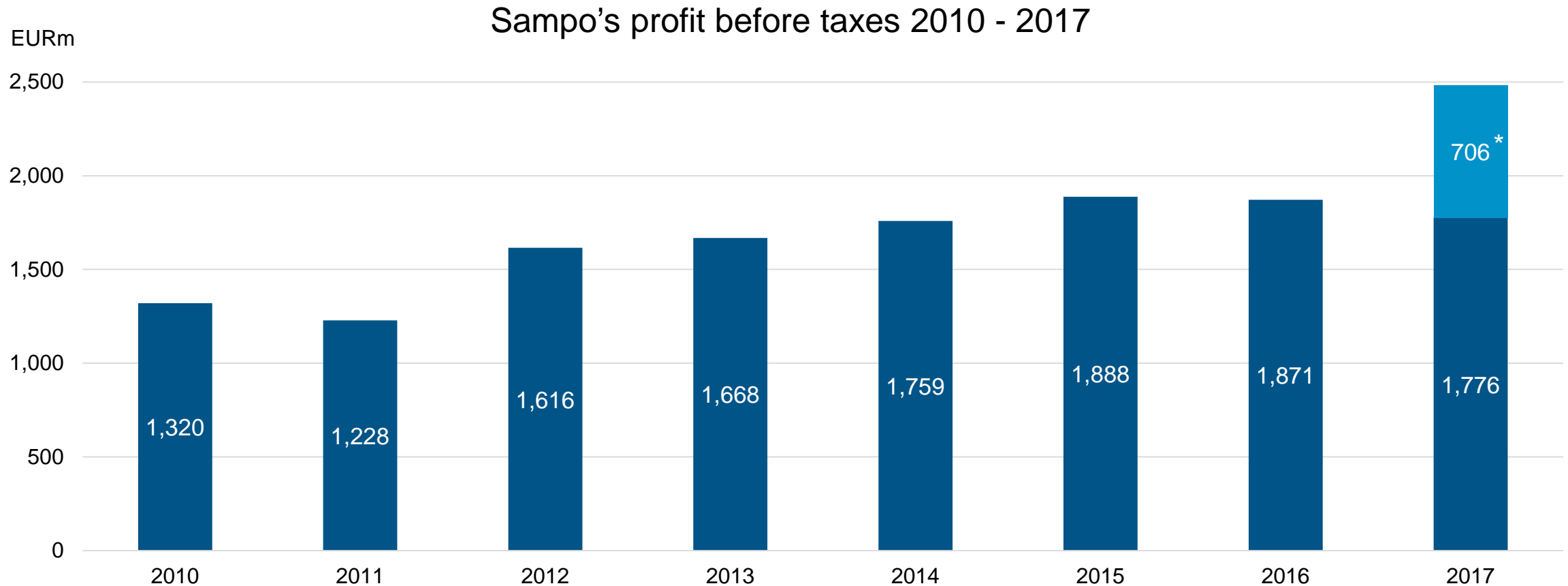


Uncertainty and volatility increasing

VIX volatility index, %

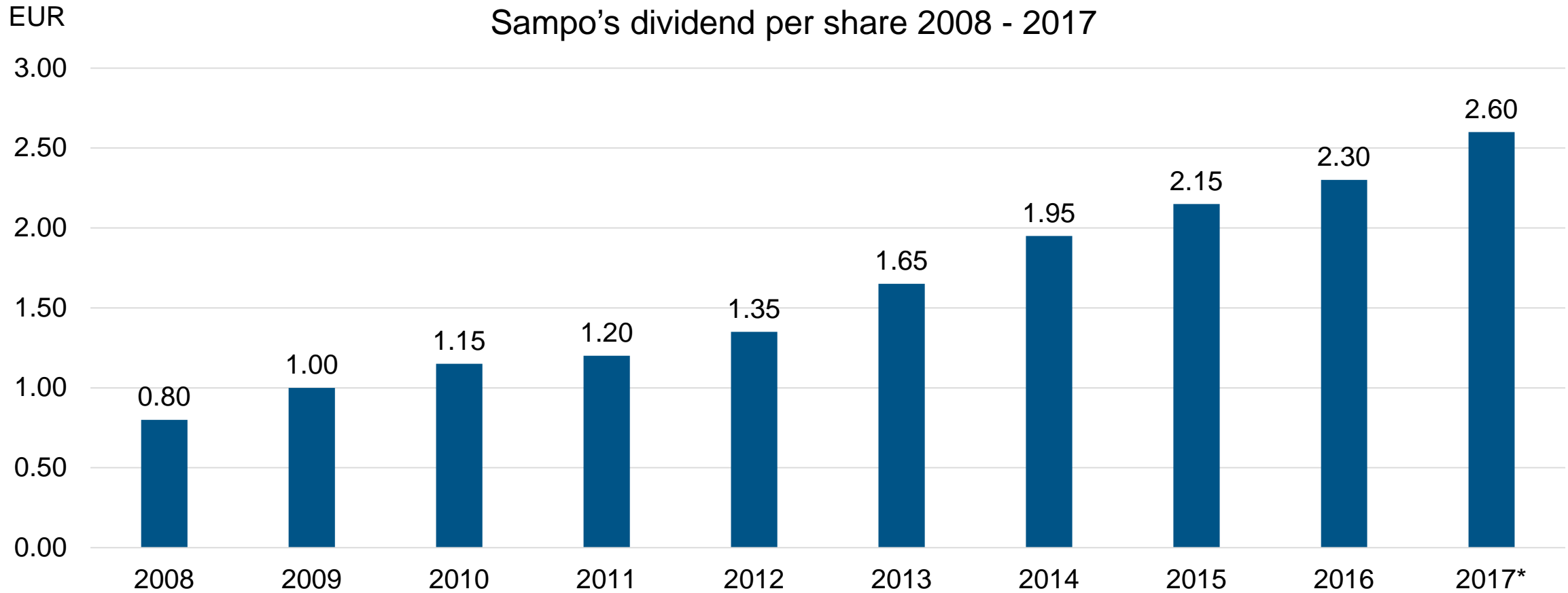


Solid performance in challenging market environment



*) non-recurring profit item from valuing Topdanmark to fair value

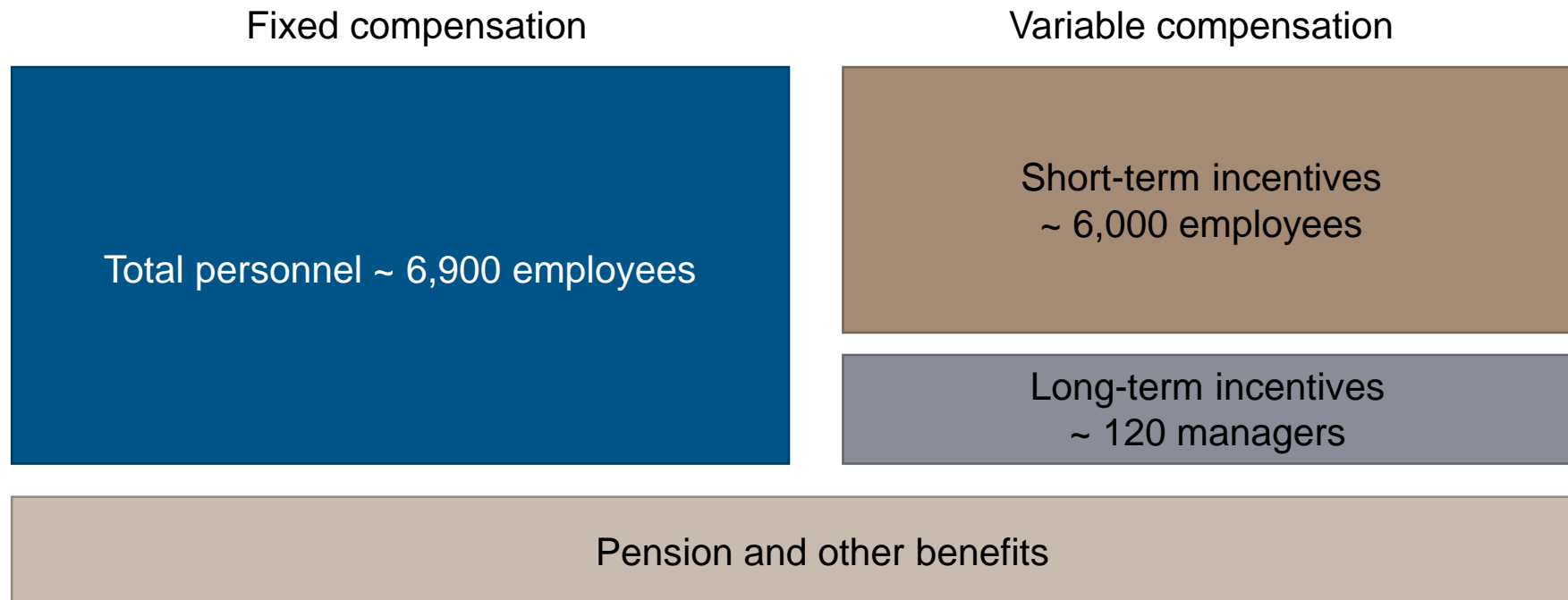
Objective to raise dividend every year



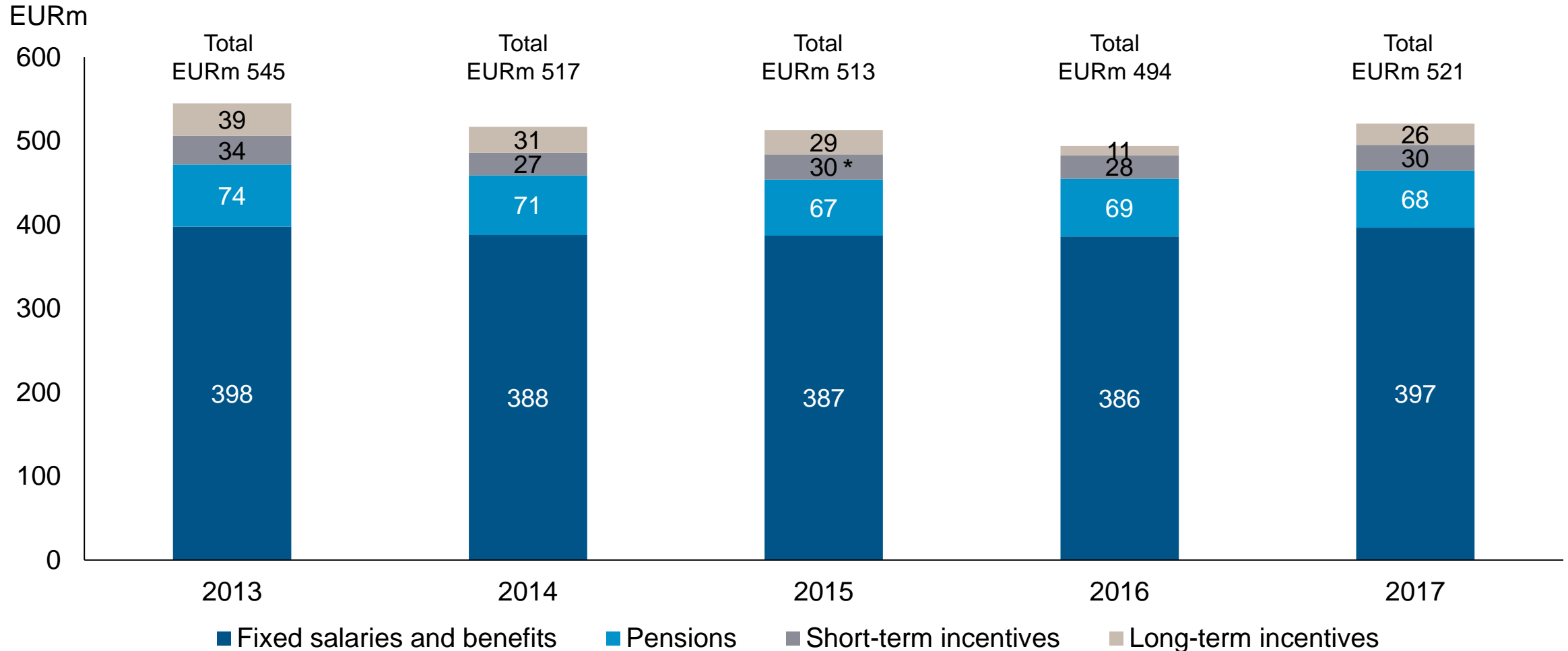
* Board's proposal to the AGM on 19 April 2018

Sampo Group remuneration

Long-term financial stability and value creation of Sampo Group guide the remuneration design



Sampo Group remuneration



Figures excluding Topdanmark (subsidiary since Q4/2017)

*) excluding the effect of non-recurring items (EURm 136)

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Chairman of the Board