

The logo consists of three horizontal, slightly curved lines of varying lengths, stacked vertically, resembling a stylized 'S' or a wave.

SAMPO GROUP

Sampo plc Annual General Meeting 2011

14 April 2011

Kari Stadigh, CEO

Keys to Sampo

- Core values
- Shareholder value
- No legacy
- Mandate
- No surprises
- Market leadership
- Economies of scale
- Private customers
- Customer satisfaction
- RoE
- Exit
- Dividend stock
- **Chairman of the Board**

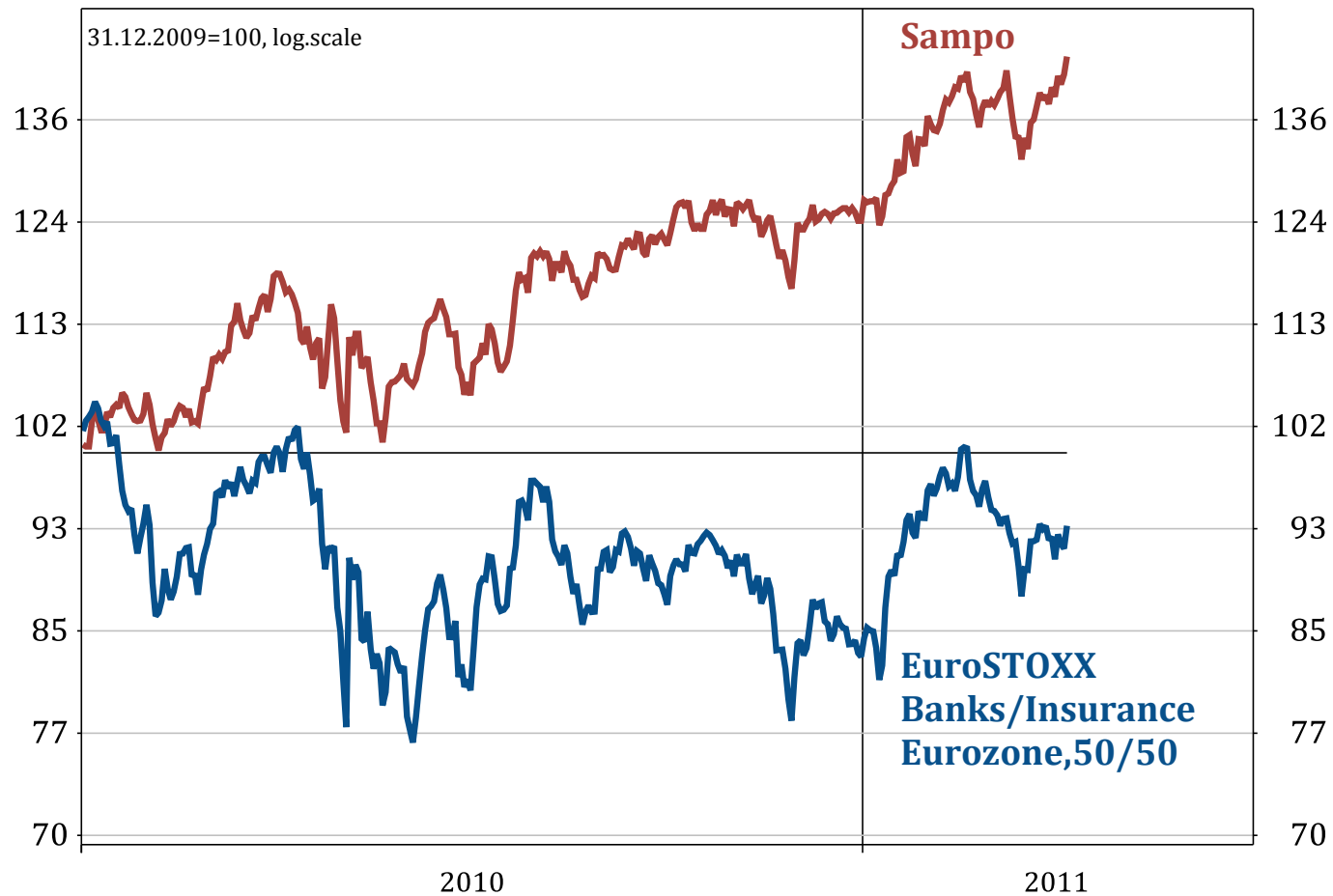
ETHICALITY

LOYALTY

TRANSPARENCY

ENTERPRISE

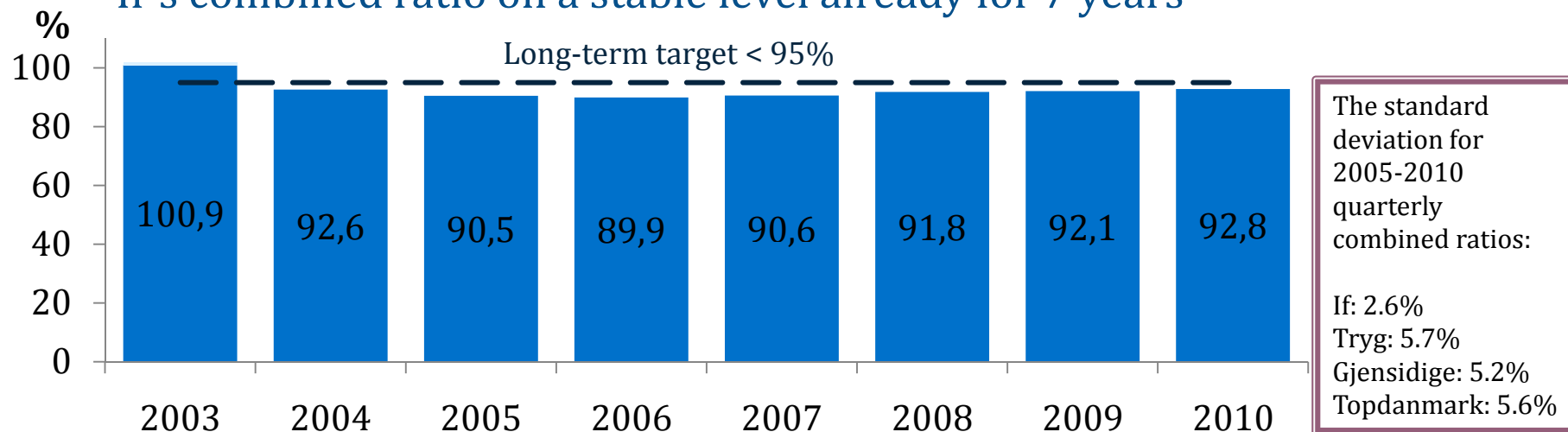
Sampo and EuroSTOXX index Total return since 2010



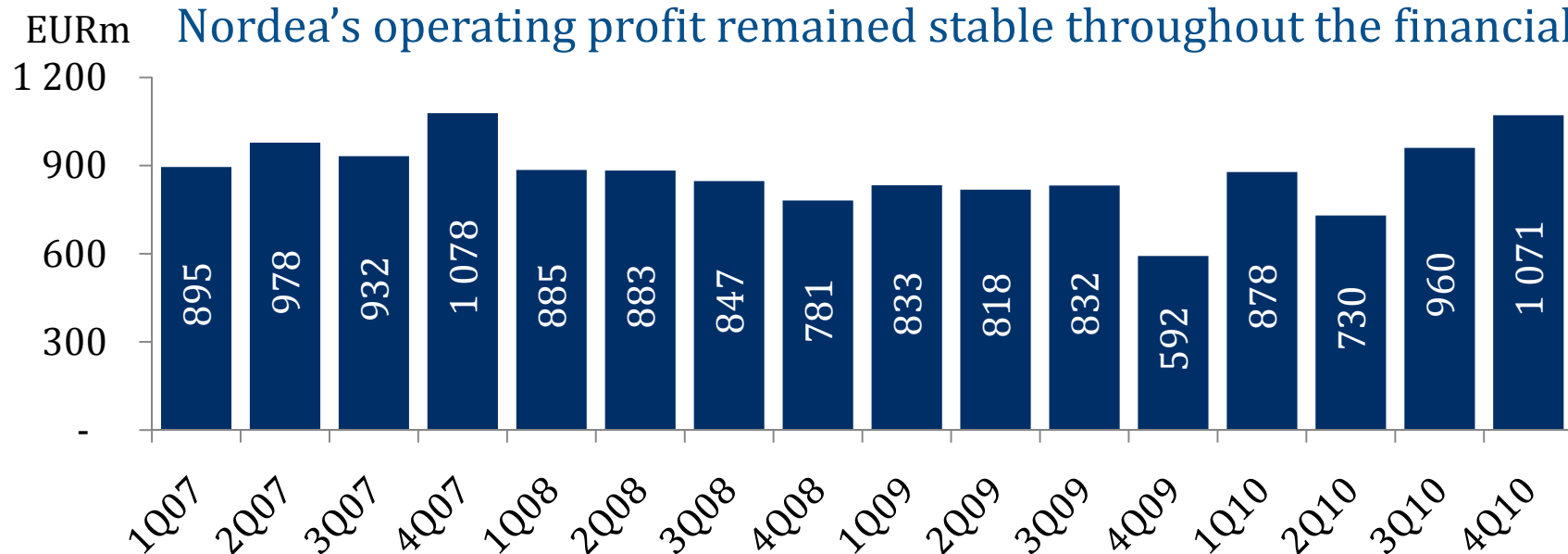
Nordic Financials

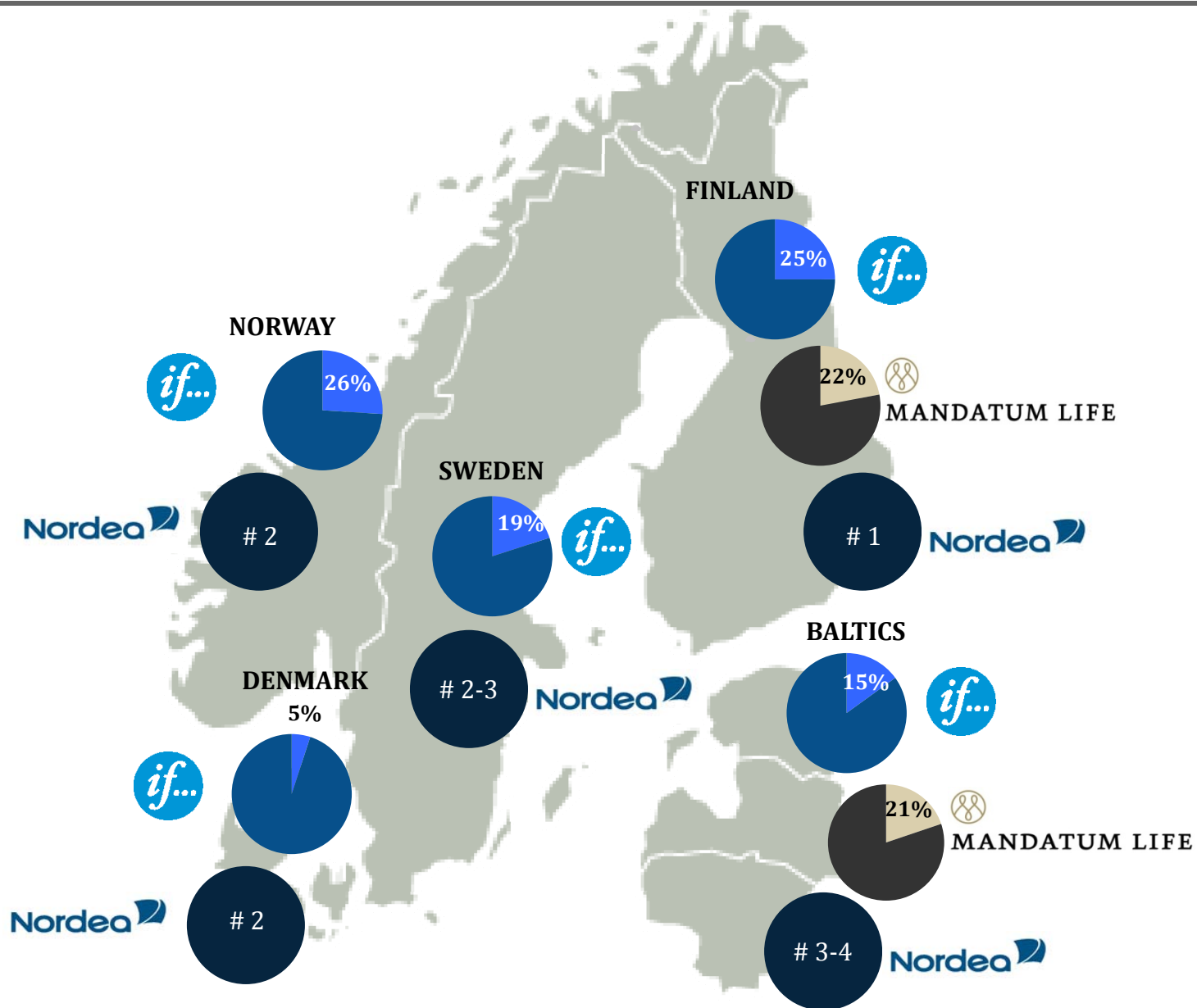


If's combined ratio on a stable level already for 7 years

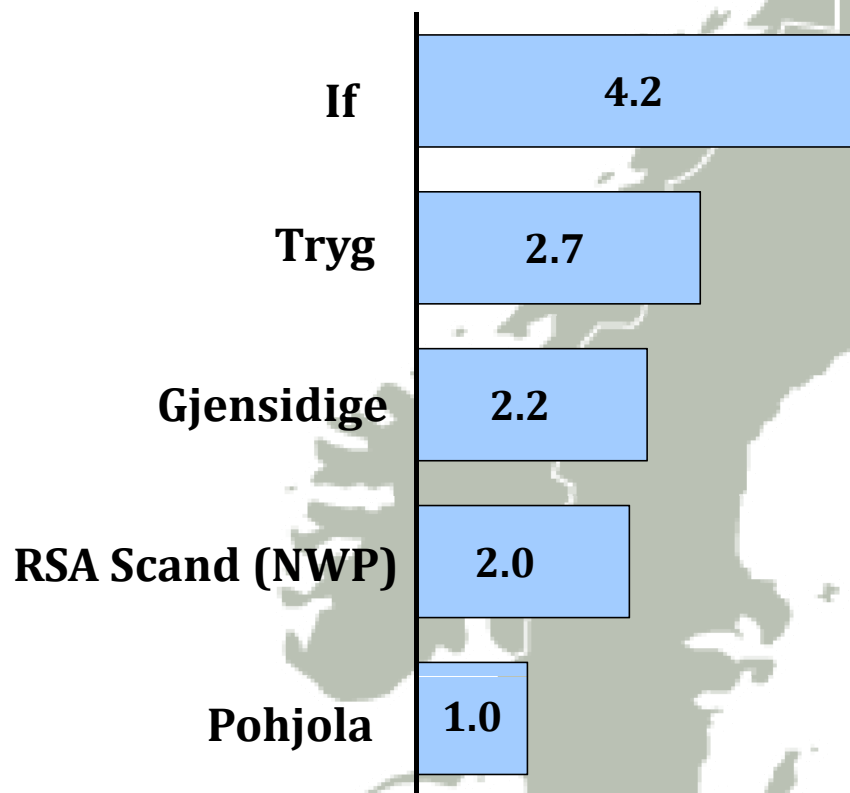


Nordea's operating profit remained stable throughout the financial crisis





Gross Written Premiums 2010 , EUR billion



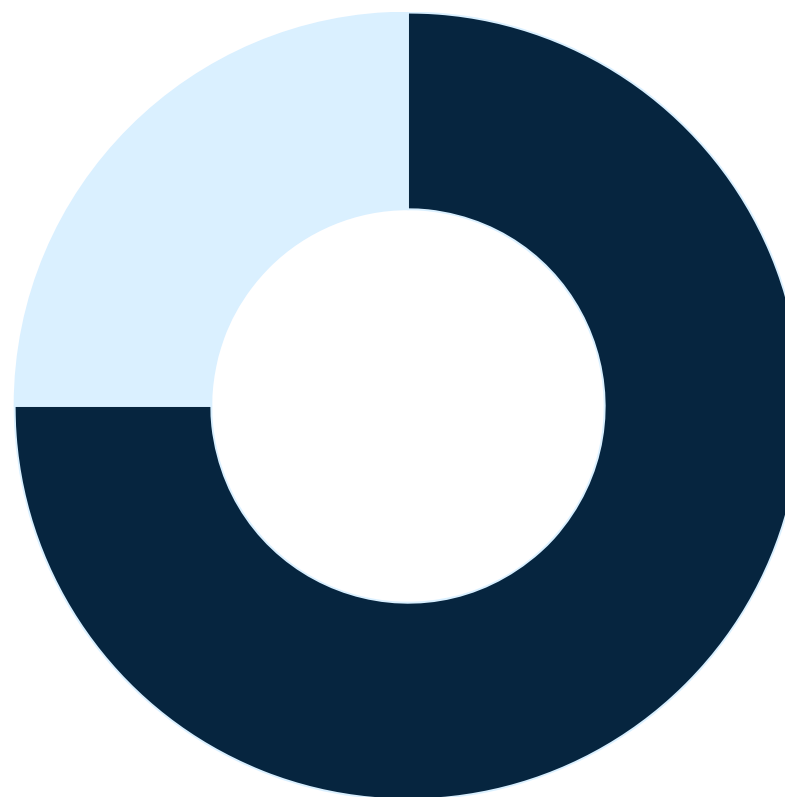
Share of Private customers of If's total customers in 2010

- App. 3 million Private customers

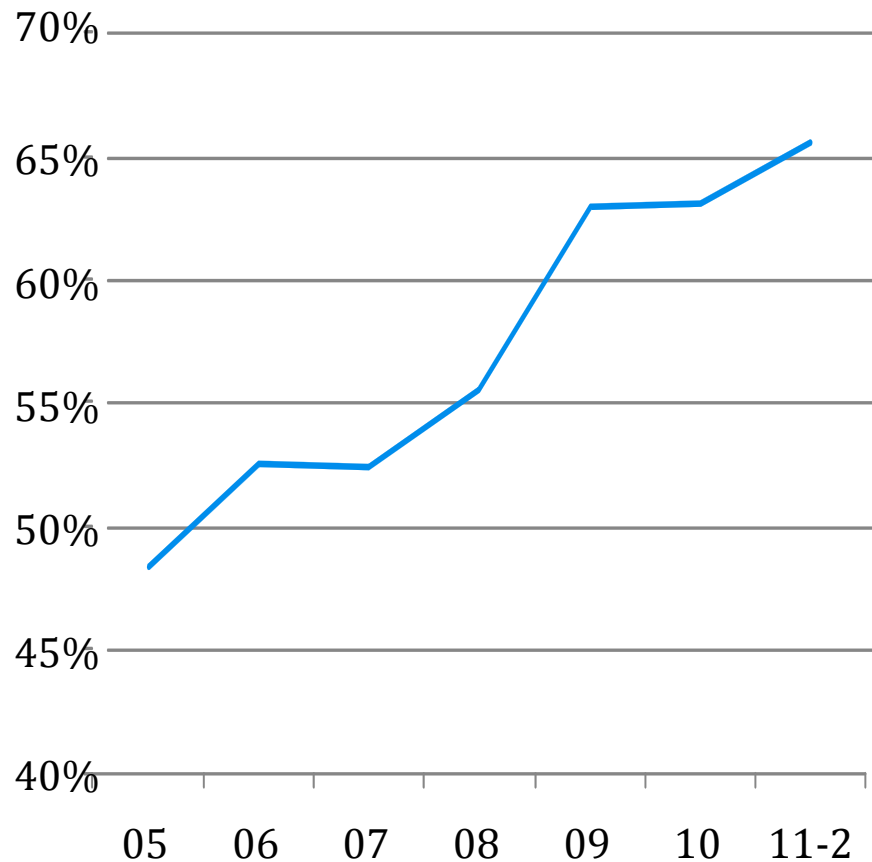


Share of Household customers of Nordea's total customers in 2010

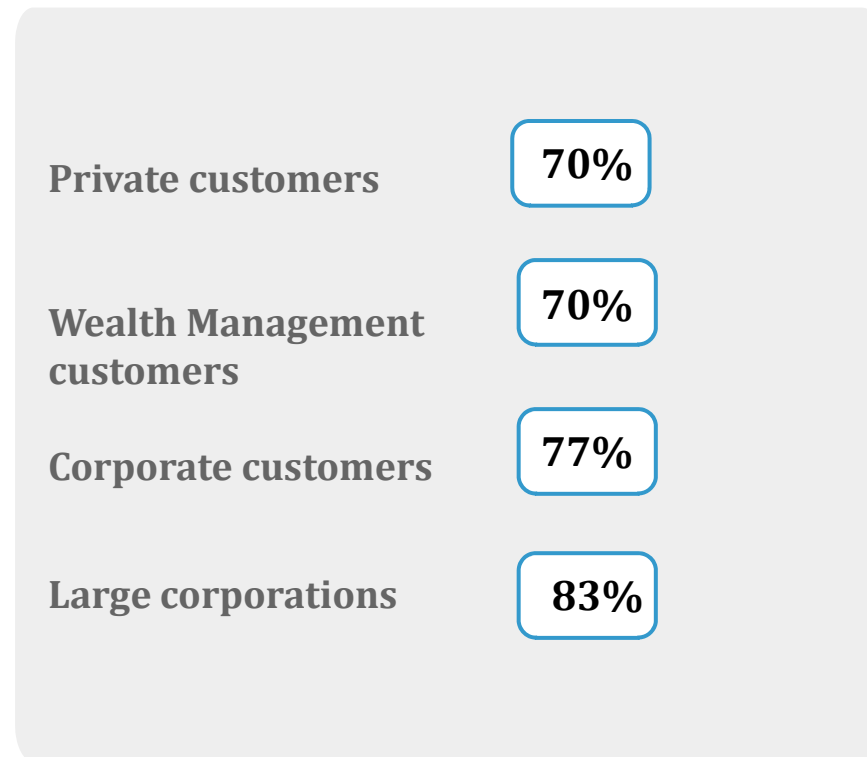
- Over 8 million Household customers



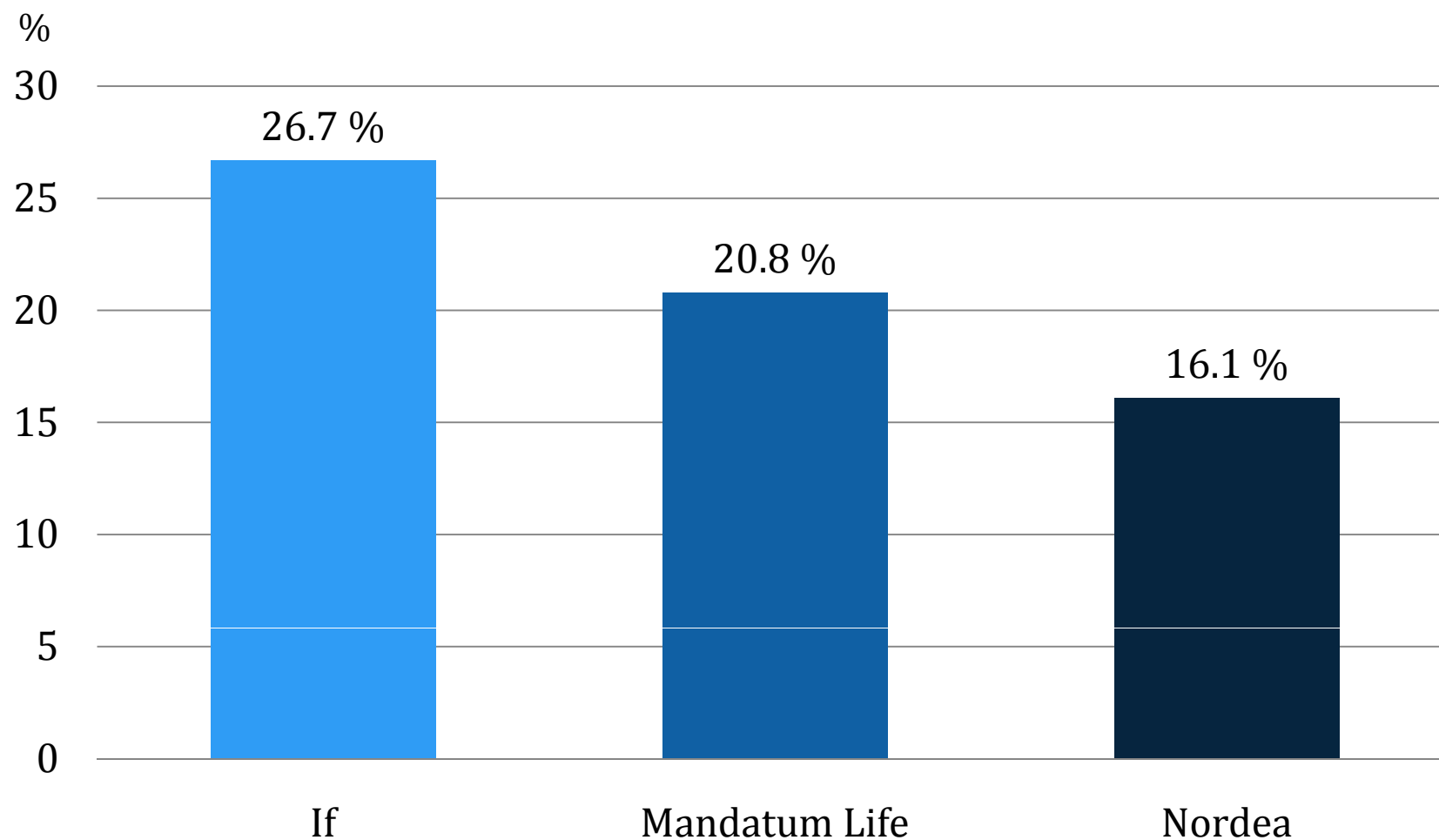
Percentage of customers affected by a claim, that gave If the highest score during years 2005-2011/2



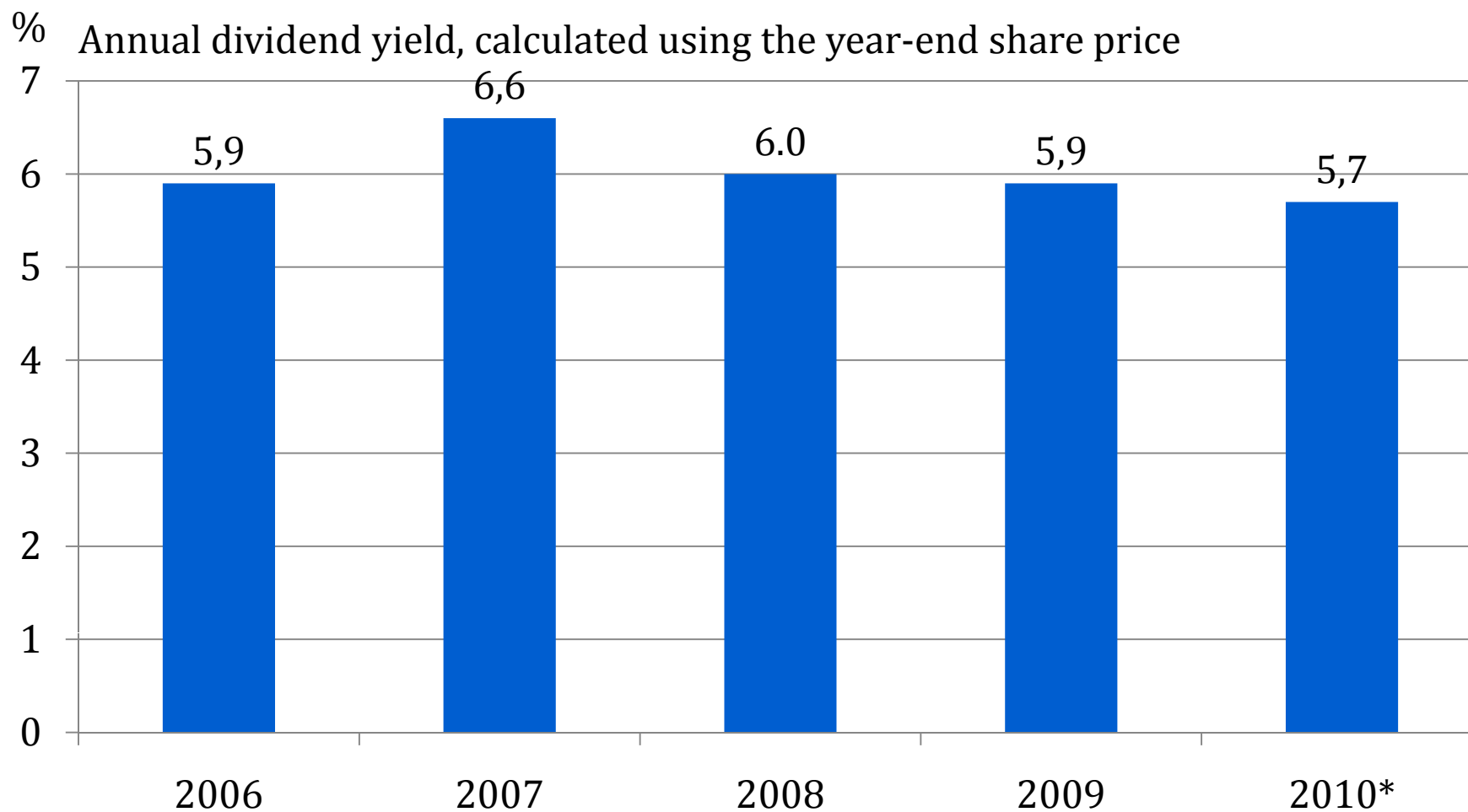
Would purchase Mandatum Life's services again definitely or most likely, percentage of total customers in 2010



Average RoE during years 2006-2010



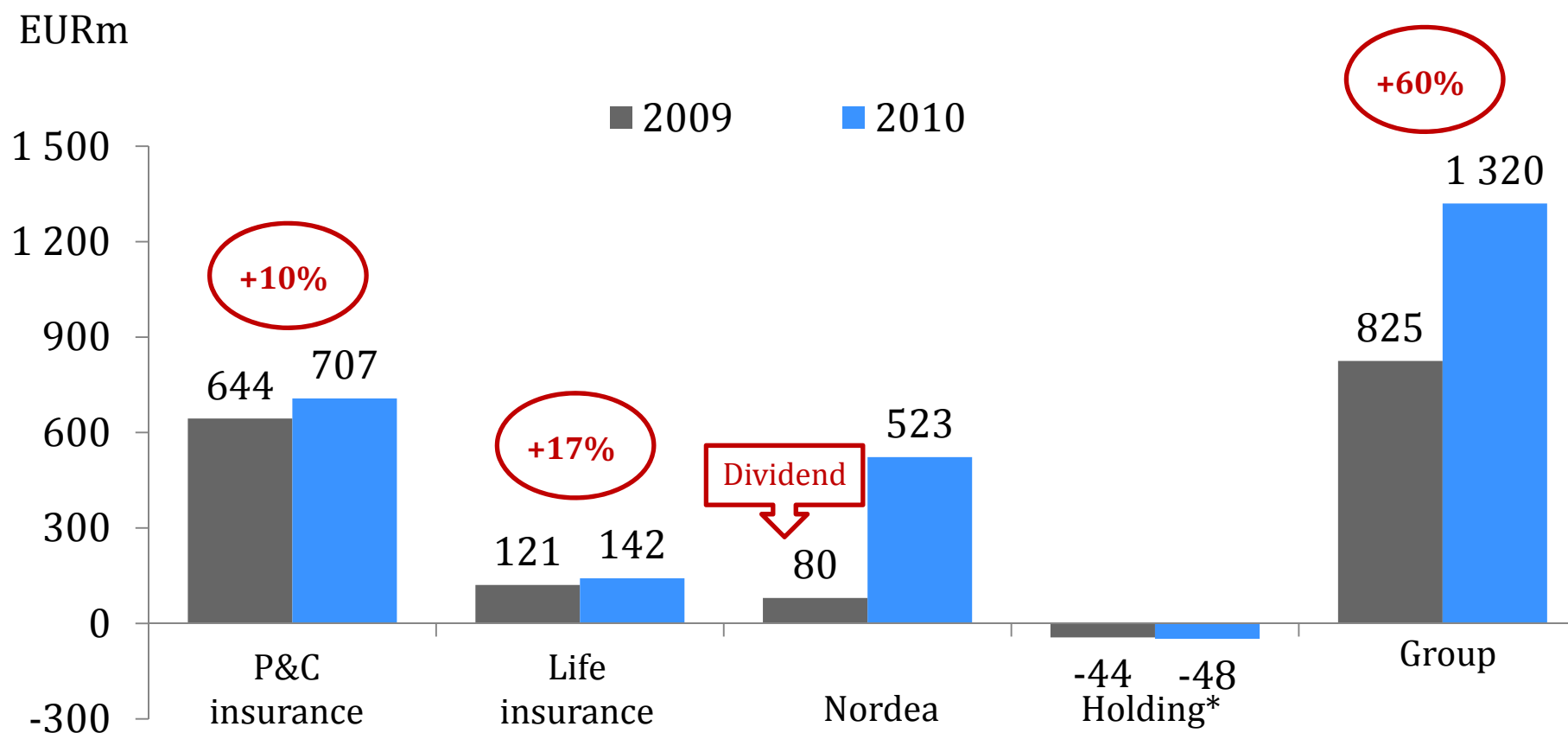
Dividend Yield, %



* Board's proposal to the AGM held on 14 April 2011:
EUR 1.15 / share

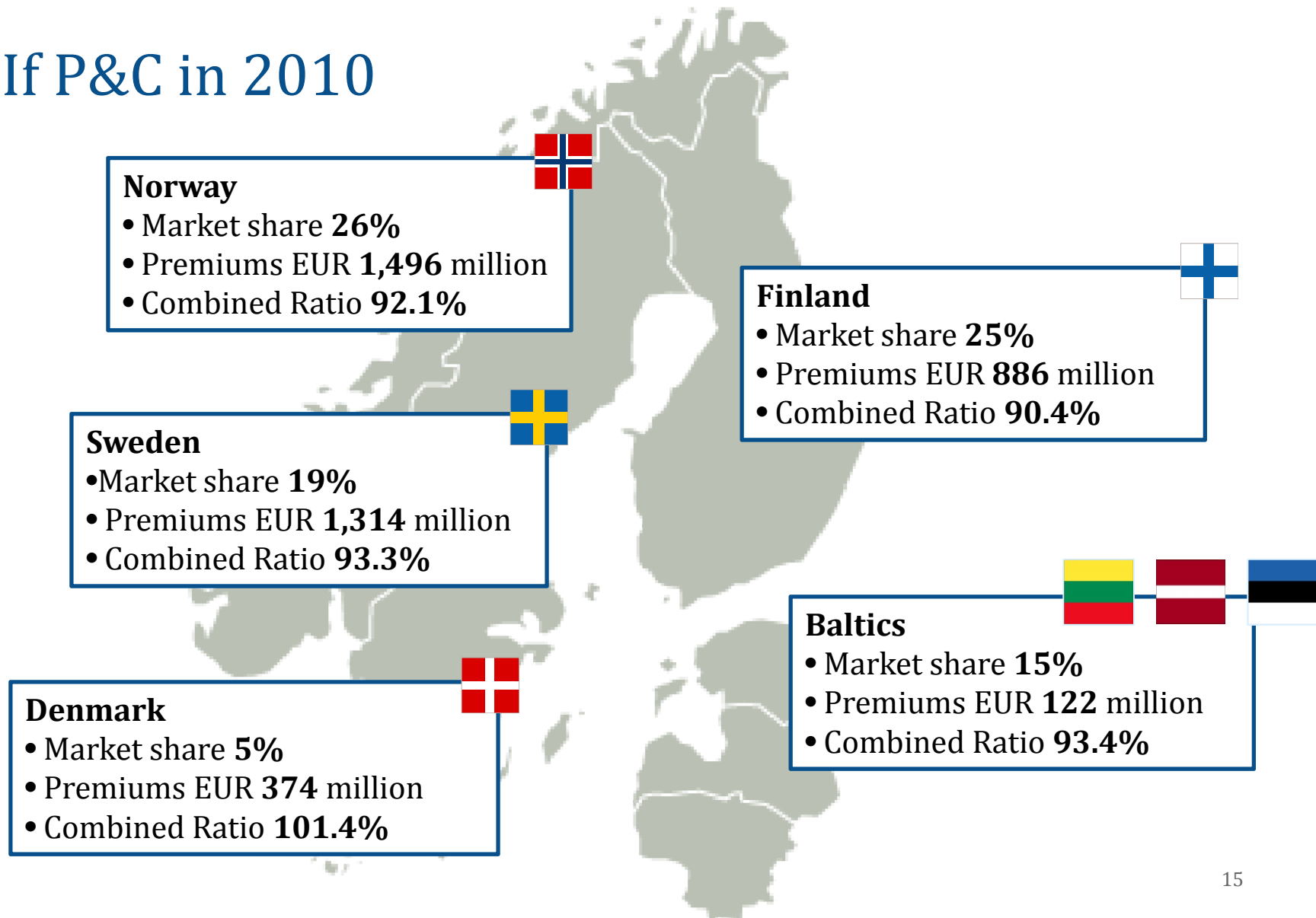
Key Figures of Sampo Group's Financial Statements 2010

Sampo Group's Profit before Taxes 2010



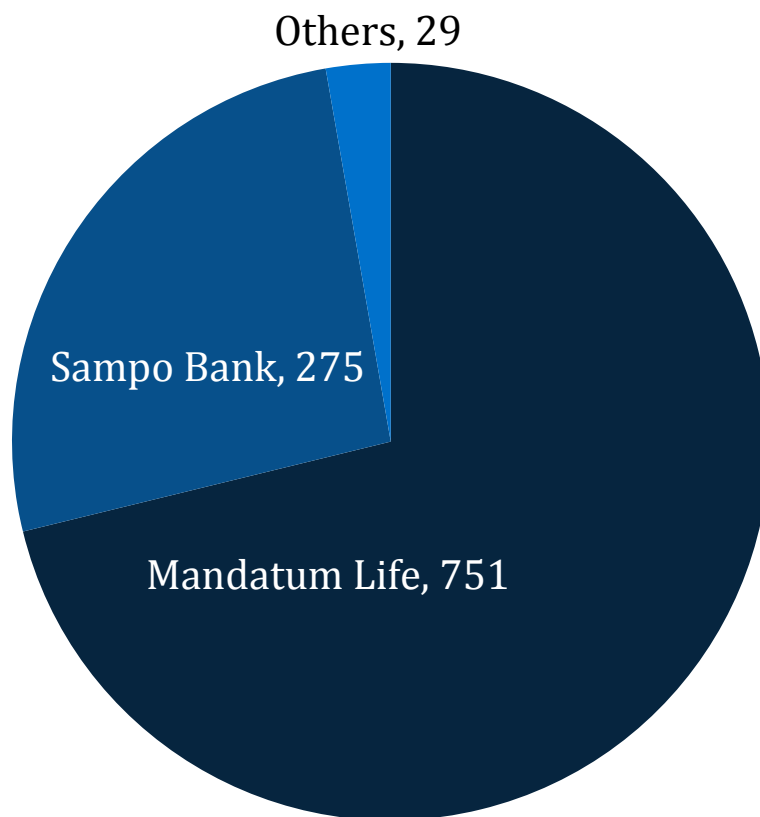
*) excluding Nordea

If P&C in 2010

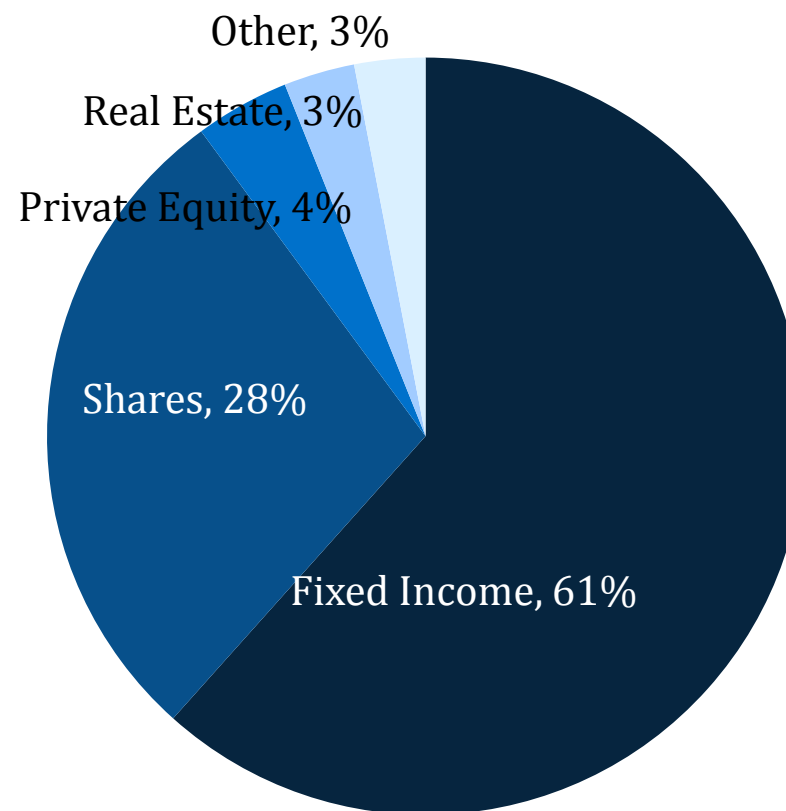


Mandatum Life in 2010

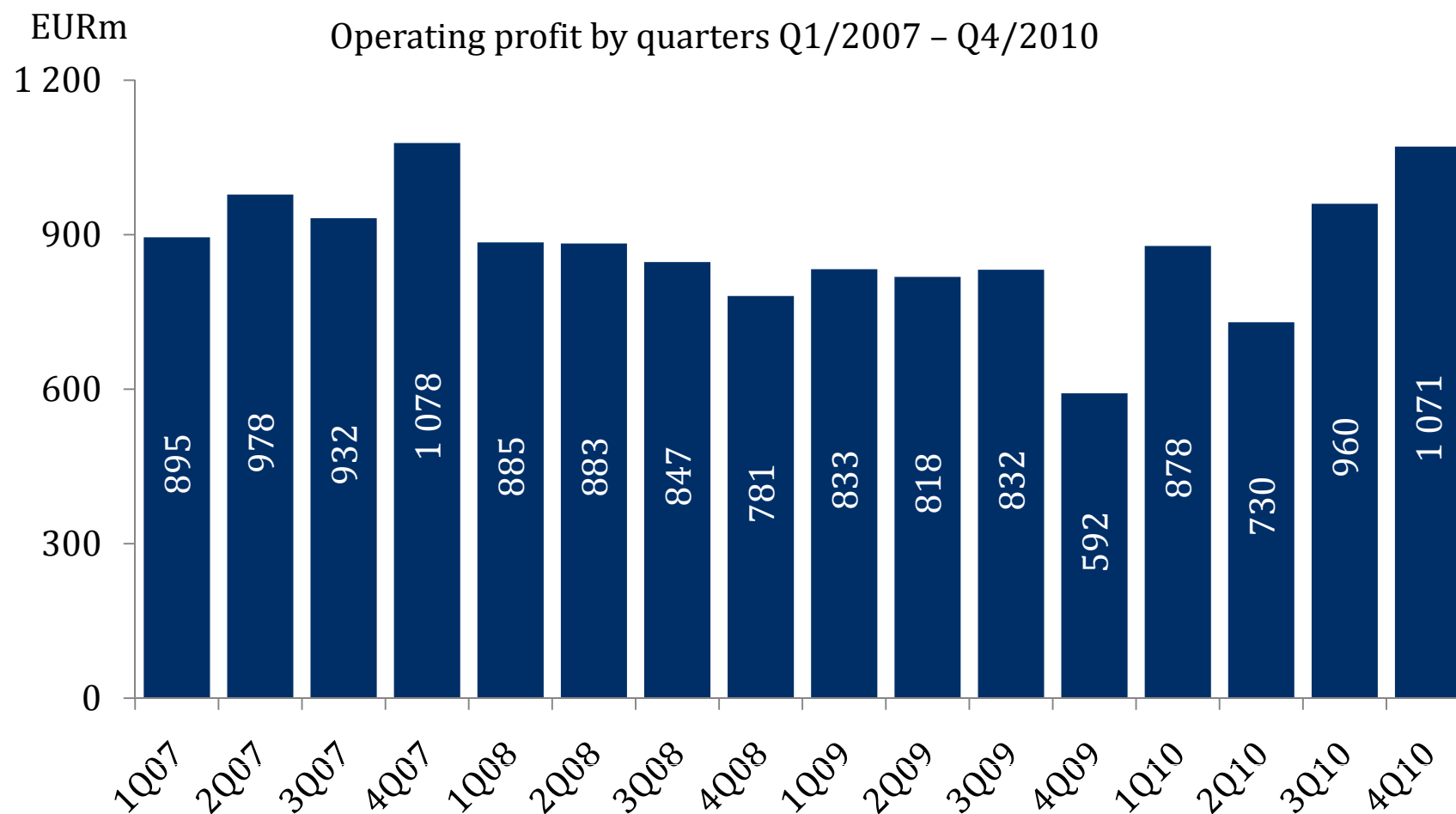
Premiums in Finland
by distribution channel, EURm



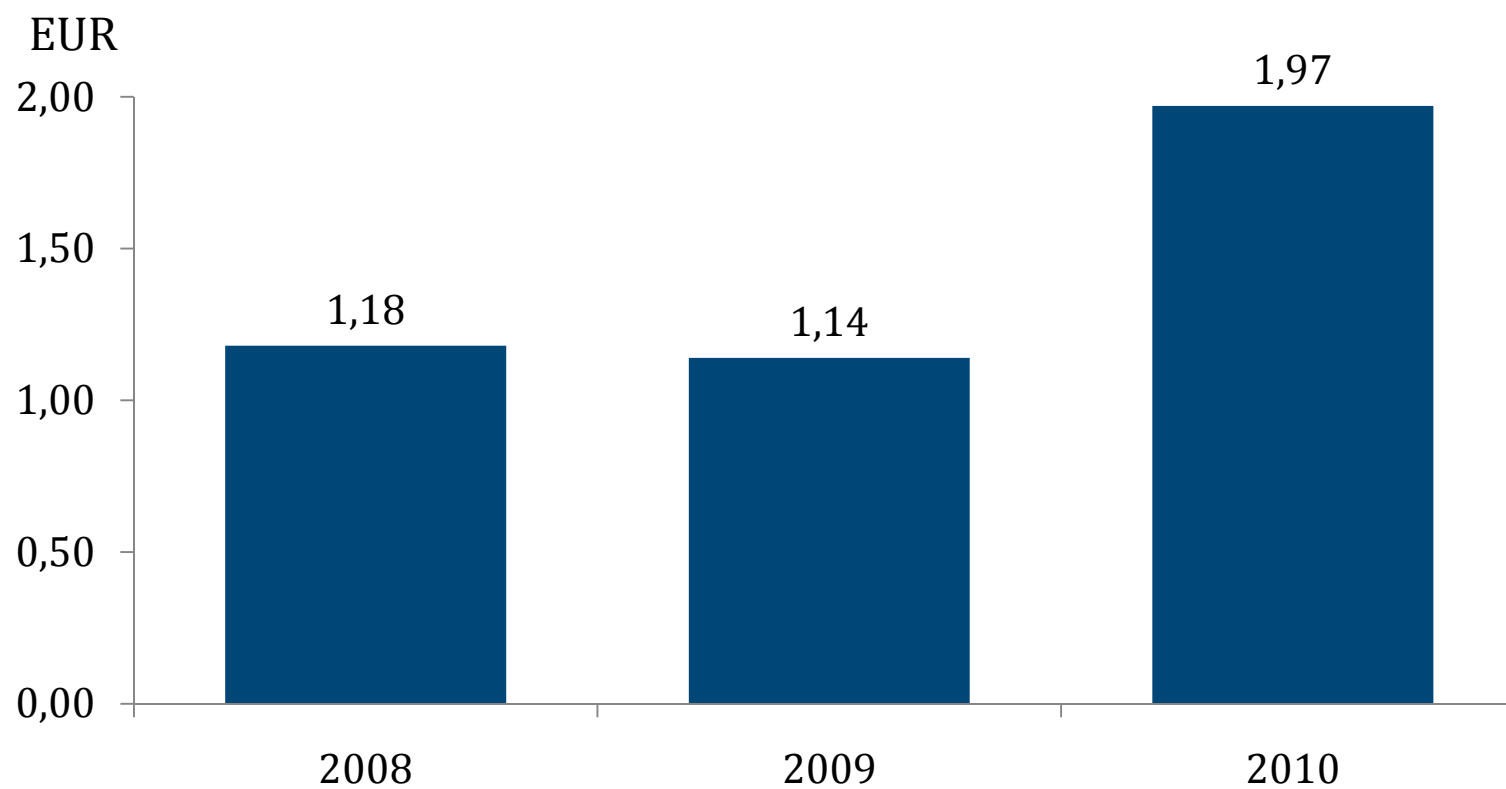
Investment assets EUR 6 billion



Nordea's result has remained stable

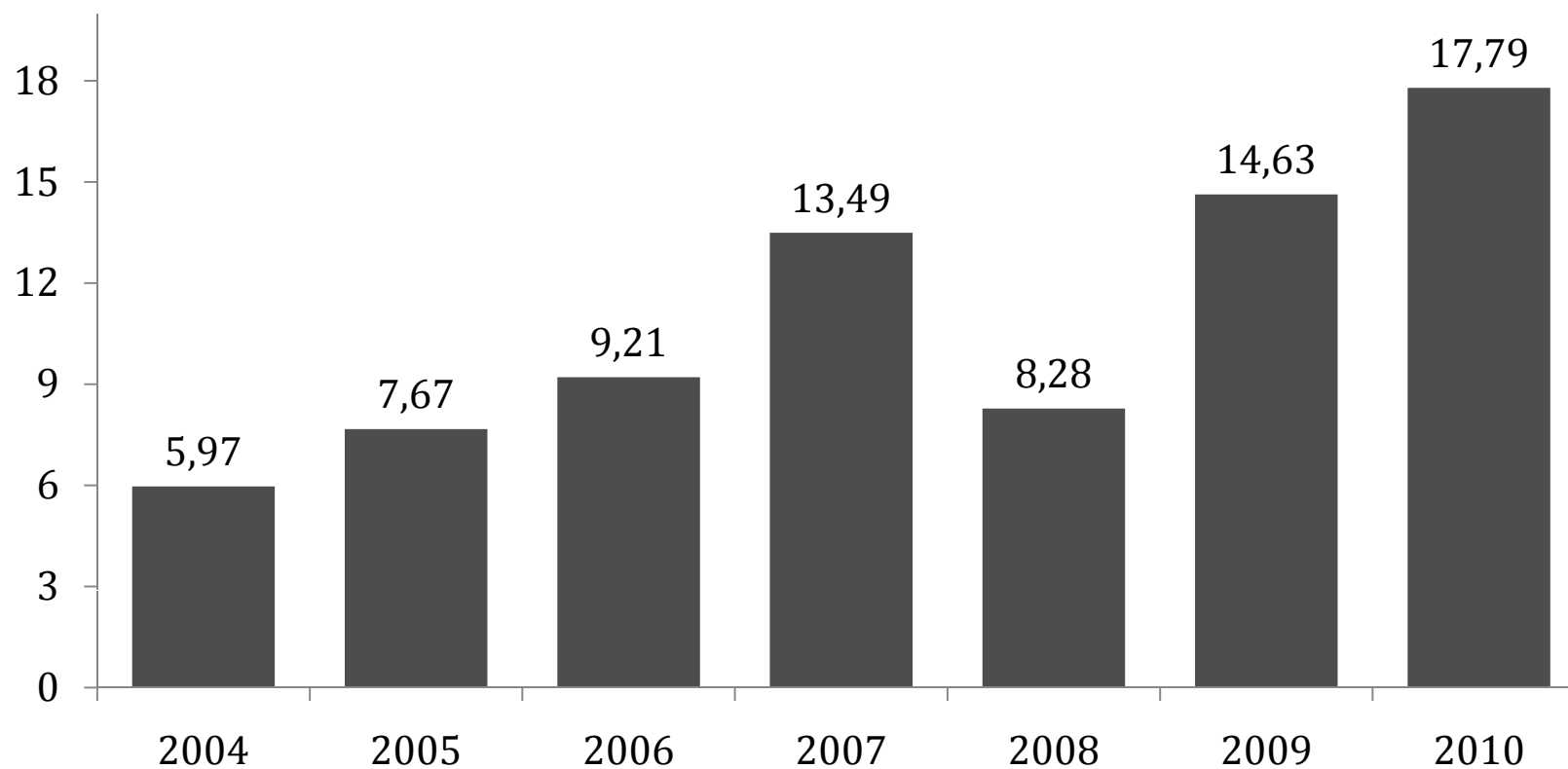


Earnings per Share 2008–2010



NAV per Share

EUR/share



Outlook for the rest of 2011 is positive

- Sampo Group is expected to report a good result for 2011. P&C and life insurance operations are expected to report good and stable results and the contribution to profit of associated company Nordea Bank is anticipated to remain strong. The continuing rise of short term interest rates will also further strengthen Sampo Group's profits.
- If P&C is expected to reach its long-term combined ratio target of below 95 per cent in 2011. Profit is expected to remain very good.
- Nordea's contribution to the Group's profit is expected to be significant.
- Mandatum Life's profitability is expected to remain good although it is highly dependent on capital market developments.

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