Corporate Responsibility Fact Book

Sampo Group

Q2/2020
Disclaimer

This presentation may contain forward-looking statements that reflect management’s current views with respect to certain future events and potential financial performance. Although Sampo believes that the expectations reflected in such forward-looking statements are reasonable, no assurance can be given that such expectations will prove to have been correct. Accordingly, results could differ materially from those set out in the forward-looking statements as a result of various factors.

Important factors that may cause such a difference for Sampo include, but are not limited to: (i) the macroeconomic development, (ii) change in the competitive climate, and (iii) developments in capital markets.

This presentation does not imply that Sampo has undertaken to revise these forward-looking statements, beyond what is required by applicable law or applicable stock exchange regulations if and when circumstances arise that will lead to changes compared to the date when these statements were provided.
Key Takeaways from This Presentation

• This presentation and corporate responsibility in general at Sampo Group are structured around four corporate responsibility themes: business management and practices, corporate culture, investment management and operations, and responsibility in communities.

• Corporate responsibility is an important focus area for Sampo Group and, therefore, development around the most material themes is constant and a key priority for the Group companies.

• Sampo Group measures its corporate responsibility performance on a group-level using a number of different key performance indicators (KPIs), the majority of which are highlighted in this presentation.

• The ambition is to develop the KPIs further, study new possibilities, and improve the corporate responsibility disclosure continuously.

• Further information on corporate responsibility in Sampo Group is available in the Sampo Group Corporate Responsibility Report (www.sampo.com/responsibility/cr-reports). More detailed information regarding each individual subsidiary is available on the companies’ respective reporting.
Corporate Responsibility Management
Corporate Responsibility Organization and Reporting Structure

- **Board of Directors of Sampo plc**
  - Has the ultimate oversight of group-level corporate responsibility.
  - Approves the corporate responsibility report and the Code of Conduct of Sampo Group.

- **Audit Committee of Sampo plc**
  - Assists the board in overseeing corporate responsibility.
  - Monitors group-level corporate responsibility reporting and activities.

- **Group CEO & President**
  - Oversees the implementation of corporate responsibility within the Group.

- **Sampo Group Corporate Responsibility Steering Group**
  - Provides management perspective, sets direction for group-level corporate responsibility work, and approves the group level corporate responsibility program.
  - Acts as a platform for sharing information between the Group companies.

- **Group CFO**
  - Operates as the chairman of the Corporate Responsibility Steering Group.
  - Directs the Corporate Responsibility Unit.

- **Corporate Responsibility Unit**
  - Develops and coordinates group-level corporate responsibility work.
  - Prepares the group level corporate responsibility program.
  - Sets schedules, requests, and provides group-level guidance to subsidiaries.

- **If, Topdanmark, and Mandatum Life**
  - At each subsidiary, various business areas, operational departments, and units are actively involved in the Group's corporate responsibility endeavors.
  - Group-level corporate responsibility reporting is largely based on information provided by the subsidiary companies according to formats and schedules defined by the Group’s Corporate Responsibility Unit.
# Sampo Group’s Corporate Responsibility Themes and Objectives

<table>
<thead>
<tr>
<th>THEME</th>
<th>MATERIAL TOPICS</th>
<th>SAMPO GROUP LEVEL OBJECTIVE</th>
</tr>
</thead>
</table>
| Responsible business management and practices | - Anti-corruption and bribery  
- Anti-money laundering and counter-terrorism financing  
- Data privacy  
- Information security and cybersecurity  
- Human rights and labor practices  
- Environmental impacts of Group operations  
- Responsible products and services  
- Responsible sales and marketing practices | Sampo Group ensures responsibility in governance and business operations.                                                                                           |
| Responsible corporate culture              | - Diversity and equality  
- Health and well-being  
- Employee engagement  
- Competence development | Sampo Group provides a non-discriminatory corporate culture promoting employee well-being and engagement, diversity, and competence development.  
Sampo Group’s corporate culture and employer image attract and retain highly competent talent.                                                                                       |
| Responsible investment management and operations | - Commitment to responsible investment  
- Responsible investment strategies across asset classes  
- Carbon footprint of investments | Sampo Group integrates ESG considerations into its investment management and operations.                                                                                   |
| Responsibility in communities              | - Tax footprint  
- Contributions as an employer  
- Customer satisfaction  
- Stakeholder engagement and dialogue | Sampo Group provides safety, well-being, and financial security in society.                                                                                             |
Initiatives and Commitments

Sampo Group

- Baltic Sea Action Group (BSAG)
- Business for Climate (Norway)
- The Climate Pact (Sweden)
- Insurance Europe's target two-degrees campaign
- The Nordic Swan Network: Buy Ecolabelled
- Paris Pledge for Action
- The Trillion Tonne Communiqué
- WWF Green Office (Finland)

Topdanmark

- CDP
- Dansif, Denmark's Sustainable Investment Forum
- Paris Agreement
- Paris Call for Trust and Security in Cyberspace
- Together for Mental Health, an interdisciplinary partnership rooted in the Danish Ministry of Health

Mandatum Life

- FIBS, Finnish Business & Society
- Finsif, Finland's Sustainable Investment Forum
- GRESB, the ESG Benchmark for Real Assets
- Montreal Pledge
- Portfolio Decarbonization Coalition

Sampo plc

- FIBS, Finnish Business & Society
- Finsif, Finland’s Sustainable Investment Forum
- WWF Green Office
Sustainable Development Goals, Sampo Group

Strong positive impact

Underlying targets:
- Promote mental health and well-being (3.4)

Underlying targets:
- Ensure women’s equal opportunities in leadership at all levels of decision-making (5.5)

Underlying targets:
- Provide a decent and attractive work environment that supports labor rights (8.8)
- Achieve full and productive employment and decent work for all and equal pay for equal work (8.5)

Underlying targets:
- Reduce waste generation through prevention, reduction, recycling, and reuse (12.5)

Underlying targets:
- Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters (13.1)
- Integrate climate change measures into policies, strategies, and planning (13.2)
- Improve education, awareness-raising, and human and institutional capacity on climate change mitigation, adaptation, impact reduction, and early warning (13.3)

In addition, Sampo Group focuses on goals the Group is considered to have a medium impact on: 4 Quality Education, 10 Reduced inequalities, 11 Sustainable Cities and Communities, and 17 Partnerships for the Goals. Further information: https://www.sampo.com/responsibility/initiatives-and-commitments/un-sustainable-development-goals/.

5 August 2020
Sampo plc’s ESG Ratings

Sampo plc's aim is to be rated in the top quartile within the insurance industry among the leading rating agencies’ rankings.

<table>
<thead>
<tr>
<th>Rating agency</th>
<th>Current rating and rating distribution within industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>ISS ESG</td>
<td><img src="image" alt="ISS ESG Rating Chart" /></td>
</tr>
<tr>
<td>MSCI</td>
<td><img src="image" alt="MSCI ESG Ratings Chart" /></td>
</tr>
<tr>
<td>Sustainalytics</td>
<td><img src="image" alt="Sustainalytics Chart" /></td>
</tr>
</tbody>
</table>

5 August 2020
Business Management and Practices
Adherence to Applicable Laws, Regulations, and Guidelines

Sampo Group considers good governance to be one of the preconditions for ensuring corporate responsibility throughout the Group’s activities and essential to maintaining relationships with the company’s stakeholders.

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anti-corruption and bribery</td>
<td>• No reported incidents.</td>
<td>• No reported incidents.</td>
</tr>
<tr>
<td>Anti-money laundering and counter-terrorist financing</td>
<td>• Suspicions reported to the authorities, but no confirmed cases. • No reported incidents.</td>
<td>• Suspicions reported to the authorities, but no confirmed cases. • No reported incidents.</td>
</tr>
<tr>
<td>Data privacy</td>
<td>NA</td>
<td>• No complaints from authorities.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 3 complaints from data subjects.</td>
</tr>
<tr>
<td>Information security and cybersecurity</td>
<td>• 2 incidents (an abuse of breached user credentials, a network failure) reported to the authorities</td>
<td>• No information security or cybersecurity incidents reported to the authorities.</td>
</tr>
<tr>
<td>Human rights and labor practices</td>
<td>NA</td>
<td>• No reported incidents.</td>
</tr>
</tbody>
</table>

### GHG Emissions of Own Operations, Sampo Group

#### GHG emissions, 2019, tCO2e

<table>
<thead>
<tr>
<th></th>
<th>Scope 1</th>
<th>Scope 2</th>
<th>Scope 3</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If</strong></td>
<td>122</td>
<td>457</td>
<td>7,817</td>
<td>8,396</td>
</tr>
<tr>
<td><strong>Topdanmark</strong></td>
<td>1,383</td>
<td>2,323</td>
<td>3,377</td>
<td>7,082</td>
</tr>
<tr>
<td><strong>Mandatum Life</strong></td>
<td>0</td>
<td>108</td>
<td>463</td>
<td>571</td>
</tr>
<tr>
<td><strong>Sampo plc</strong></td>
<td>30</td>
<td>41</td>
<td>293</td>
<td>365</td>
</tr>
<tr>
<td><strong>Sampo Group</strong></td>
<td>1,534</td>
<td>2,929</td>
<td>11,951</td>
<td>16,414</td>
</tr>
</tbody>
</table>

Emissions of If, Mandatum Life and Sampo plc were compensated.

#### Source of emissions, 2019, tCO2e

- **Business travel**, 9,484, 58%
- **Heating and cooling**, 874, 5%
- **Fuel and energy related activities**, 1,239, 8%
- **IT equipment**, 1,063, 6%
- **Electricity consumption**, 2,055, 13%
- **Other**, 1,695, 10%


5 August 2020
GHG Emissions by Company and per Employee, Sampo Group

GHG emissions by company, 2019, tCO2e

- Topdanmark, 7,082, 43%
- Sampo plc, 365, 2%
- Mandatum Life, 571, 4%
- If, 8,396, 51%

GHG emissions per employee, 2019, tCO2e

- If, 1.41
- Topdanmark, 3.05
- Mandatum Life, 1.21
- Sampo plc, 5.79
- Sampo Group, 1.86


5 August 2020
Number of Employees (FTE), Sampo Group

By company

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>If</td>
<td>6,925</td>
<td>7,226</td>
</tr>
<tr>
<td>Topdanmark</td>
<td>573</td>
<td>583</td>
</tr>
<tr>
<td>Mandatum Life</td>
<td>2,366</td>
<td>2,462</td>
</tr>
<tr>
<td>Sampo plc</td>
<td>64</td>
<td>66</td>
</tr>
</tbody>
</table>

By country

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Denmark</td>
<td>9,927</td>
<td>10,337</td>
</tr>
<tr>
<td>Finland</td>
<td>1,006</td>
<td>1,001</td>
</tr>
<tr>
<td>Sweden</td>
<td>2,274</td>
<td>2,327</td>
</tr>
<tr>
<td>Norway</td>
<td>2,958</td>
<td>3,024</td>
</tr>
<tr>
<td>Baltics and other</td>
<td>2,313</td>
<td>2,318</td>
</tr>
<tr>
<td>Sampo plc</td>
<td>64</td>
<td>66</td>
</tr>
</tbody>
</table>
Age Distribution of Personnel (FTE), Sampo Group, 31 December 2019

<table>
<thead>
<tr>
<th></th>
<th>&lt;30 years</th>
<th>30-50 years</th>
<th>&gt;50 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>If</td>
<td>19% (20%)</td>
<td>53% (52%)</td>
<td>27% (28%)</td>
</tr>
<tr>
<td>Topdanmark</td>
<td>15% (14%)</td>
<td>54% (56%)</td>
<td>31% (31%)</td>
</tr>
<tr>
<td>Mandatum Life</td>
<td>17% (17%)</td>
<td>59% (58%)</td>
<td>25% (25%)</td>
</tr>
<tr>
<td>Sampo plc</td>
<td>17% (13%)</td>
<td>47% (48%)</td>
<td>36% (39%)</td>
</tr>
<tr>
<td>Sampo Group</td>
<td>18% (18%)</td>
<td>54% (53%)</td>
<td>28% (18%)</td>
</tr>
</tbody>
</table>
Gender distribution of personnel (FTE), Sampo Group, 31 December 2019

All employees

<table>
<thead>
<tr>
<th></th>
<th>If</th>
<th>Topdanmark</th>
<th>Mandatum Life</th>
<th>Sampo plc</th>
<th>Sampo Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>46%</td>
<td>57%</td>
<td>49%</td>
<td>44%</td>
<td>49%</td>
</tr>
<tr>
<td>Female</td>
<td>54%</td>
<td>(56%)</td>
<td>(49%)</td>
<td>(43%)</td>
<td>(49%)</td>
</tr>
</tbody>
</table>

Managers

<table>
<thead>
<tr>
<th></th>
<th>If</th>
<th>Topdanmark</th>
<th>Mandatum Life</th>
<th>Sampo plc</th>
<th>Sampo Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>53%</td>
<td>60%</td>
<td>62%</td>
<td>67%</td>
<td>55%</td>
</tr>
<tr>
<td>Female</td>
<td>(47%)</td>
<td>(40%)</td>
<td>(38%)</td>
<td>(33%)</td>
<td>(45%)</td>
</tr>
</tbody>
</table>

Previous year’s figures in brackets. Group-level calculation principles have been applied. Statistics may deviate from locally published company-specific statistics due to different definitions. Topdanmark’s hourly paid employees are not included in the calculations.
## Share of Women at Different Management Levels, by Company

### Topdanmark

<table>
<thead>
<tr>
<th>Level</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Board of Directors</td>
<td>44%</td>
<td>44%</td>
</tr>
<tr>
<td>Level 1: Executive board</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Level 2: Top management</td>
<td>25%</td>
<td>23%</td>
</tr>
<tr>
<td>Level 3</td>
<td>37%</td>
<td>38%</td>
</tr>
<tr>
<td>Level 4</td>
<td>45%</td>
<td>44%</td>
</tr>
</tbody>
</table>

### Sampo plc

<table>
<thead>
<tr>
<th>Level 1: Group Executive Committee</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 2</td>
<td>13%</td>
<td>0%</td>
</tr>
<tr>
<td>Level 3</td>
<td>40%</td>
<td>44%</td>
</tr>
</tbody>
</table>

### Mandatum Life

<table>
<thead>
<tr>
<th>Level 1: Executive board</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level 2: Top management</td>
<td>31%</td>
<td>NA</td>
</tr>
<tr>
<td>Level 3</td>
<td>19%</td>
<td>NA</td>
</tr>
<tr>
<td>Level 4</td>
<td>57%</td>
<td>NA</td>
</tr>
</tbody>
</table>

Company-specific calculation principles have been applied.
Gender Distribution of the Board of Directors and the Group Executive Committee

Sampo plc’s Board of Directors

- **31 Dec. 2018**: 62% Male, 38% Female
- **31 Dec. 2019**: 62% Male, 38% Female

Group Executive Committee

- **31 Dec. 2018**: 100% Male
- **31 Dec. 2019**: 87% Male, 13% Female

Years of Employment, Sampo Group, 31 December 2019

- <5 years: 49%
- 6-10 years: 15%
- 11-15 years: 12%
- 16-20 years: 9%
- 21-25 years: 6%
- 26-30 years: 3%
- >31 years: 8%

Calculated using headcount. Topdanmark’s hourly paid employees are not included in the calculations.
Absence Due to Illness, Sampo Group, 2019

By company

<table>
<thead>
<tr>
<th>Company</th>
<th>Absence Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>If</td>
<td>3.3%</td>
</tr>
<tr>
<td>Topdanmark</td>
<td>2.5%</td>
</tr>
<tr>
<td>Mandatum Life</td>
<td>1.7%</td>
</tr>
<tr>
<td>Sampo plc</td>
<td>1.8%</td>
</tr>
<tr>
<td>Sampo Group</td>
<td>3.0%</td>
</tr>
</tbody>
</table>

By country

<table>
<thead>
<tr>
<th>Country</th>
<th>Absence Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Norway</td>
<td>4.2%</td>
</tr>
<tr>
<td>Sweden</td>
<td>3.6%</td>
</tr>
<tr>
<td>Finland</td>
<td>3.1%</td>
</tr>
<tr>
<td>Denmark</td>
<td>2.4%</td>
</tr>
<tr>
<td>Estonia</td>
<td>1.7%</td>
</tr>
<tr>
<td>Latvia</td>
<td>1.4%</td>
</tr>
<tr>
<td>Lithuania</td>
<td>1.1%</td>
</tr>
<tr>
<td>Other countries</td>
<td>1.3%</td>
</tr>
</tbody>
</table>

Group-level calculation principles have been applied. Statistics may deviate from locally published company-specific statistics due to different definitions.

5 August 2020
Employee Turnover, Sampo Group, 2019

By company

- If: 11.6%
- Topdanmark: 12.6%
- Mandatum Life: 11.3%
- Sampo plc: 14.1%
- Sampo Group: 11.9%

By country

- Sweden: 16.6%
- Estonia: 15.4%
- Denmark: 13.1%
- Lithuania: 11.4%
- Latvia: 10.9%
- Norway: 8.0%
- Finland: 7.5%
- Other countries: 6.9%

External turnover including monthly paid permanent employees. Calculated using headcount. Group-level calculation principles have been applied. Statistics may deviate from locally published company-specific statistics due to different definitions.
Investment Management and Operations
Responsible investment, Direct equity and fixed income investments, Sampo Group (excluding Topdanmark)

1. ESG integration: The traffic light model
   • The model is based on ESG risk ratings, which measure target companies’ exposure to ESG-related risks (incl. climate change) and management of material ESG issues.
   • Based on the risk ratings, target companies are classified into risk categories: low risk, medium risk, high risk, and severe risk.
   • Depending on the risk category, a portfolio manager is required to, for example, conduct additional research on the investment in question, study further the possible causes and effects of the ESG-related risks, and request additional authorization from Sampo Group CIO.

2. Sector-based screening: Sensitive sectors
   • Investments in the sensitive sectors, which can carry more ESG risk than others, are made with prudence and consideration.
   • The sectors that have been identified as sensitive sectors are: adult entertainment, tobacco, alcohol, gambling, defense materiel, controversial weapons, and coal mining.
   • Sampo Group CIO’s approval is required before making an investment in these sectors, if a target company’s involvement exceeds internally defined thresholds.

3. Norms-based screening
   • Target companies’ possible violations against international norms and standards are examined using external service provider’s analysis.
   • If a target company is not compliant with the international norms and standards, Sampo Group CIO’s permission must be obtained before making the investment.
   • If an investment is made, engagement actions are initiated depending on the severity, nature, and extent of the breach.

4. Active ownership
   • Sampo Group companies’ portfolio managers engage in a direct dialogue with companies and vote at AGMs on a regular basis and when considered necessary.
   • Sampo plc’s portfolio managers also engage with companies through pooled engagement, if it is believed that it can result into a change in a target company.
   • Every potential engagement action is assessed on a case-by-case basis, and the external service provider’s service is used to implement the action.

Reporting on the traffic light model, the investments in the sensitive sectors, the companies that are not compliant with international conventions, and the active ownership actions is provided to internal committees at least quarterly, and to the Boards of Directors semi-annually, annually, or when necessary.
ESG integration: The traffic light model

Investment allocation according to the ESG risk categories, Sampo Group, 30 June 2020

- Low risk, 37%
- Medium risk, 52%
- High risk, 10%
- Severe risk, 1%

<table>
<thead>
<tr>
<th>30 June 2020</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Weighted average ESG risk rating of Sampo Group’s direct fixed income and equity investments (0-100)</td>
<td>22</td>
</tr>
<tr>
<td>Market value of Sampo Group’s direct fixed income and equity investments with ESG risk rating (EURm)</td>
<td>11,250</td>
</tr>
<tr>
<td>Sampo Group’s total investments (EURm)</td>
<td>17,390</td>
</tr>
</tbody>
</table>

Direct equity and fixed income investments of If, Mandatum Life, and Sampo plc. The risk rating categories (low, medium, high, severe) are based on external service provider’s ESG risk ratings. The thresholds for each category are determined internally.
## Sector-based Screening: Sensitive Sectors

Share of Sampo Group’s total investments in sensitive sectors on 30 June, 2020: 5%

<table>
<thead>
<tr>
<th>Sensitive sectors</th>
<th>Potential reasons for sensitivity</th>
<th>The number of companies invested in, 30 June 2020</th>
<th>Brief analysis</th>
</tr>
</thead>
</table>
| Adult Entertainment      | • Reputational risks  
• Labor rights risks  
• Human rights risks | • Direct involvement (production/sales): 0  
• Indirect involvement (subcontracting/distribution): 0 | -                                                                                                                                              |
| Tobacco                  | • Reputational risks  
• Regulatory risks  
• Human rights risks | • Direct involvement: 1  
• Indirect involvement: 0 | -                                                                                                                                              |
| Gambling                 | • Reputational risk  
• Governance risks | • Direct involvement: 6  
• Indirect involvement: 0 | • For 4 of the companies less than 1% of revenues are related to gambling, and for 2 of the companies less than 5% of revenues are related to gambling. |
| Defense materiel         | • Reputational risks  
• Regulatory risks | • Direct involvement: 24  
• Indirect involvement: 2 | • For 22 of the companies less than 5% of revenues are related to defense materiel.                                                          |

<table>
<thead>
<tr>
<th>Industry</th>
<th>Potential reasons for sensitivity</th>
<th>The number of companies invested in, 30 June 2020</th>
<th>Brief analysis</th>
</tr>
</thead>
</table>
| Controversial weapons    | • Reputational risks  
• Regulatory risks | • Direct involvement: 0 | -                                                                                                                                              |
| Coal mining              | • Reputational risks  
• Environmental risks, incl. climate change  
• Labor rights risks  
• Governance risks | • Direct involvement: 6 | • For 2 of the companies the relation to coal mining is production, for the others the link is through services provided for the sector. |

Direct equity and fixed income investments of If, Mandatum Life, and Sampo plc.
Norms-based Screening and Active Ownership, Sampo Group

Investment allocation according to the norms-based screening, Sampo Group, 30 June 2020

- **Amber**, 7%
- **Other**, 93%
- **Red**, 0.08%

Pooled engagement activities, Sampo Group, 2020

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Potential engagements reviewed internally</th>
<th>Engagements participated in</th>
<th>Reasons for the engagement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q1/2020</td>
<td>4</td>
<td>1</td>
<td>Anti-corruption and human rights considerations</td>
</tr>
<tr>
<td>Q2/2020</td>
<td>5</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Q3/2020</td>
<td>2</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Total, 2020</strong></td>
<td><strong>11</strong></td>
<td><strong>1</strong></td>
<td></td>
</tr>
</tbody>
</table>

Direct equity and fixed income investments of If, Mandatum Life, and Sampo plc. Based on information provided by an external service provider.

5 August 2020
## Responsible Investment, Direct Real Estate Investments, Sampo Group, 31 December 2019

<table>
<thead>
<tr>
<th>Goals</th>
<th>Baseline year</th>
<th>Target year, by end of year</th>
<th>Progress by Dec. 31, 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Begin to monitor waste generation and set targets</td>
<td>-</td>
<td>2020</td>
<td>Will be initiated in 2020</td>
</tr>
<tr>
<td>Water consumption -10%</td>
<td>2018</td>
<td>2022</td>
<td>-1.9%</td>
</tr>
<tr>
<td>Carbon neutrality regarding own energy consumption</td>
<td>-</td>
<td>2025</td>
<td>Will be initiated in 2020</td>
</tr>
<tr>
<td>Energy consumption -20%*</td>
<td>2015</td>
<td>2025</td>
<td>-16.8%</td>
</tr>
<tr>
<td>Three stars in GRESB reporting (Mandatum Life)</td>
<td>-</td>
<td>2025</td>
<td>-</td>
</tr>
</tbody>
</table>

Real estate investments by company, Sampo Group, 31 December 2019

Real estate investments of If, Mandatum Life, and Sampo plc. Energy savings target (calculated energy efficiency) in accordance with the Energy Efficiency Agreement. The Energy Efficiency Agreement and the figures related to it include also the properties of Mandatum Life Vuokratontit I Ky, SaKa Hallikointieistöt Ky, and Keskinäinen Vakuutusyhtiö Kaleva, which are not part of Sampo Group, but managed by Sampo plc’s real estate investment unit.

5 August 2020
## Carbon Footprint of Investments, Sampo Group

<table>
<thead>
<tr>
<th>Sampo Group's direct equity and fixed income investments, Dec. 31, 2019</th>
<th>Benchmark ETF, Dec. 31, 2019</th>
<th>Net performance (Sampo Group vs. benchmark ETF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financed Scope 1 and 2 emissions (tCO2e)</td>
<td>811,678</td>
<td>1,188,672</td>
</tr>
<tr>
<td>Financed emissions including Scope 3 (tCO2e)</td>
<td>2,514,238</td>
<td>5,141,231</td>
</tr>
<tr>
<td>Relative carbon footprint (tCO2e/EURm invested)</td>
<td>51</td>
<td>75</td>
</tr>
<tr>
<td>Carbon intensity (tCO2e/EURm revenue)</td>
<td>227</td>
<td>209</td>
</tr>
<tr>
<td>Weighted average carbon intensity (tCO2e/EURm revenue)</td>
<td>79</td>
<td>200</td>
</tr>
</tbody>
</table>

Sector contribution to emissions, Sampo Group, 31 December 2019

Materials, 25%
Industrials, 17%
Energy, 5%
Utilities, 4%
Consumer discretionary, 2%
Other, 46%

Communities
Sampo plc

- Management of insurance subsidiaries
- Coordination of Sampo Group’s investment operations, capital allocation, risk management, group accounts, investor relations, corporate responsibility and legal and fiscal matters
  - 60 employees

Strong compliance and good governance

SUBSIDIARIES

<table>
<thead>
<tr>
<th>Subsidiary</th>
<th>Ownership</th>
<th>Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>If</td>
<td>100%</td>
<td>6,900</td>
</tr>
<tr>
<td>Topdanmark</td>
<td>46.7%</td>
<td>2,300</td>
</tr>
<tr>
<td>Mandatum Life</td>
<td>100%</td>
<td>570</td>
</tr>
</tbody>
</table>

ASSOCIATED COMPANIES

<table>
<thead>
<tr>
<th>Company</th>
<th>Ownership</th>
<th>Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nordea</td>
<td>19.9%</td>
<td></td>
</tr>
<tr>
<td>Nordax</td>
<td>36.25%</td>
<td></td>
</tr>
</tbody>
</table>

Active dialogue with stakeholders:
customers, shareholders, employees, business partners,
debt investors, regulators and supervisors,
general public, media and rating agencies

Value created

Social impacts
- Safety and well-being for customers
  - Claims paid total: EURm 5,835
- Excellent customer experience through best-in-class, inherently sustainable products and services
- Stable and attractive employer with engaged employees
  - Employee turnover: 11.9%
  - 51% employed by Sampo Group for over 5 years
- Equal opportunities for all
  - Gender distribution: 51% women and 49% men

Economic impacts
- Increased stability and financial security in society
- Reduced risks and better future preparedness for customers through loss prevention activities and pension and savings products
- Profitable and cost-efficient operations
  - Profit before taxes: EURm 1,541
- Long-term responsible investor and owner
  - Total investments: EUR 21.8 billion
- Attractive dividends
- Significant and responsible taxpayer
  - Total taxes payable and collected: EURm 1,832

Environmental impacts
- Focus on GHG emissions of investments
  - Total carbon footprint of investments: 811,678 tCO₂e
- Reduction of GHG emissions of own operations
  - Total GHG emissions: 16,414 tCO₂e
- Focus on recycling and waste reduction in business operations

Inputs

- Financial capital
  - Strong balance sheet
  - Stability due to diversified lines of business in many market areas
  - Investments offering significant potential with manageable risk
  - Capital and liquidity offering financial flexibility

- Human capital
  - Over 9,800 skilled and motivated professionals
  - Corporate culture promoting employee well-being and engagement

- Intellectual capital
  - In-depth understanding of customers’ needs
  - Well-known and trusted company brands
  - Expertise in risk management and investments
  - Comprehensive actuarial data and strong analytical tools and skills
  - Established processes to ensure data privacy and information security

- Manufactured capital
  - Strong and secure technological infrastructure
  - Accessible digital channels and services

- Natural capital
  - Energy used in own operations (e.g. electricity, business travel)
### Taxes Payable and Collected, Sampo Group

<table>
<thead>
<tr>
<th>EURm</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Taxes payable by the Group</strong></td>
<td></td>
</tr>
<tr>
<td>Corporate income tax (corporate income tax accrued for the financial year)</td>
<td>299.0</td>
</tr>
<tr>
<td>Employment taxes (social security charges and other similar taxes payable on salaries)</td>
<td>115.9</td>
</tr>
<tr>
<td>Other taxes</td>
<td>9.2</td>
</tr>
<tr>
<td><strong>Taxes collected by the Group</strong></td>
<td></td>
</tr>
<tr>
<td>VAT (total payable VAT)</td>
<td>40.1</td>
</tr>
<tr>
<td>Insurance premium tax (insurance premium taxes payable to domestic and foreign tax authorities)</td>
<td>488.0</td>
</tr>
<tr>
<td>Other taxes and charges (taxes withheld on employee salaries and taxable claims payments)</td>
<td>737.2</td>
</tr>
<tr>
<td>Withholding tax (taxes withheld on dividend)</td>
<td>143.1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,832.5</strong></td>
</tr>
</tbody>
</table>

**The effective tax rate, %** 22.1
Distribution of Total Payable and Collected Taxes, Sampo Group, 2019

By company

- **Topdanmark**, 518, 28%
- **Mandatum Life**, 282, 16%
- **Sampo plc**, 131, 7%
- **If**, 901, 49%

By country

- **Finland**, 701, 38%
- **Denmark**, 567, 31%
- **Sweden**, 252, 14%
- **Norway**, 288, 16%
- **The Baltics and other countries**, 26, 1%
Distribution of Corporate Income Tax, Sampo Group, 2019

By company

- Topdanmark, 59, 20%
- Mandatum Life, 57, 19%
- If, 182, 61%

By country

- Finland, 93, 31%
- Norway, 50, 17%
- Sweden, 84, 28%
- Denmark, 69, 23%
- The Baltics and other countries, 2, 1%
Dividends Paid to Shareholders, Sampo plc

**Total dividends paid, EURm**

- 2010: 645
- 2011: 672
- 2012: 756
- 2013: 924
- 2014: 1,092
- 2015: 1,204
- 2016: 1,288
- 2017: 1,444
- 2018: 1,583
- 2019: 833

**Dividend per share, EUR**

- 2010: 1.15
- 2011: 1.20
- 2012: 1.35
- 2013: 1.65
- 2014: 1.95
- 2015: 2.15
- 2016: 2.30
- 2017: 2.60
- 2018: 2.85
- 2019: 1.50
Remuneration, Sampo Group

Remuneration, EURm

Remuneration structure, 2019

Long-term incentives
170 managers and key persons

Short-term incentives
7,700 employees

Fixed compensation and other benefits
Total personnel: 9,900 employees

Commit employees and align the employees’ interests with those of the shareholders by linking the payout to the positive development of Sampo’s share price.

Based on the contribution to the company’s profitability and on individual performance

Shall be fair and competitive, but not leading in the market

5 August 2020
The transactional Net Promoter Score (tNPS) is used to measure customer satisfaction. tNPS is calculated as a net result of the share of promotors (customers who responded 9–10) deducted by the share of detractors (customers who responded 0–6) on the question to what extent they would recommend Topdanmark to others.
Claims Paid Total (net), Sampo Group

<table>
<thead>
<tr>
<th>Year</th>
<th>EURm</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>3,917</td>
</tr>
<tr>
<td>2016</td>
<td>3,789</td>
</tr>
<tr>
<td>2017</td>
<td>4,088</td>
</tr>
<tr>
<td>2018</td>
<td>5,146</td>
</tr>
<tr>
<td>2019</td>
<td>5,835</td>
</tr>
</tbody>
</table>
Further information on corporate responsibility is available at www.sampo.com/responsibility.