
Sampo plc
Annual General Meeting
24 April 2014

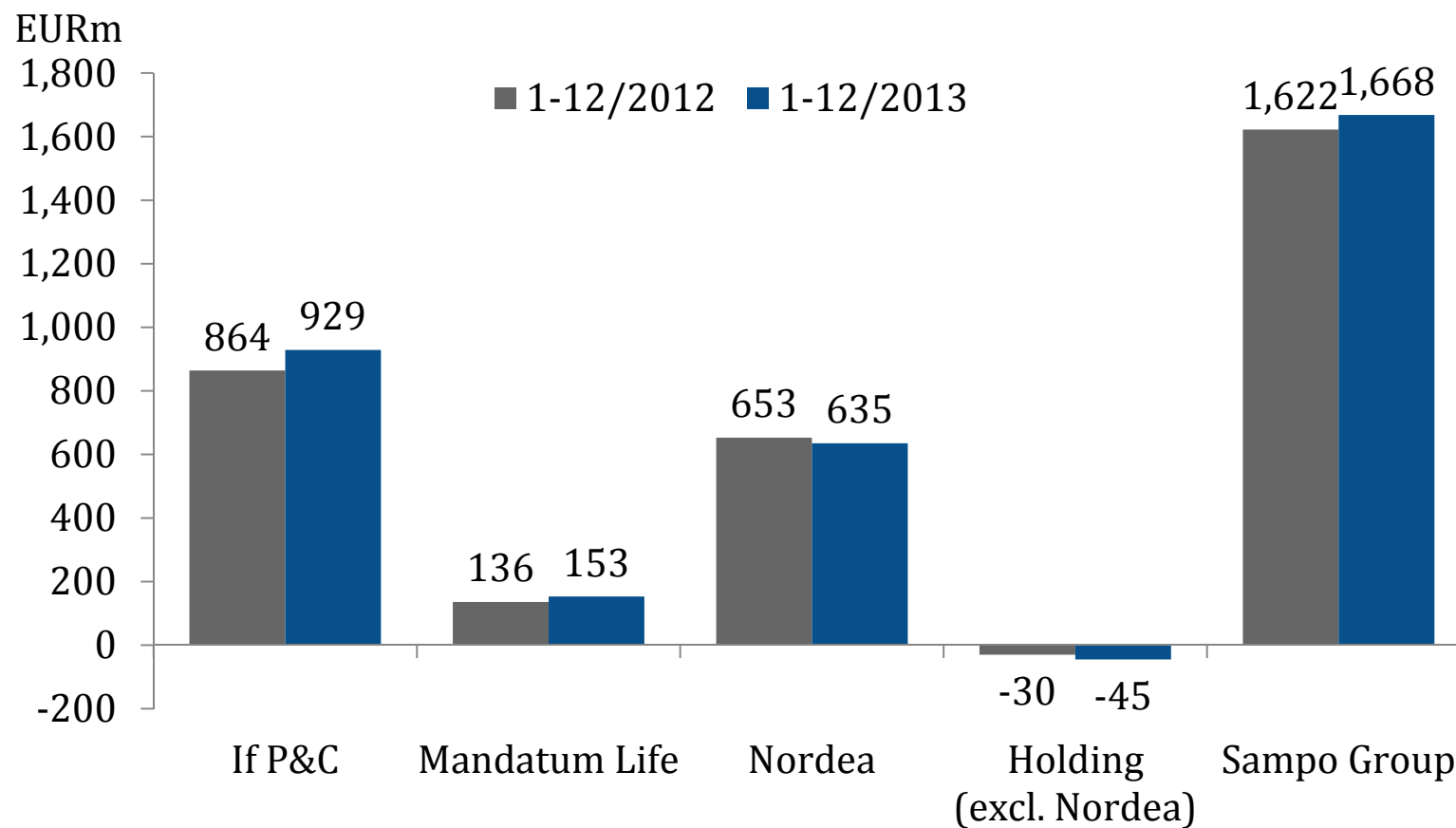
Kari Stadigh
Group CEO and President



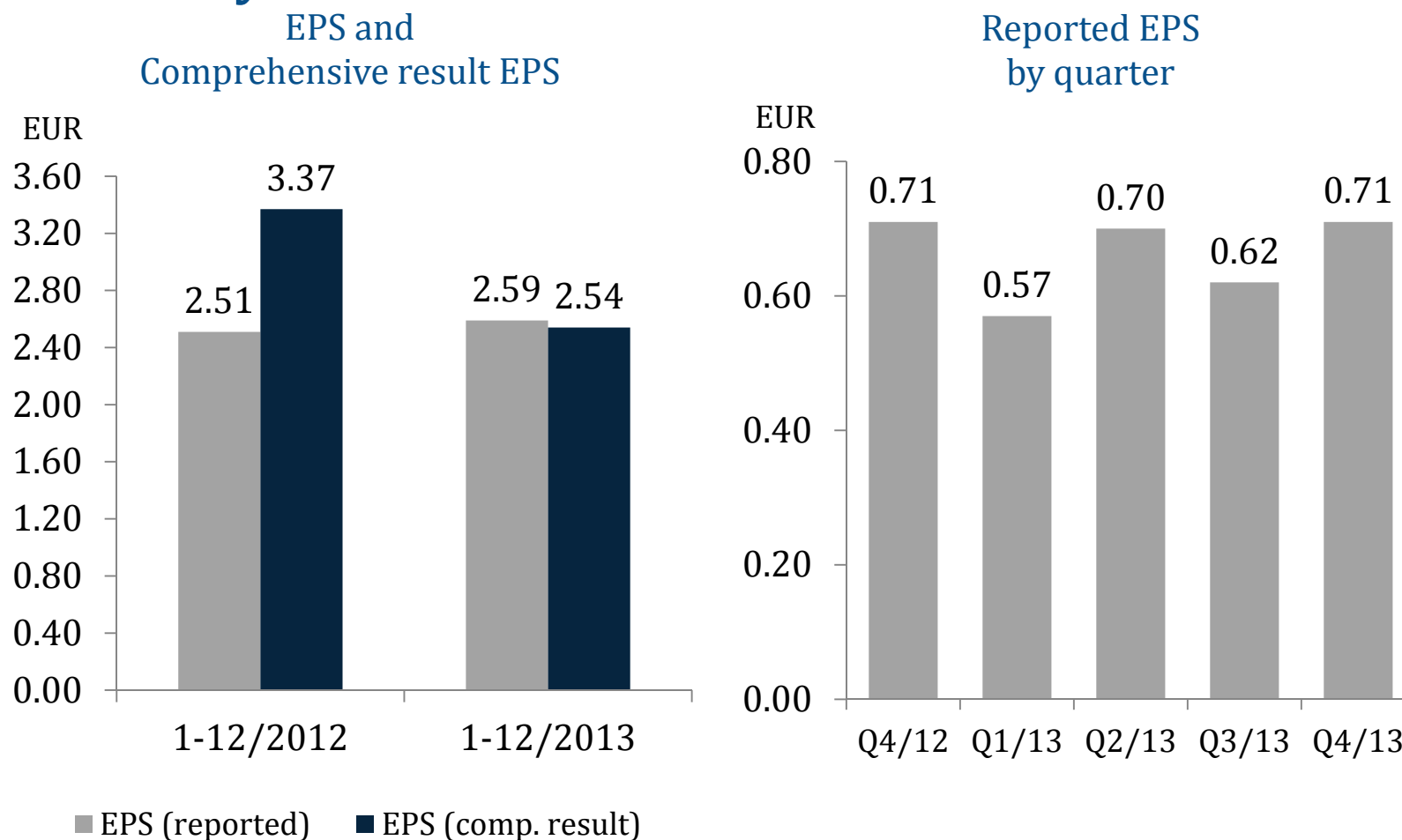
SAMPO  GROUP

Sampo Group had an excellent year 2013

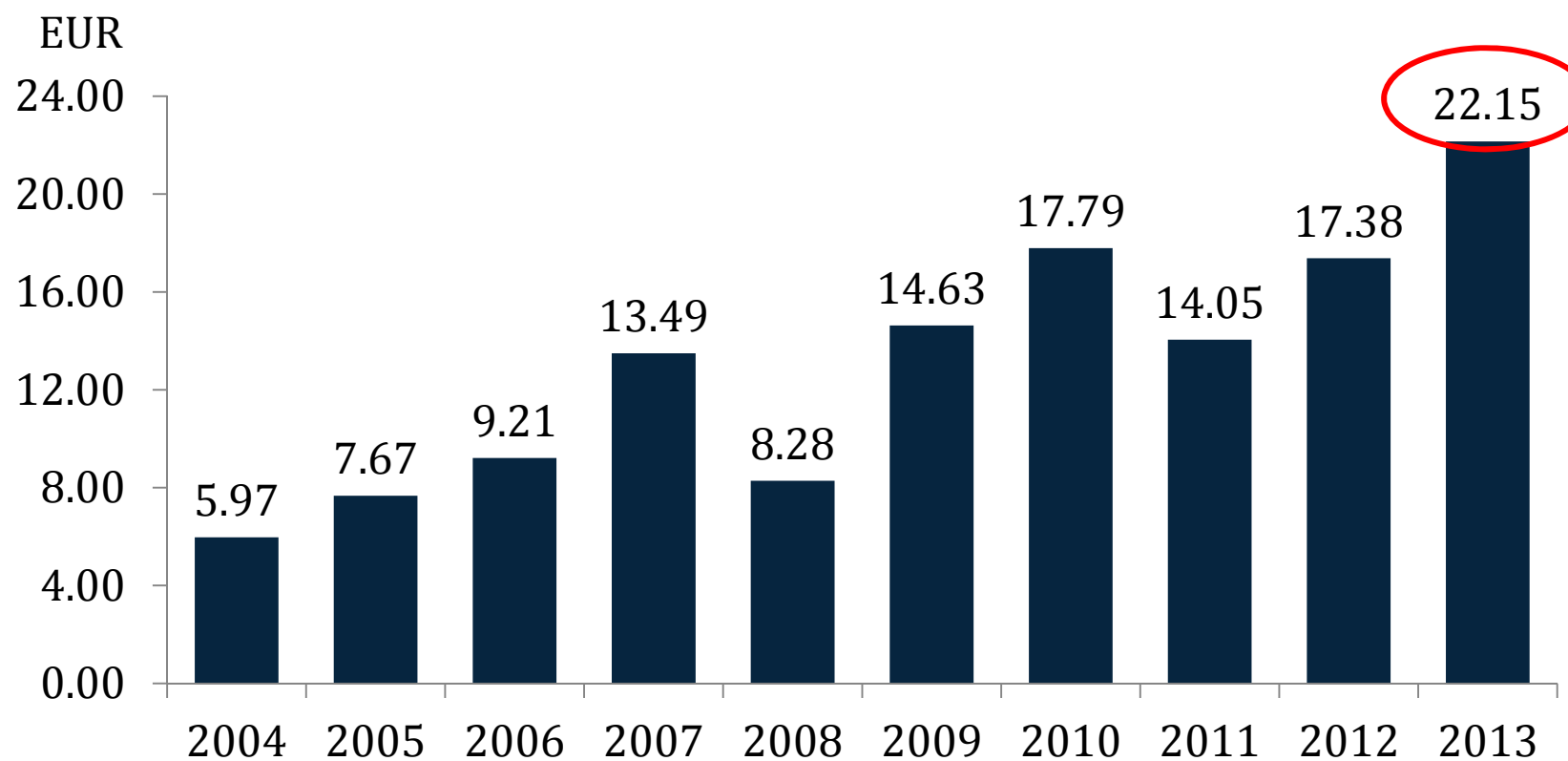
Sampo Group's profit before taxes



Sampo's earnings per share developed favorably



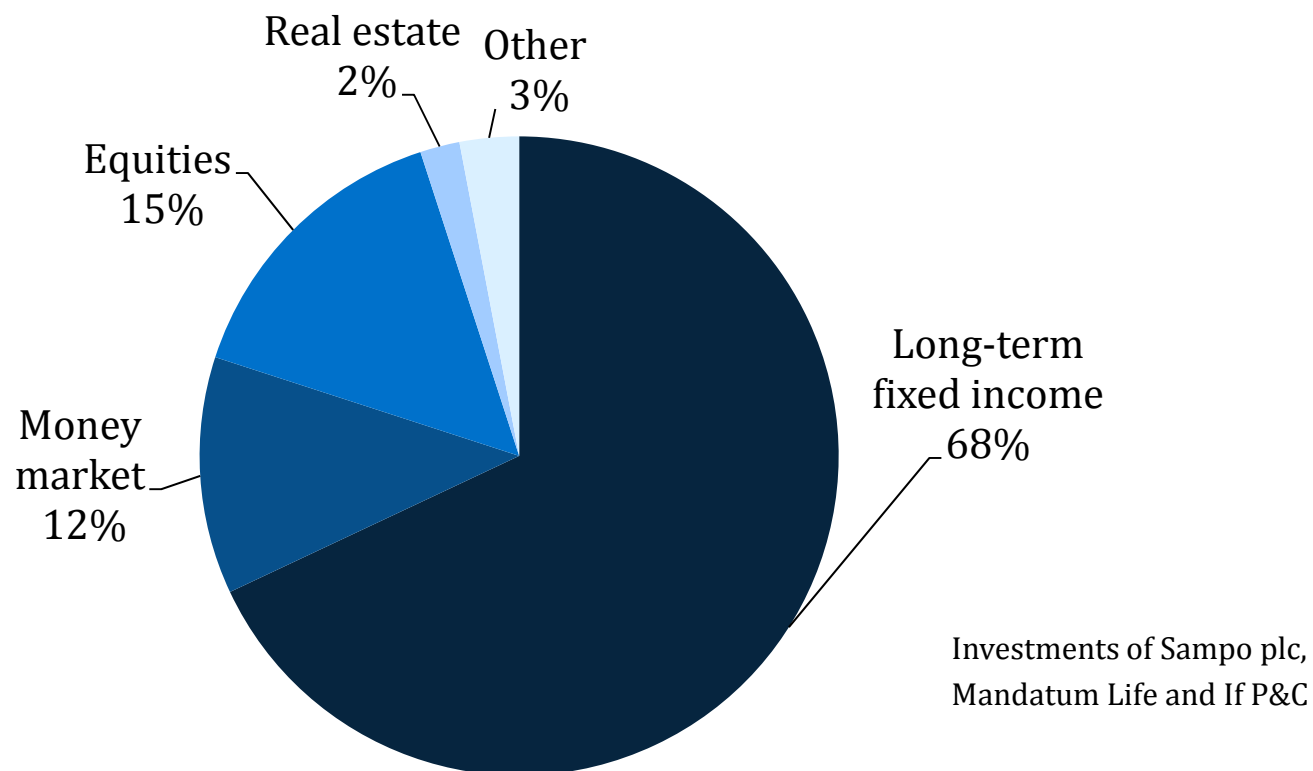
Sampon's net asset value per share reached an all-time high



Reinvesting proceeds continues to be challenging

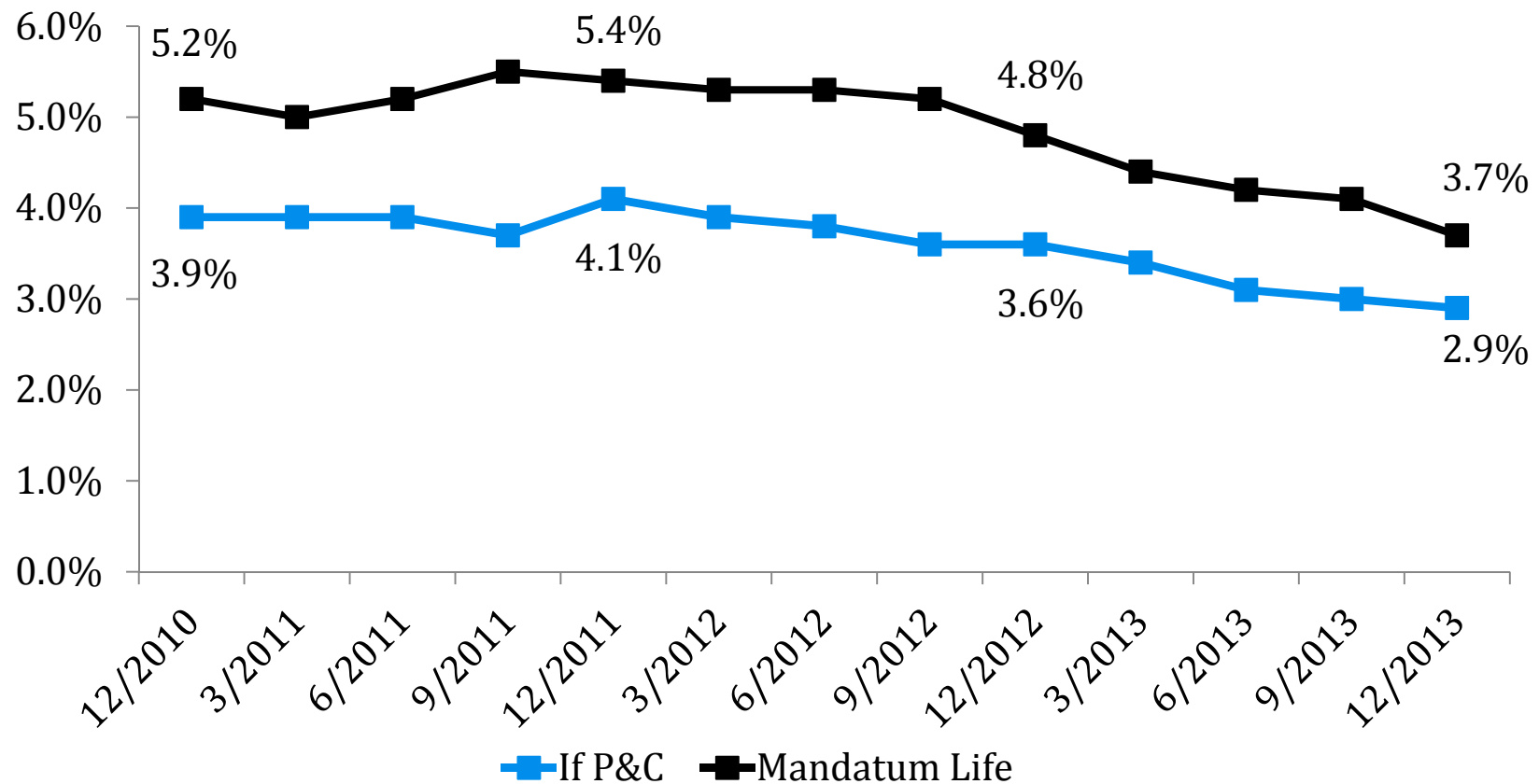
Investment allocation, 31 December 2013

Total EUR 17.9 billion



Sampo's fixed income running yield is decreasing gradually

Fixed income running yield 12/2010-12/2013



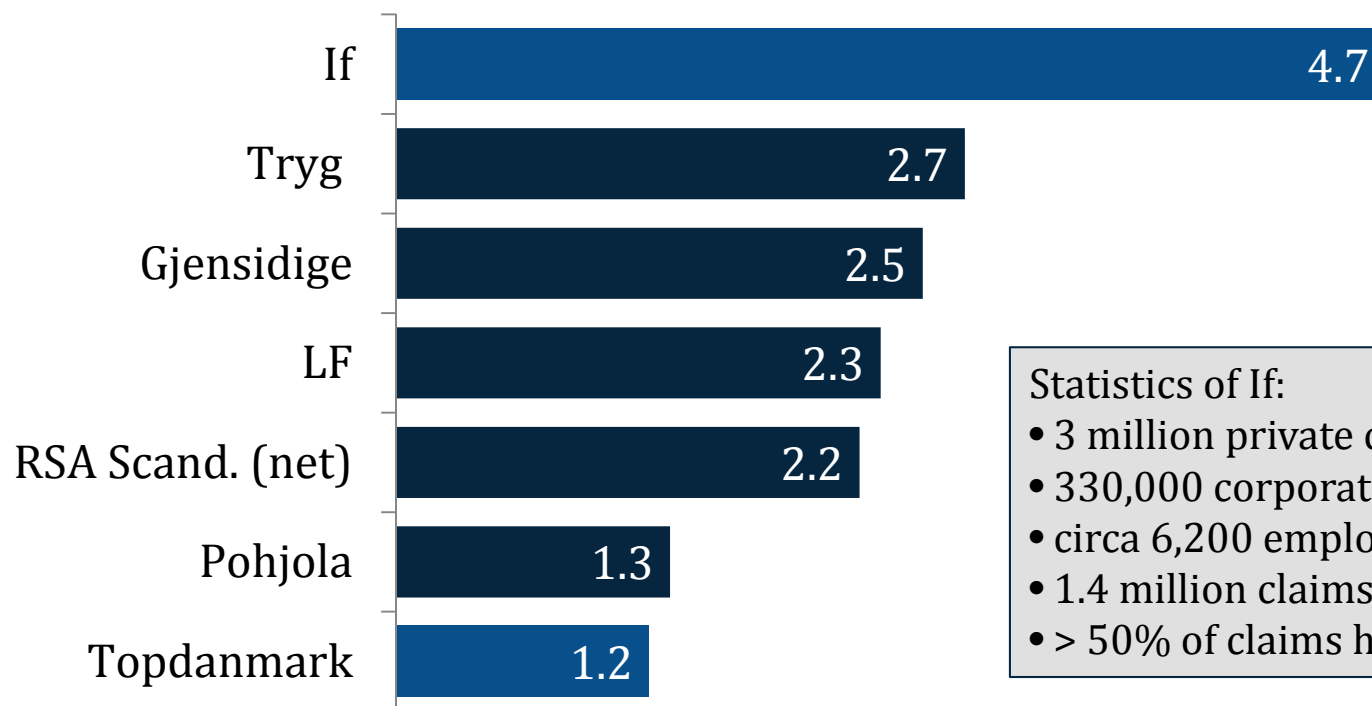
Sampo Group's businesses in 2013:

If P&C insurance



If P&C is the largest insurer in the Nordics

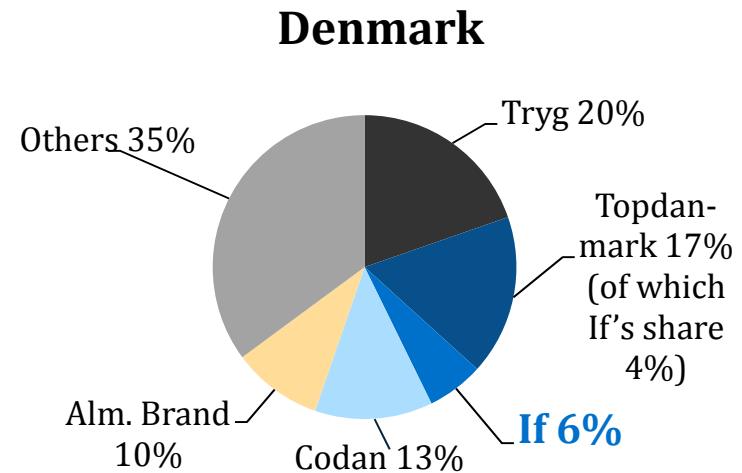
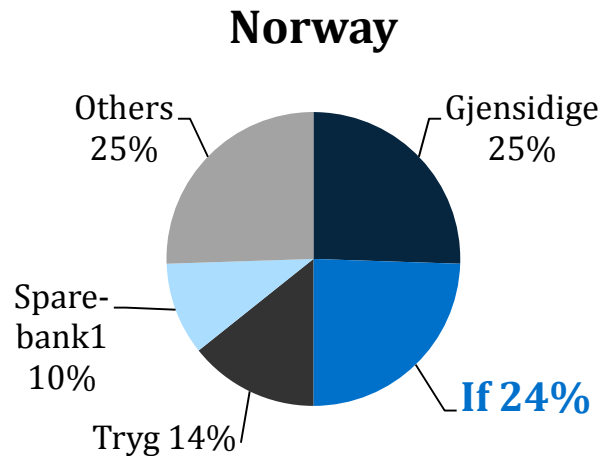
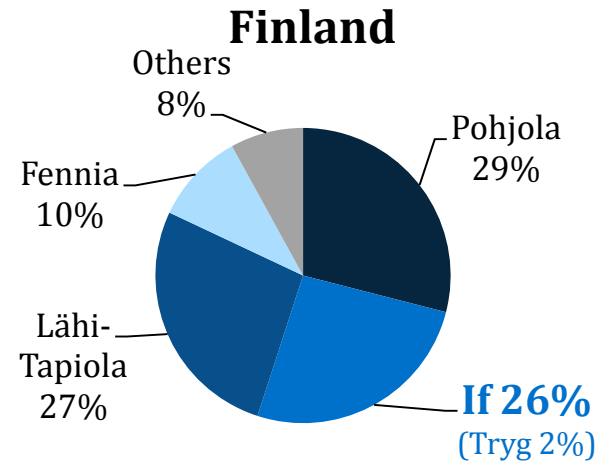
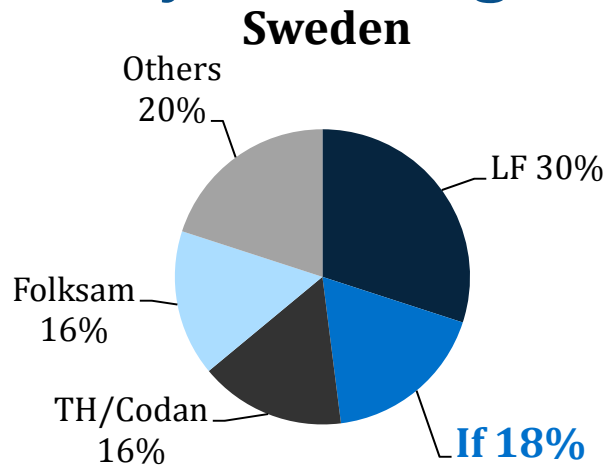
Gross written premiums in 2013, EUR billion



Statistics of If:

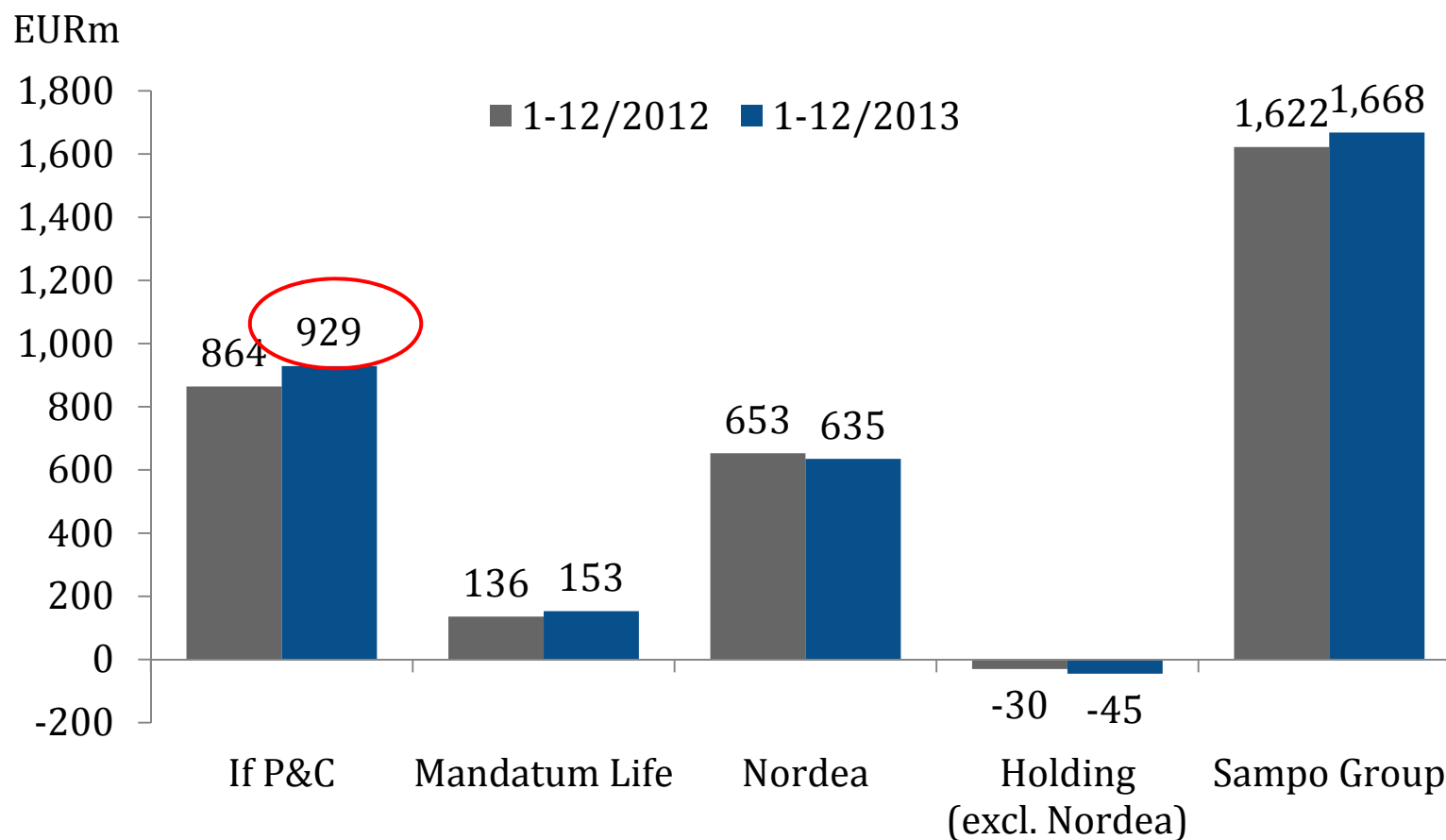
- 3 million private customers
- 330,000 corporate clients
- circa 6,200 employees
- 1.4 million claims per year
- > 50% of claims handled within 24h

If P&C's market share by country remained mostly unchanged

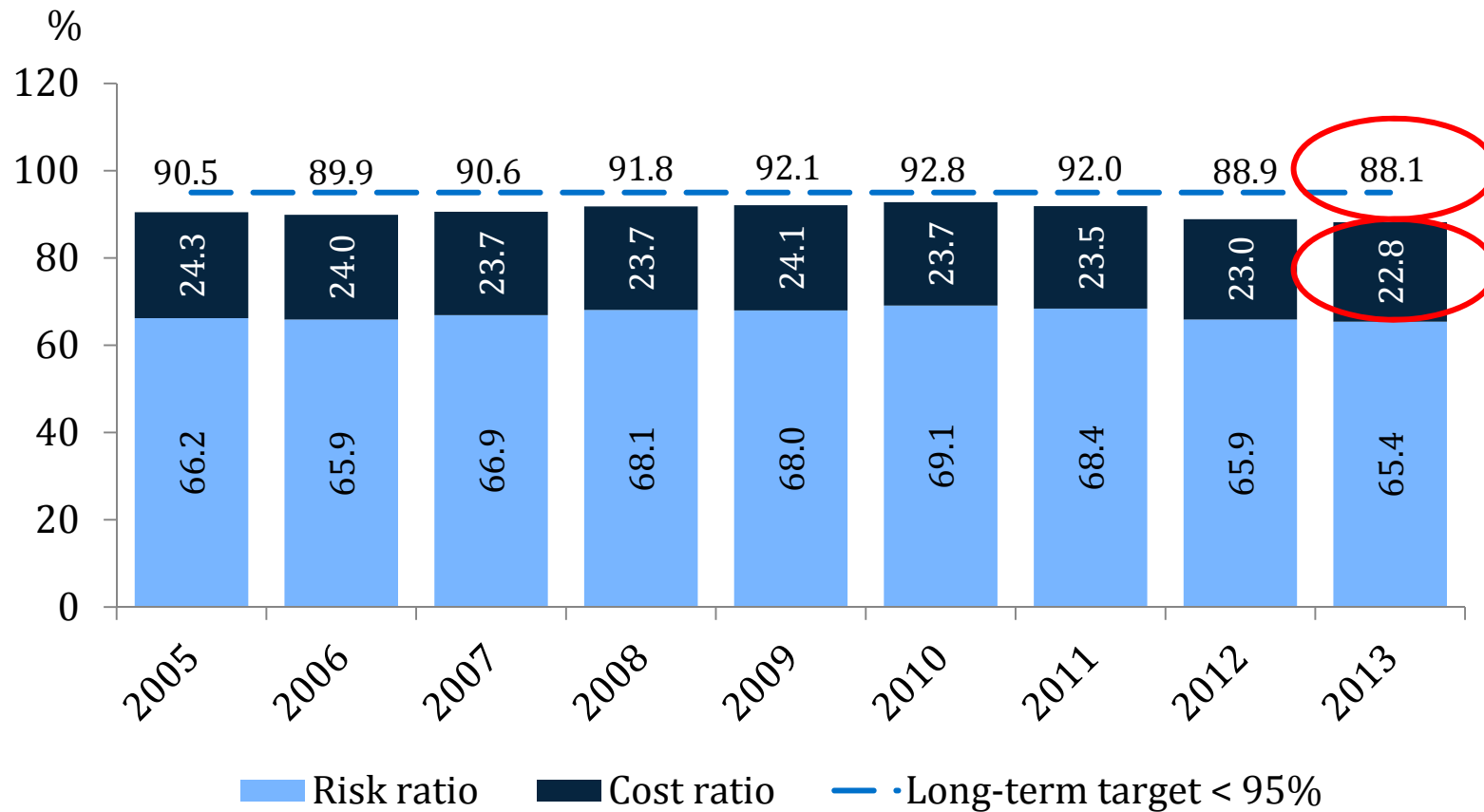


Latest figures available

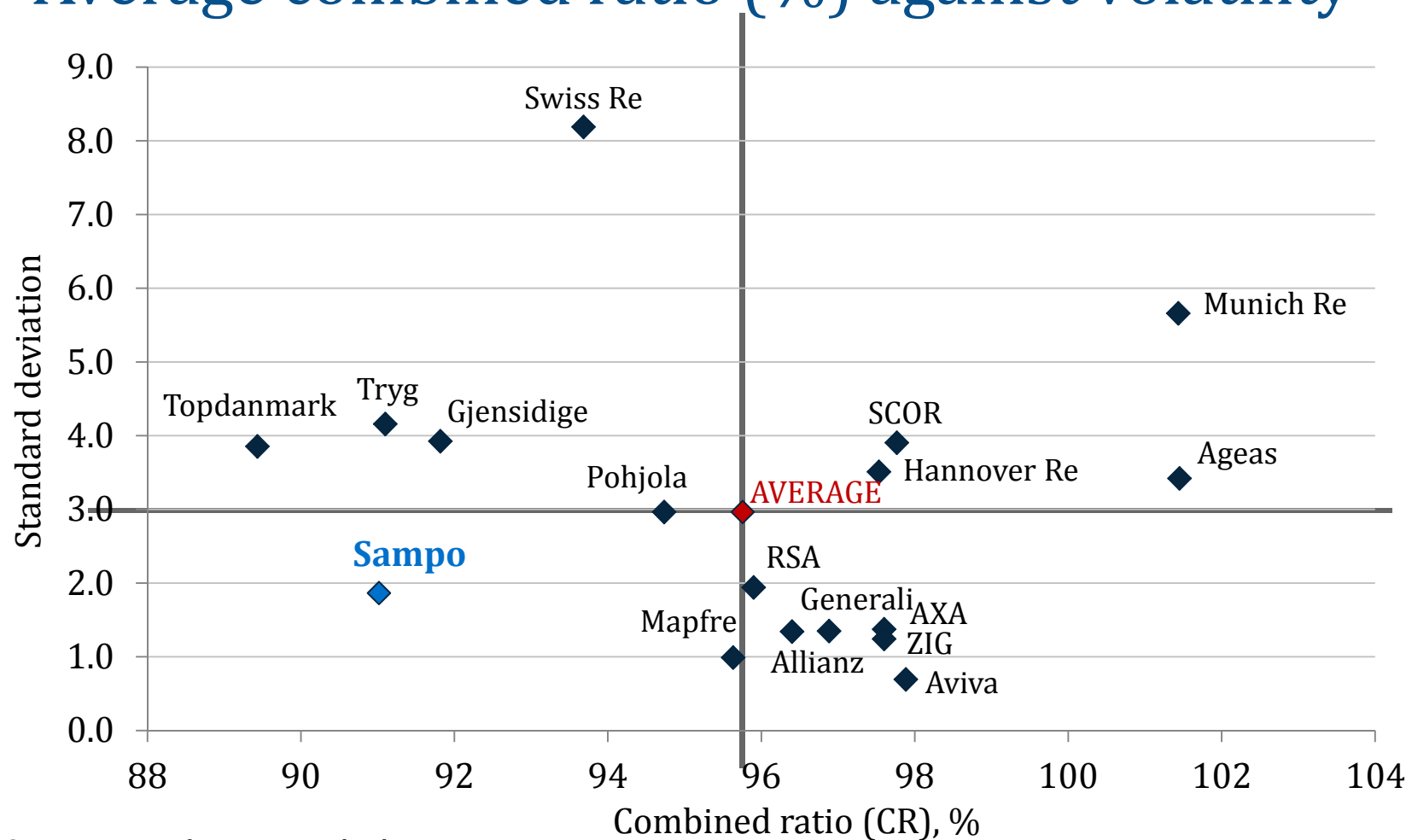
If P&C's profit before taxes reached an all-time high



If P&C reported best-ever combined ratio and cost ratio



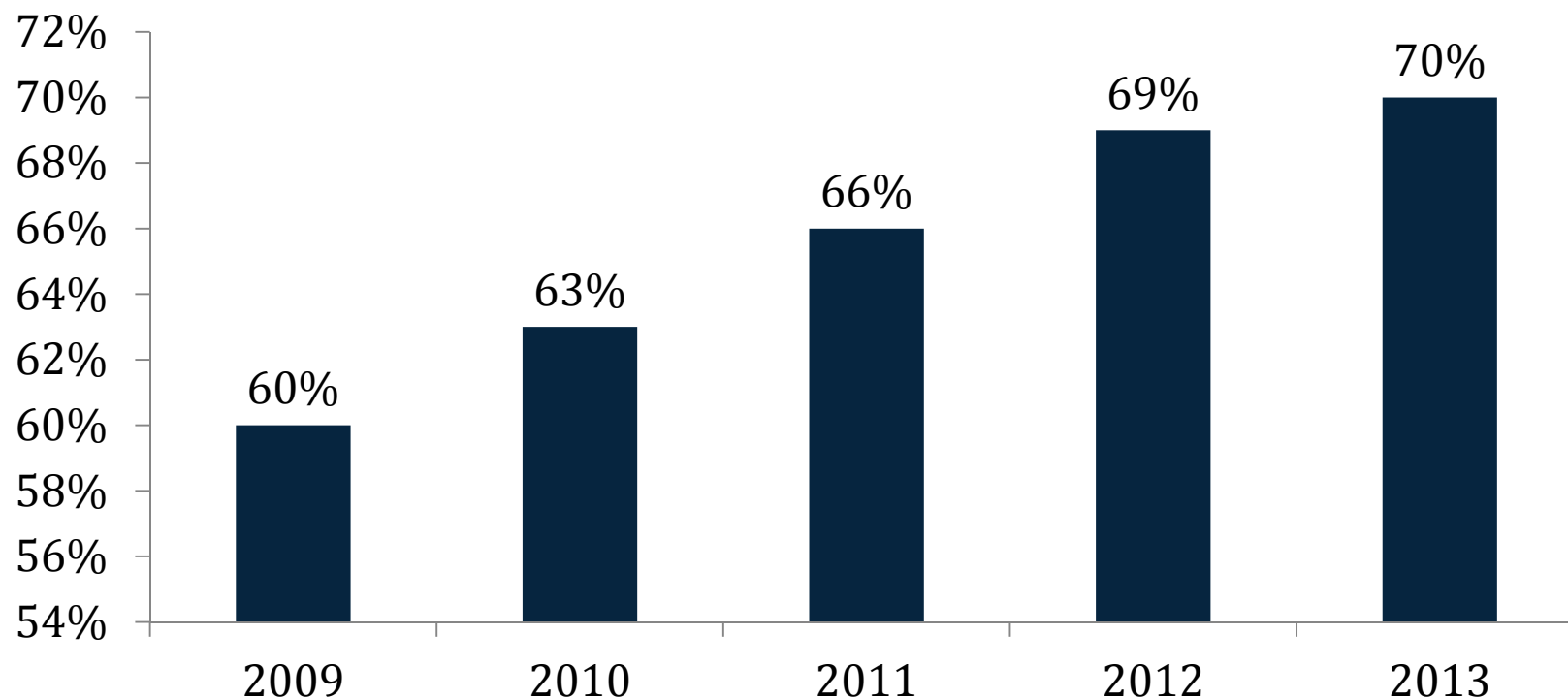
European insurance groups 2008-2013 Average combined ratio (%) against volatility



Source: Company reports, figures at group level

If's private customers are increasingly satisfied with If's claims handling service

Customer satisfaction*



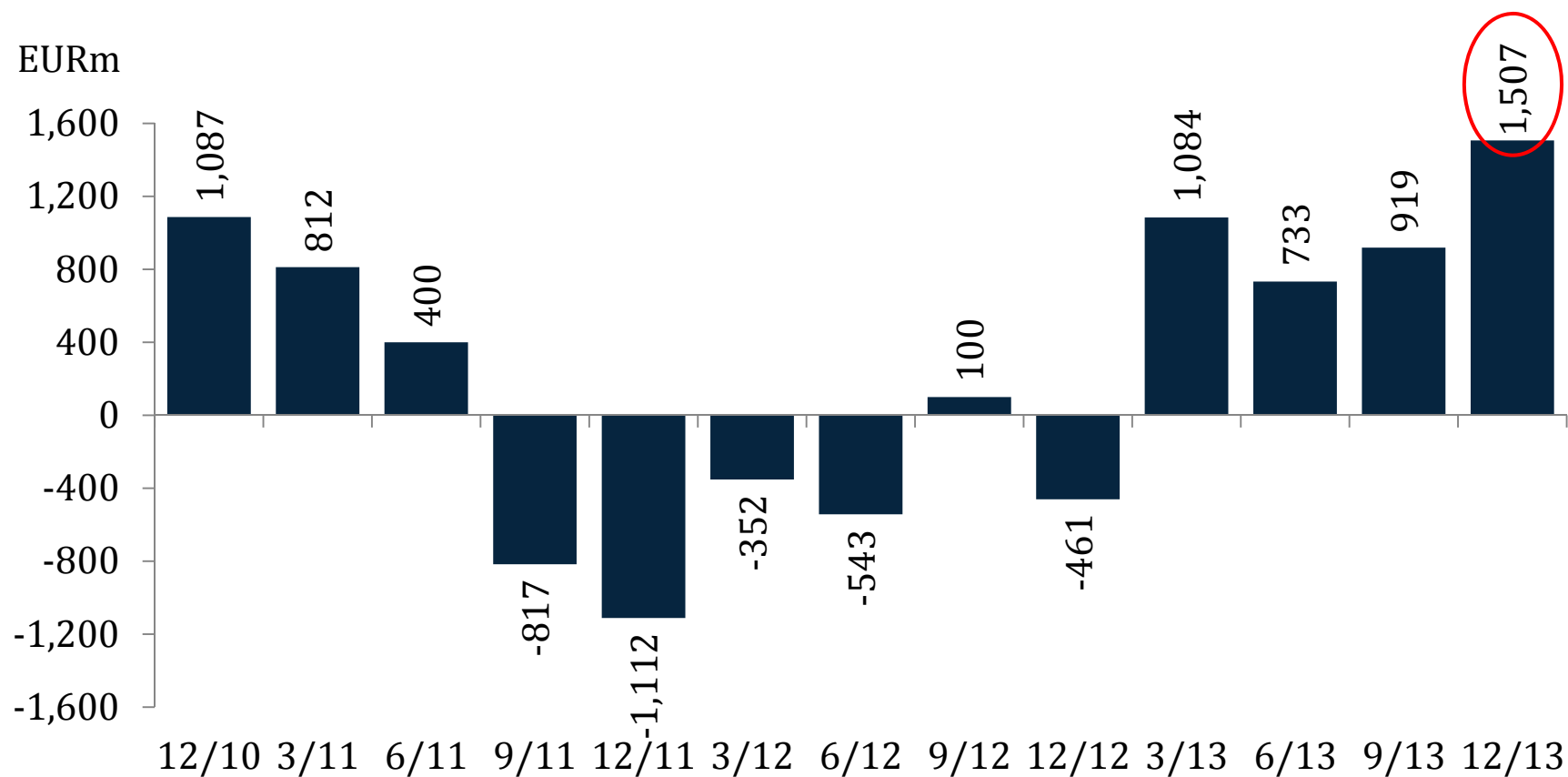
*) Customer satisfaction surveys have a scale of 1-5. The percentage shows the share of the highest score (5) in all Nordic countries.

Sampo Group's
businesses
in 2013:

Nordea Bank







Sampo's Nordea holding valuation difference is at an all-time high level



Valuation difference = Nordea MTM - consolidation value

Nordea has a unique position in the Nordics

Superior customer franchise

	Retail Customers		Corporates & Institutions	
	No. of relationships (M)	Market position	No. of relationships ('000s)	Market position
Sweden 	4.2	#2-3	246	#1-2
Norway 	1.0	#2	87	#2
Finland 	3.2	#1-2	125	#1
Denmark 	1.7	#2	50	#1-2
Total Nordea	11.2	#1	625	#1

Global capabilities on par with international peers*

Capital Markets #1	Asset Management #1
Life & Pension #1	Private Banking #1

Note: Illustration excludes Poland (668,000 total customers), Baltic's (406,700 total customers) and Russia (67,000 total customers)

*: Ranking in Nordic region

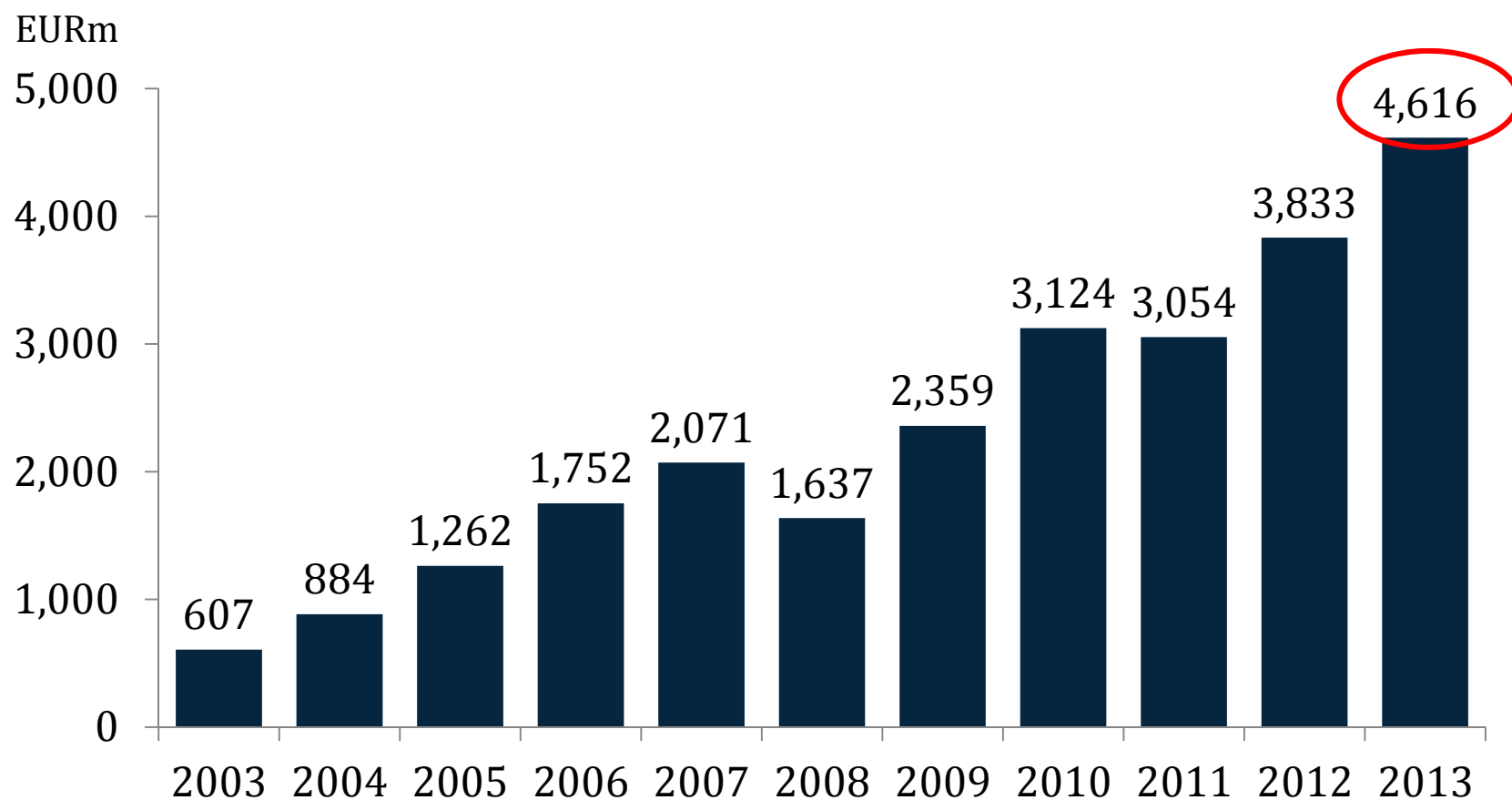
Source: Nordea

Sampo Group's businesses in 2013:

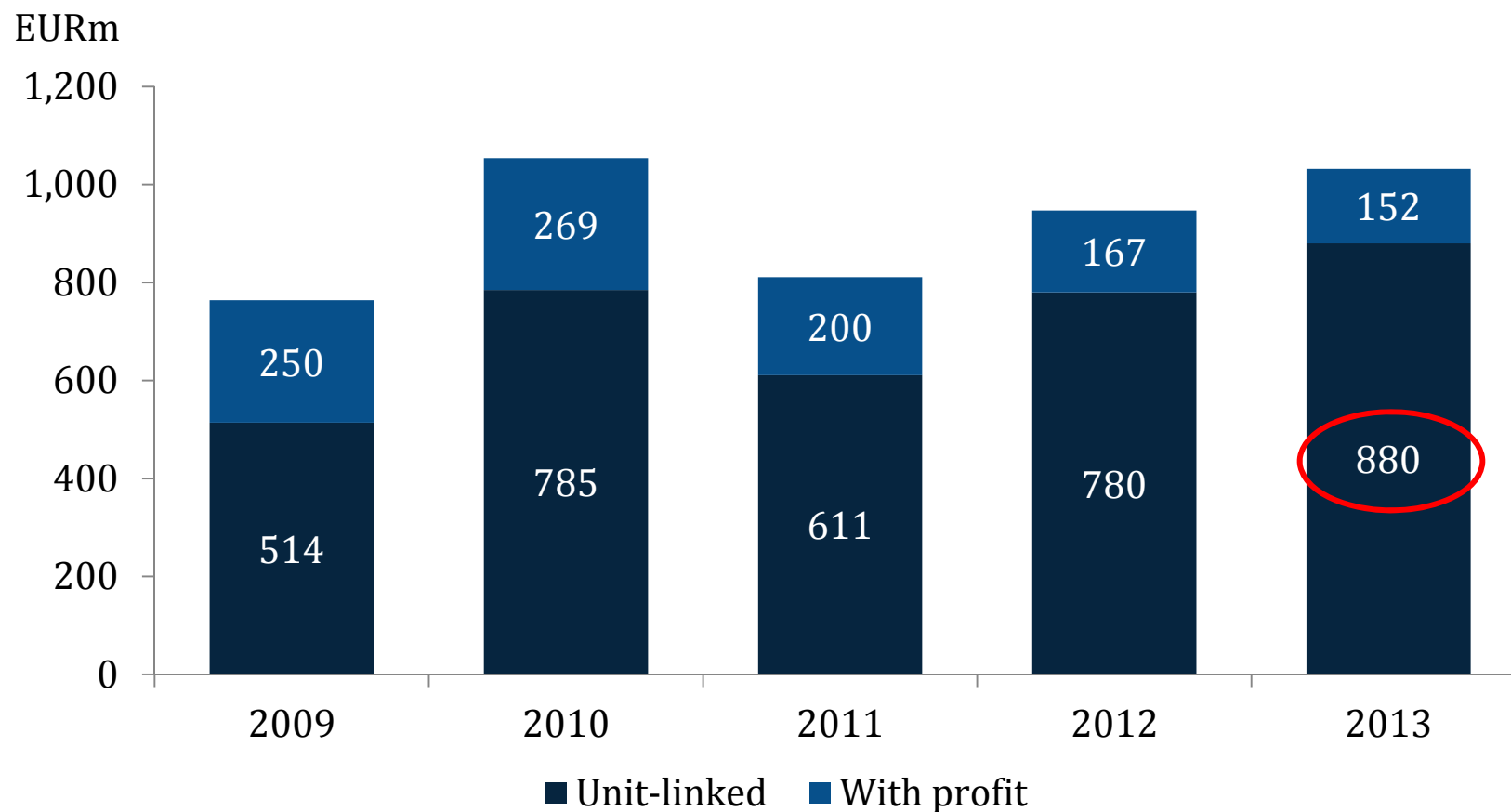
Mandatum Life



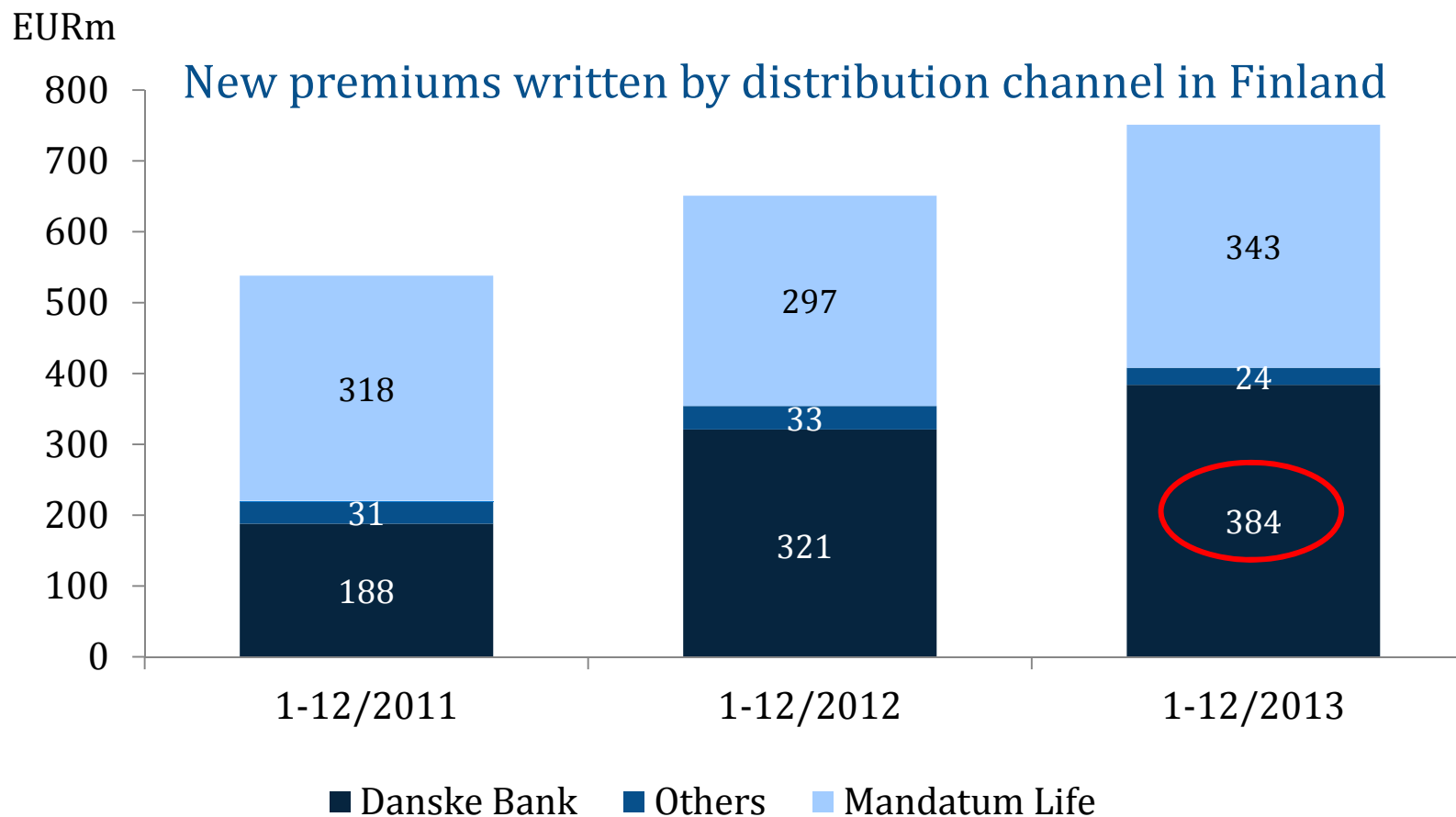
Mandatum Life reported an all-time high level of unit-linked reserves



Mandatum Life's gross written premiums from unit-linked business reached an all-time high

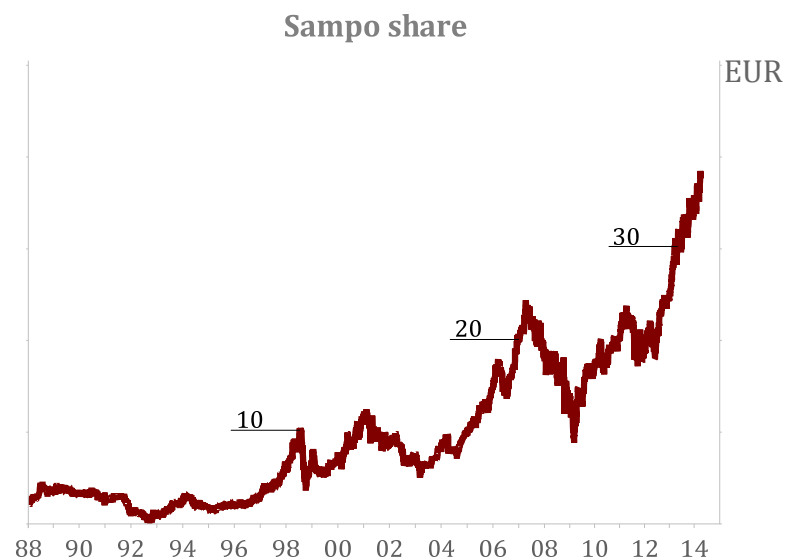


Distribution through Danske Bank was more successful than ever

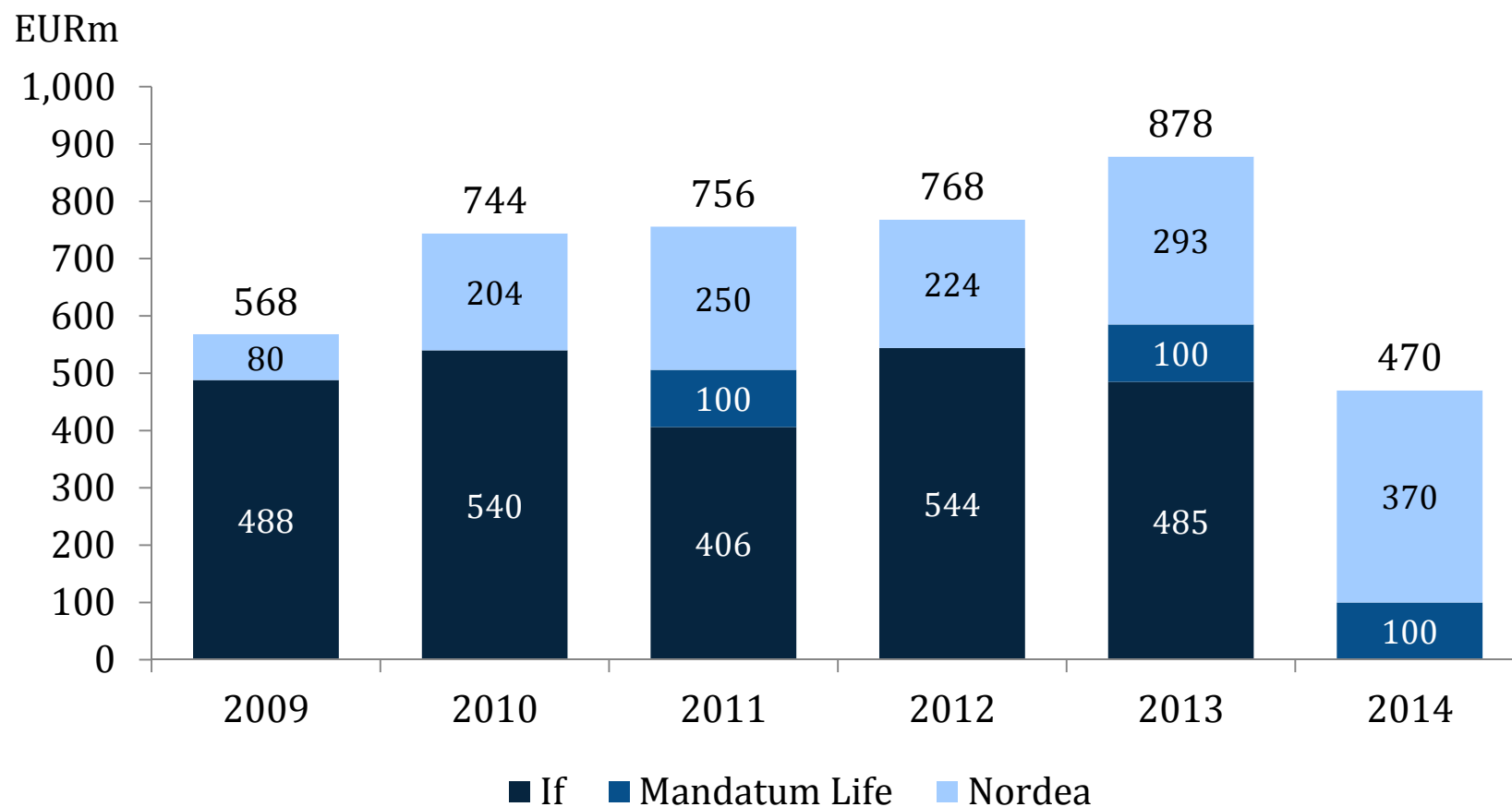


Sampo Group's businesses in 2013:

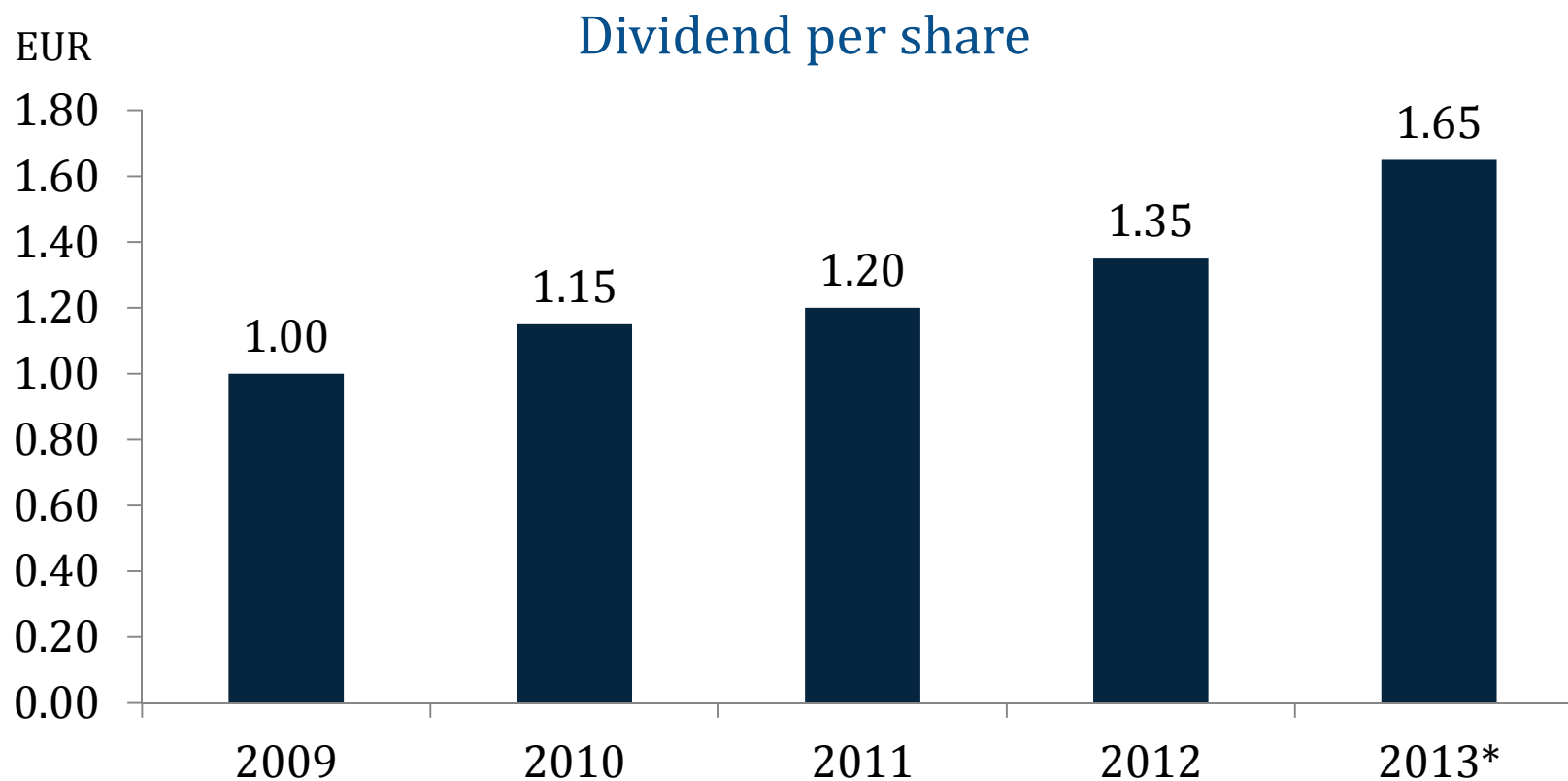
Sampo plc



Sampo plc's received dividends on a growth track

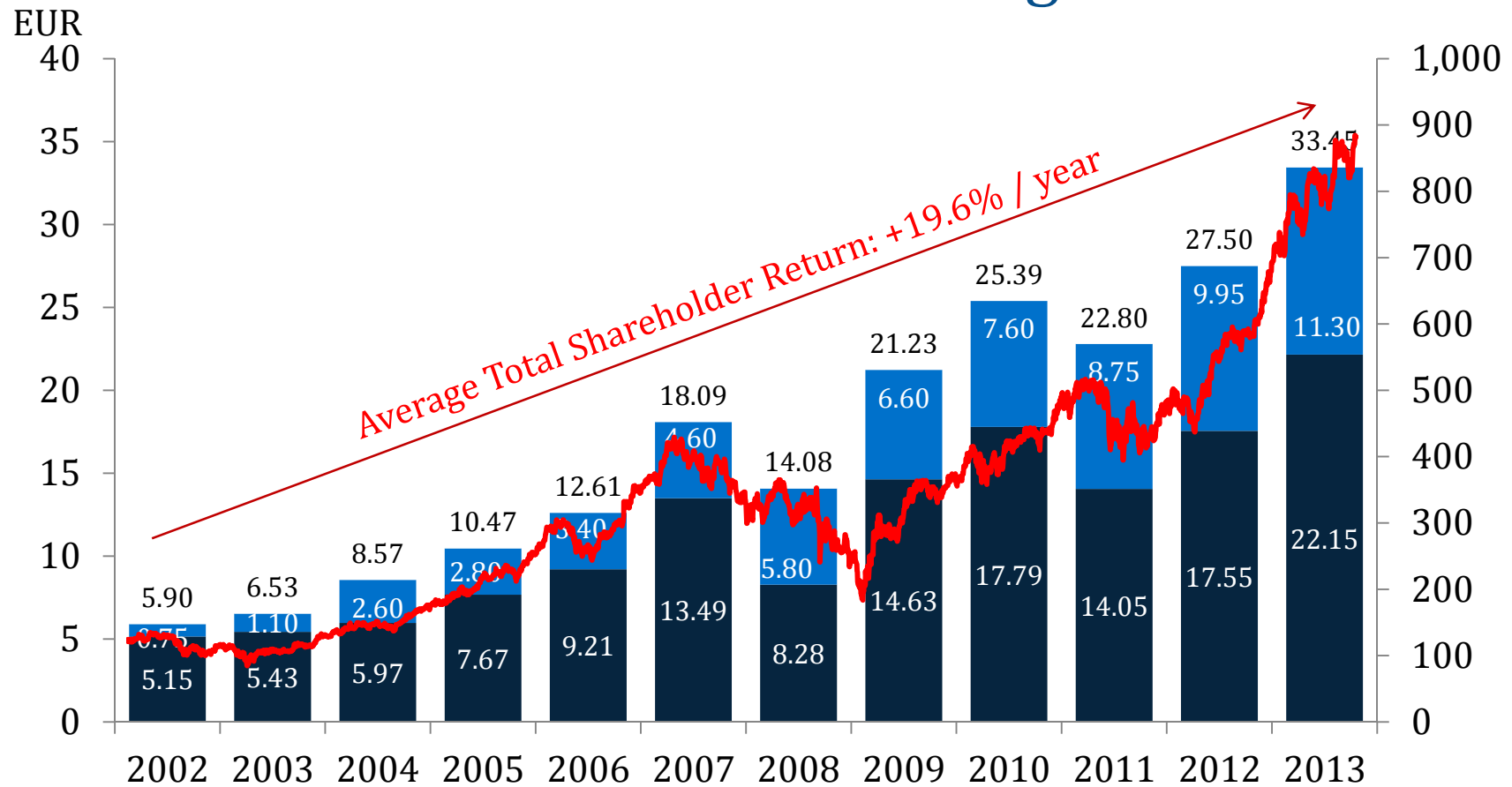


Sampo is a dividend stock



* Board's proposal to the AGM held on 24 April 2014

Development of Sampo's NAV/share* and cumulative dividend is convincing



* from 2004 according to IFRS

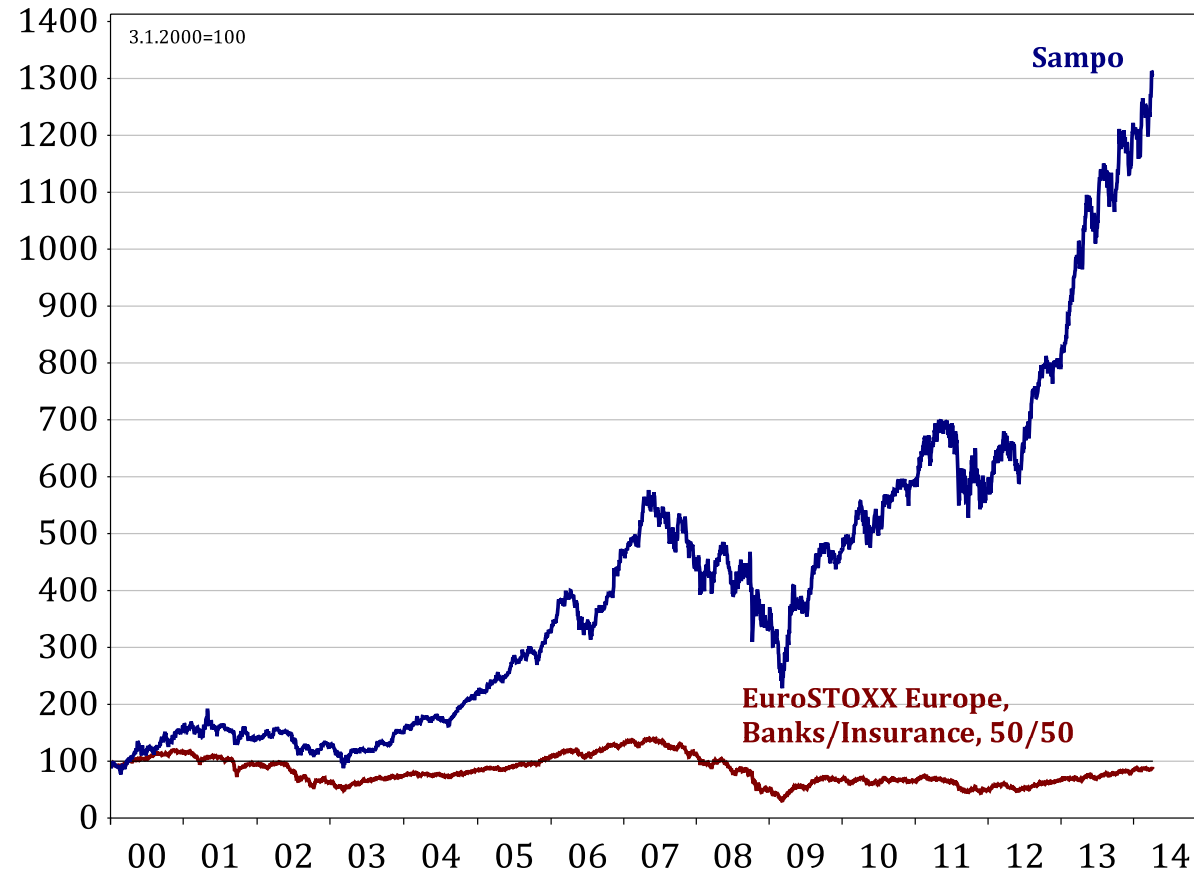
■ NAV/share

■ Cumulative dividend

— TSR, 1/1/2002=100, rhs

Sampo continues to be a good investment

Sampo and EuroSTOXX indices - Total return since 2000



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Group CEO and President



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