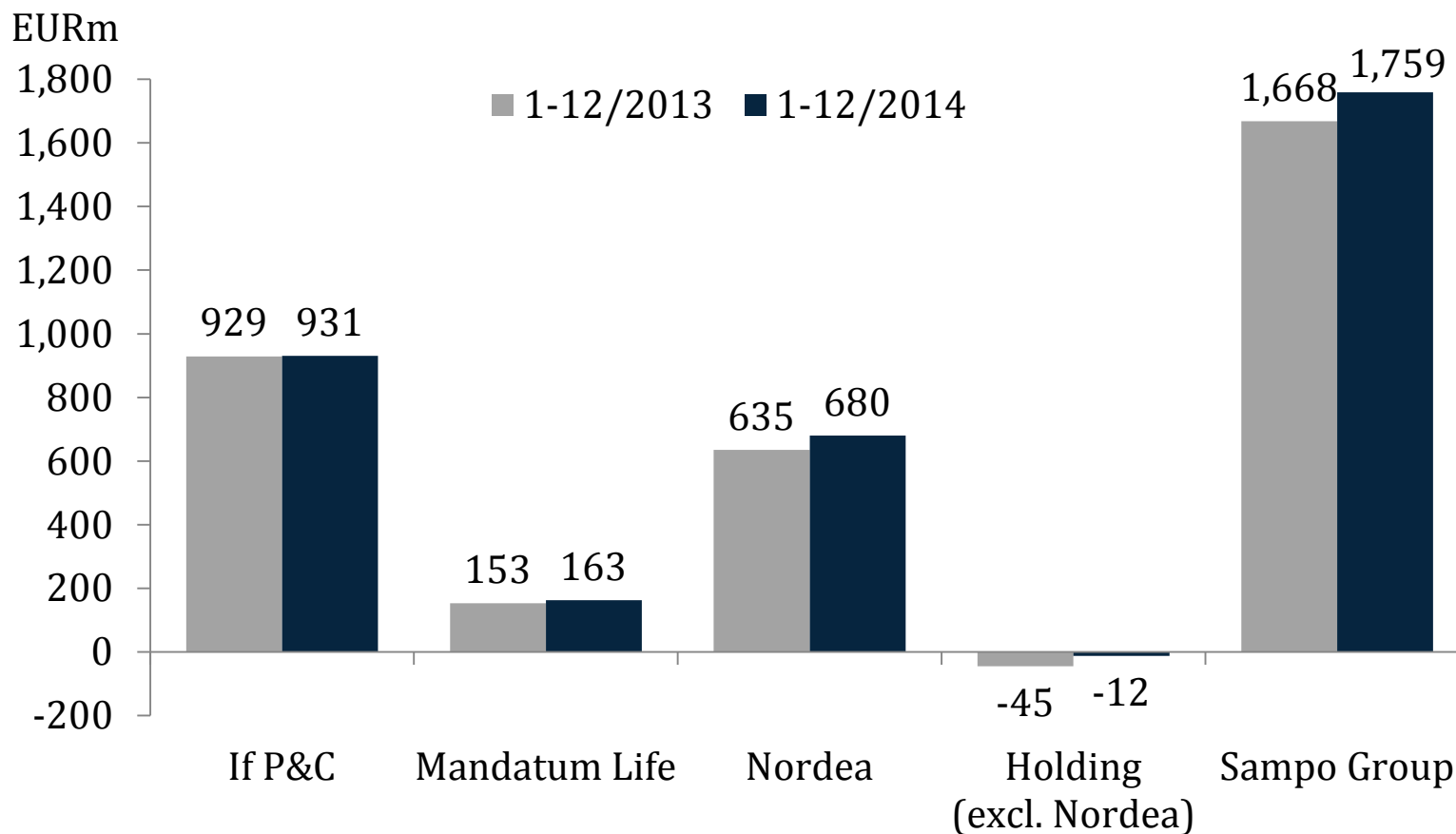

Sampo plc Annual General Meeting 16 April 2015

Kari Stadigh
Group CEO and President



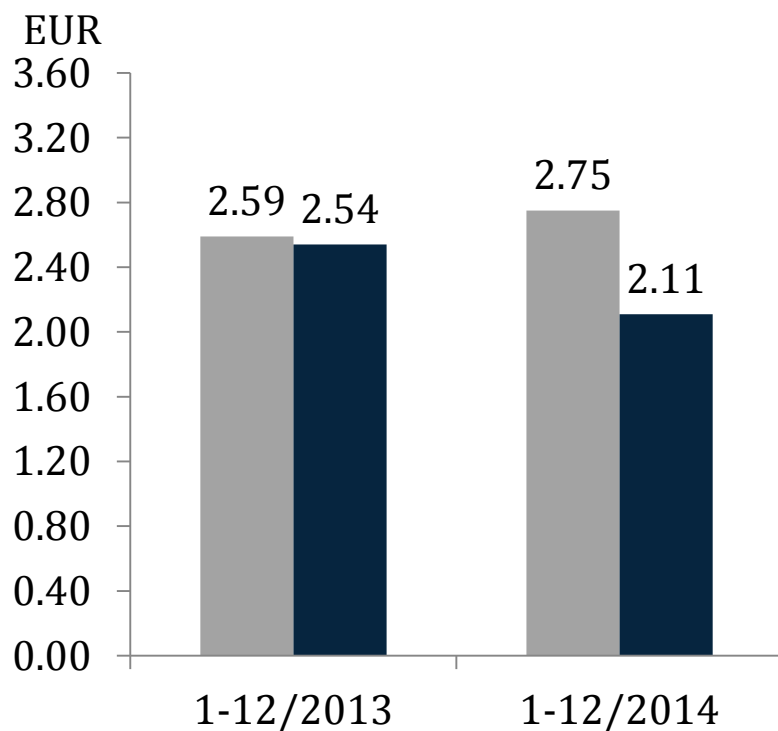
Profit before taxes grew in all businesses

Sampo Group's profit before taxes

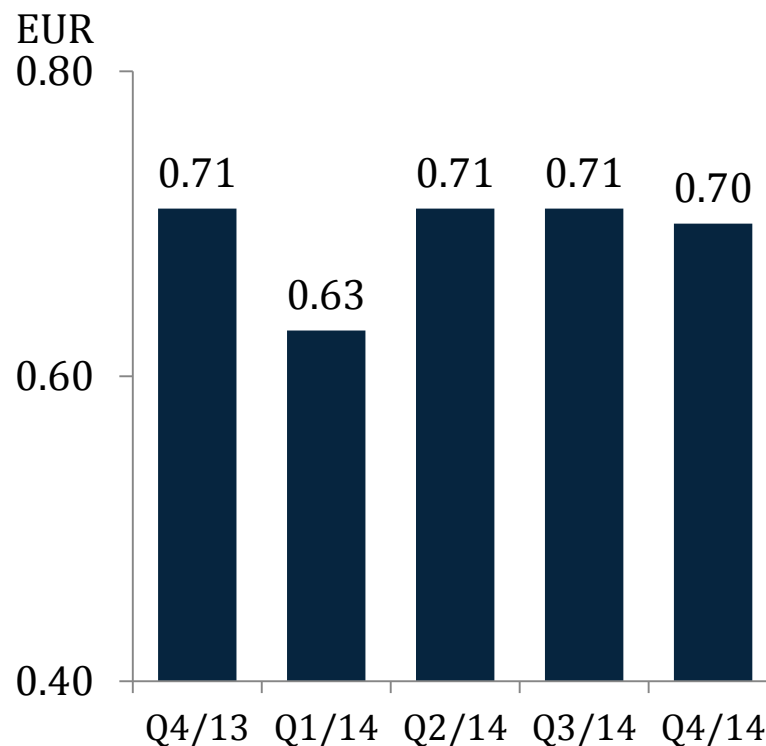


Another year of good results for Sampo Group

EPS and Comprehensive result EPS

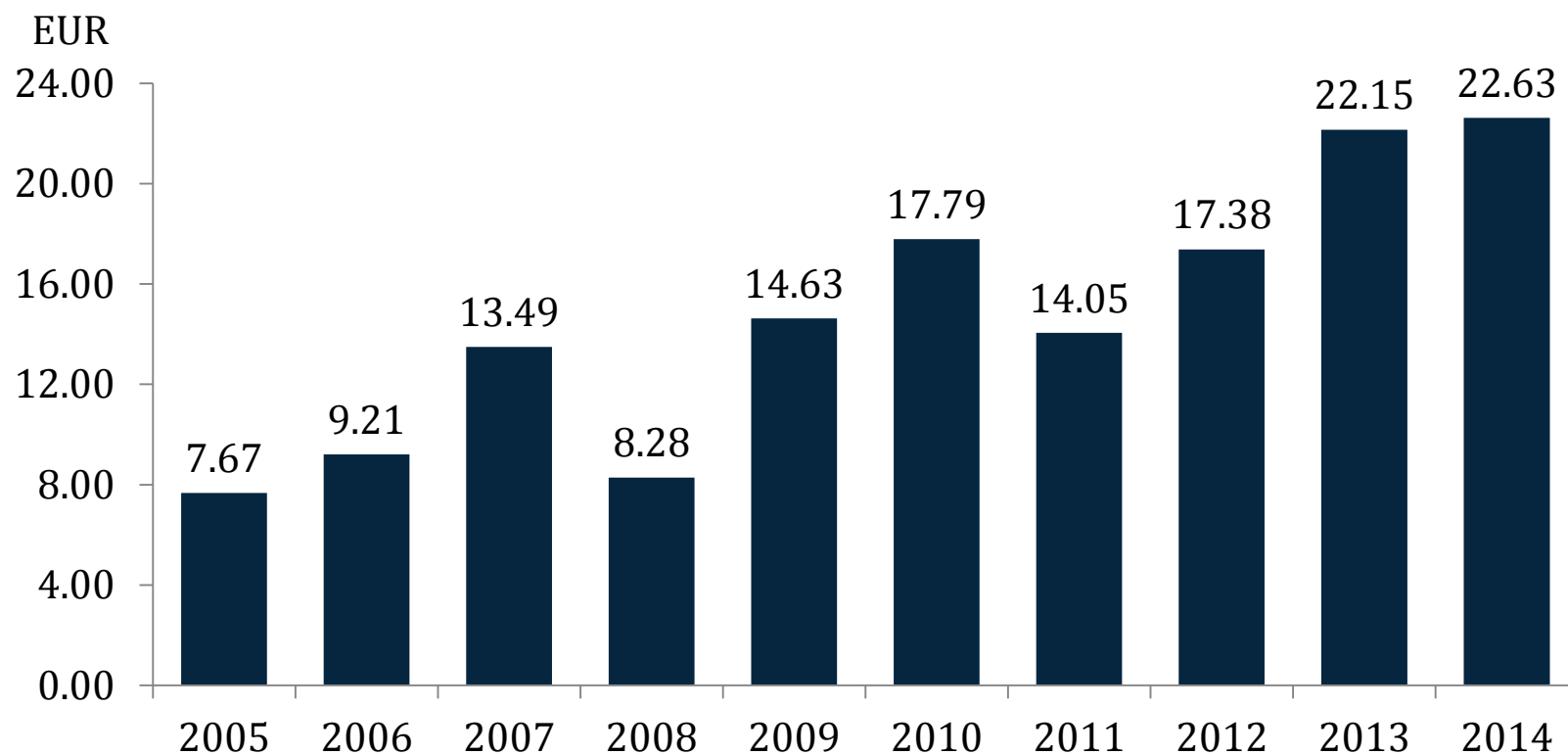


Reported EPS by quarter



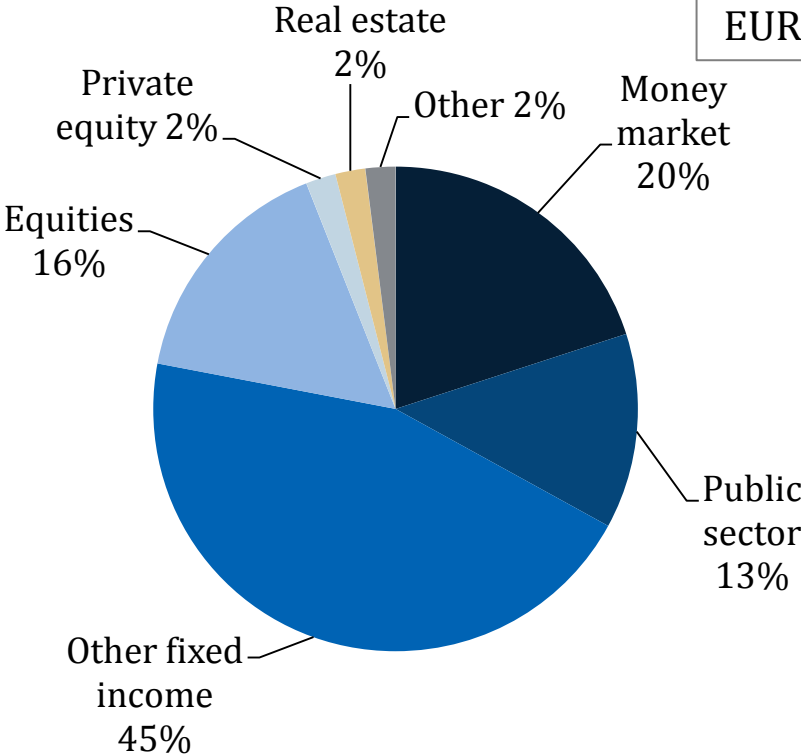
■ EPS (reported)
■ EPS (comp. result)

Net asset value per share increased further



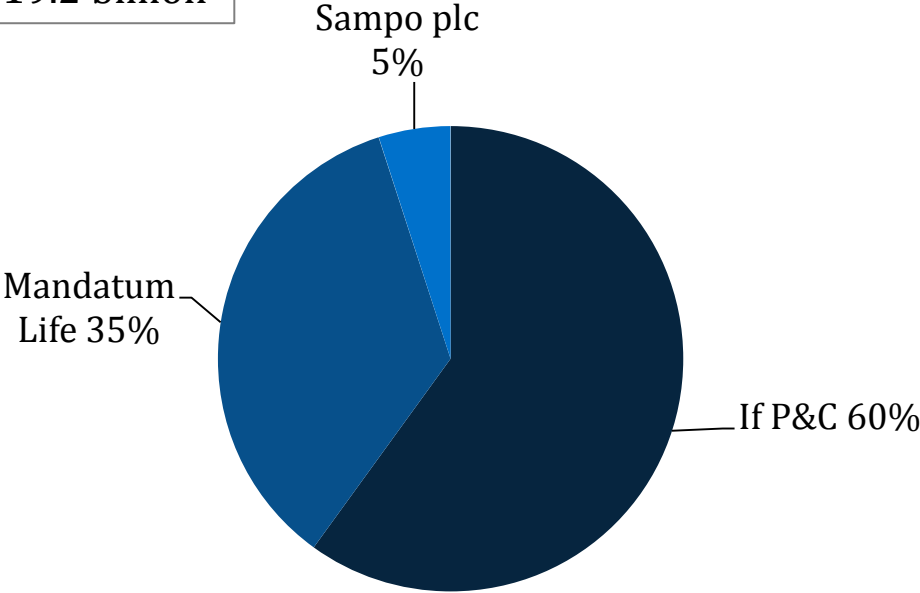
Majority of investments in fixed income assets

Investment allocation, Sampo Group
31 December 2014



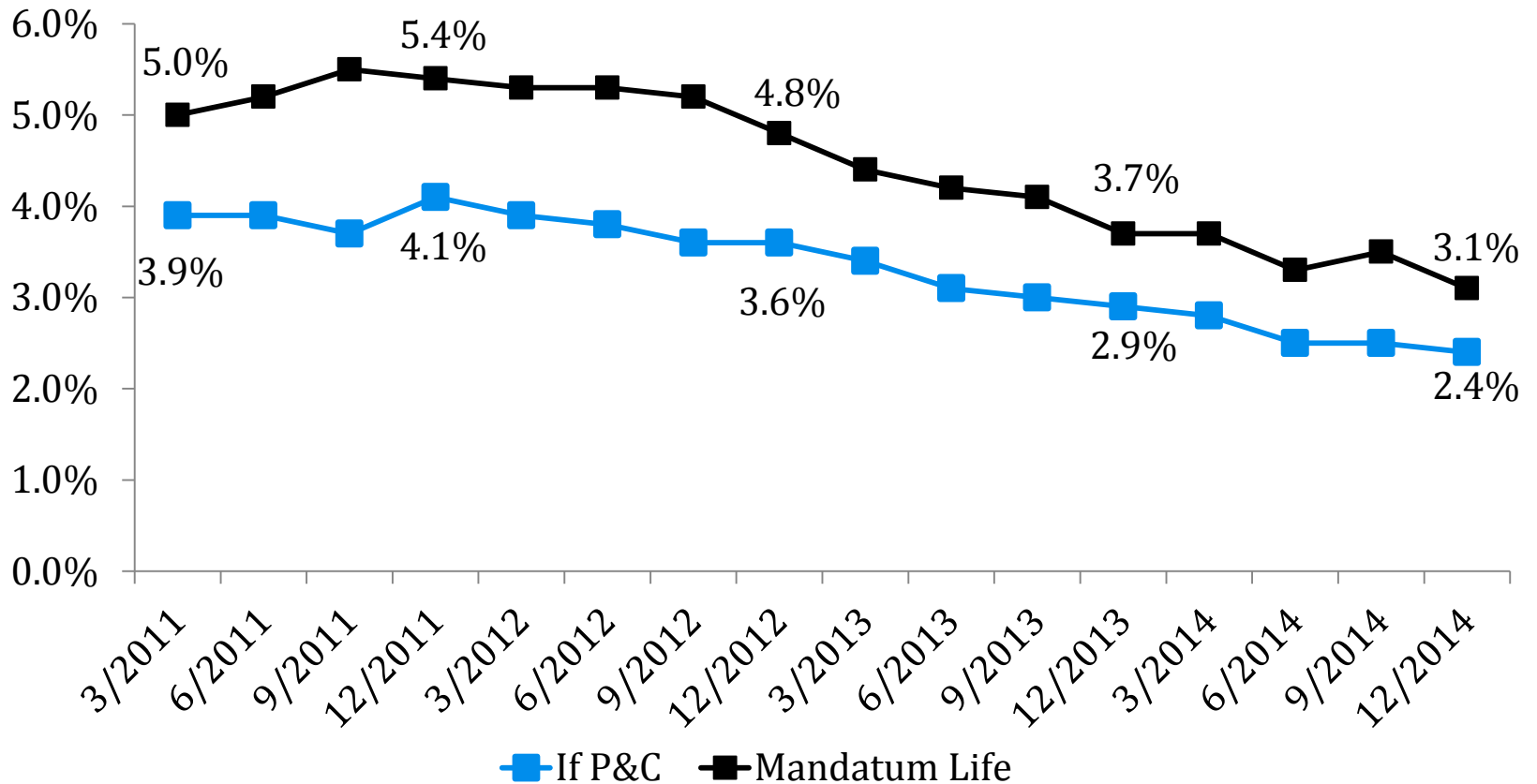
Total
EUR 19.2 billion

Investment assets by company
31 December 2014



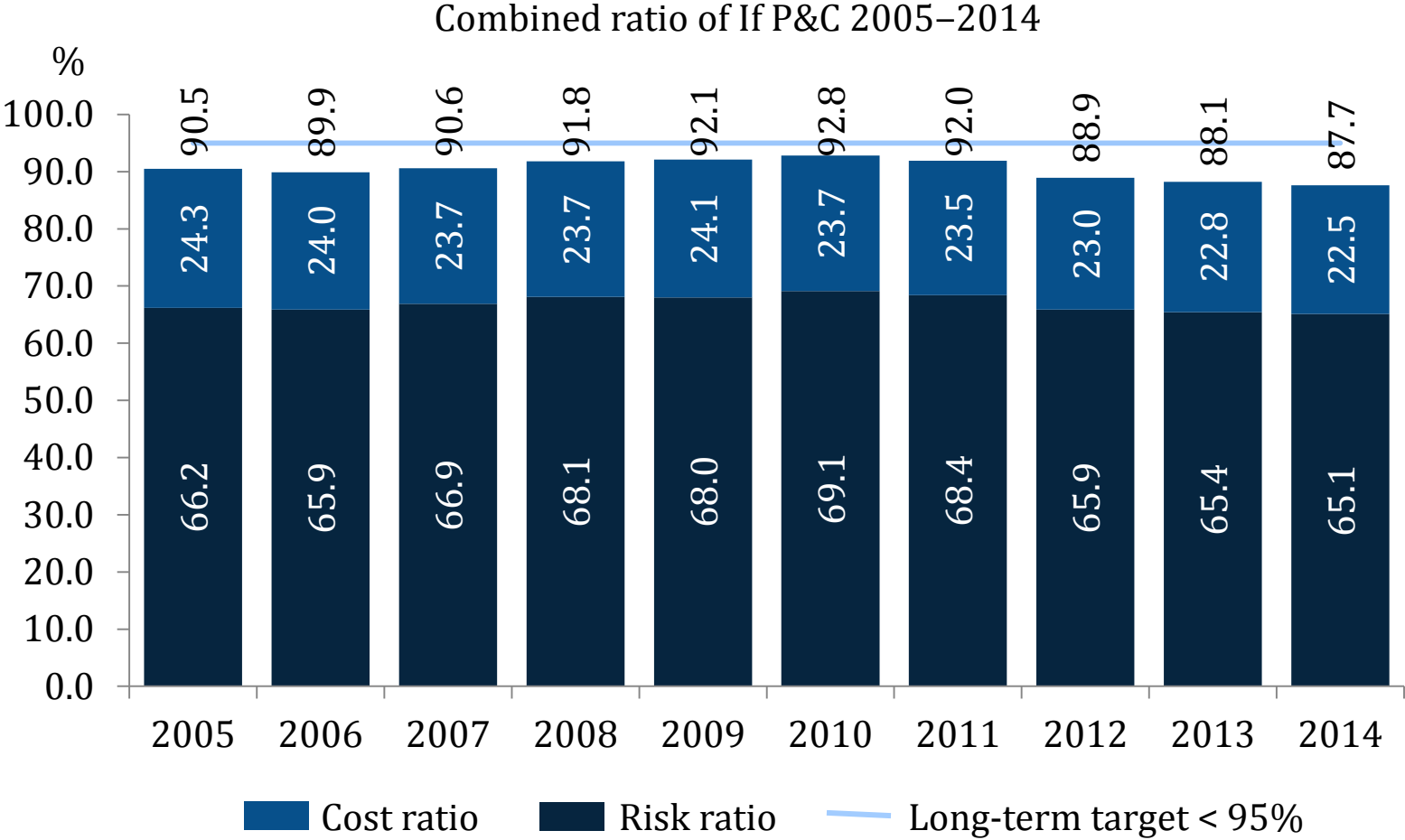
Fixed income running yield continues to decrease

Fixed income running yield 3/2011–12/2014

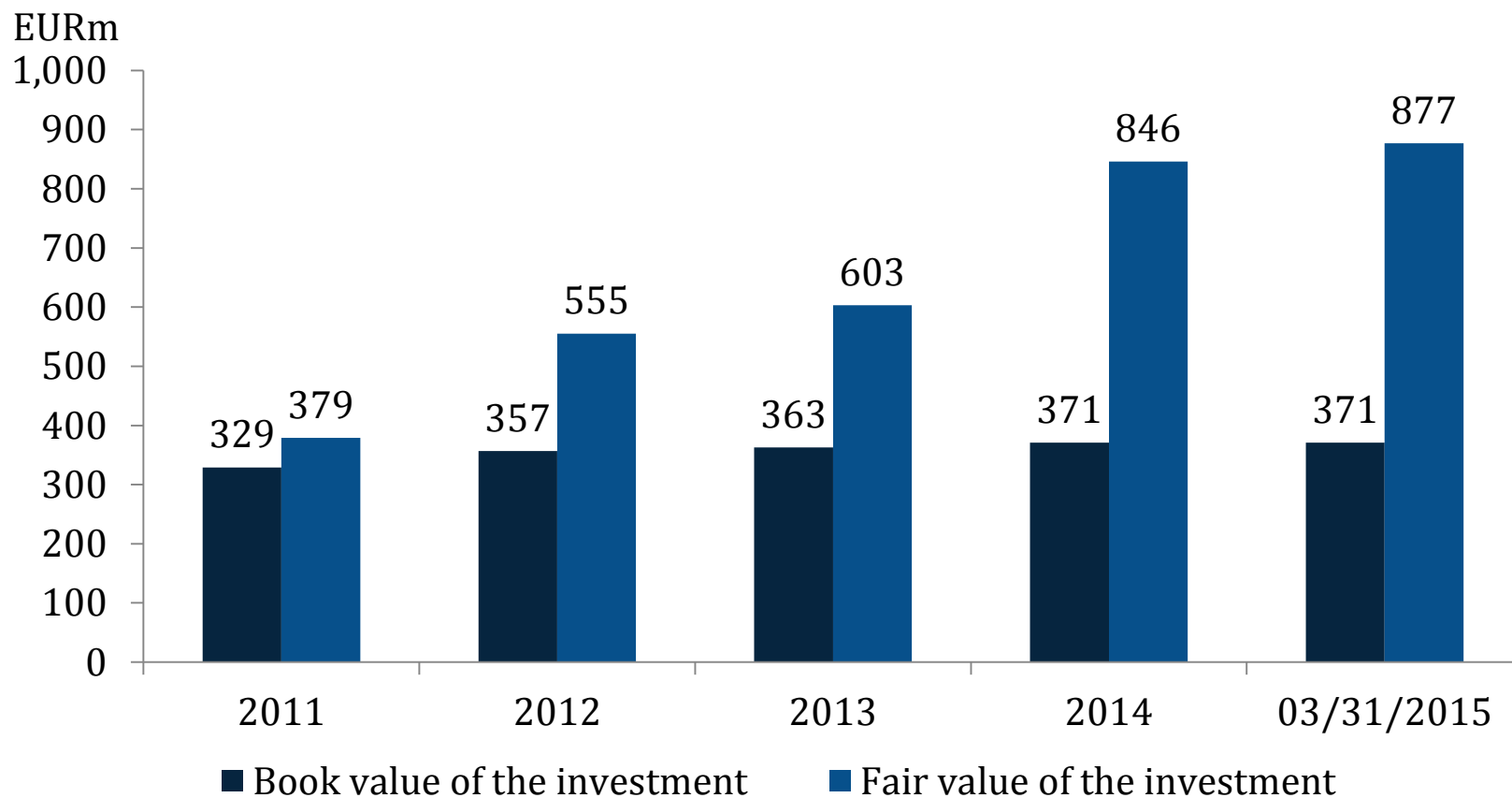




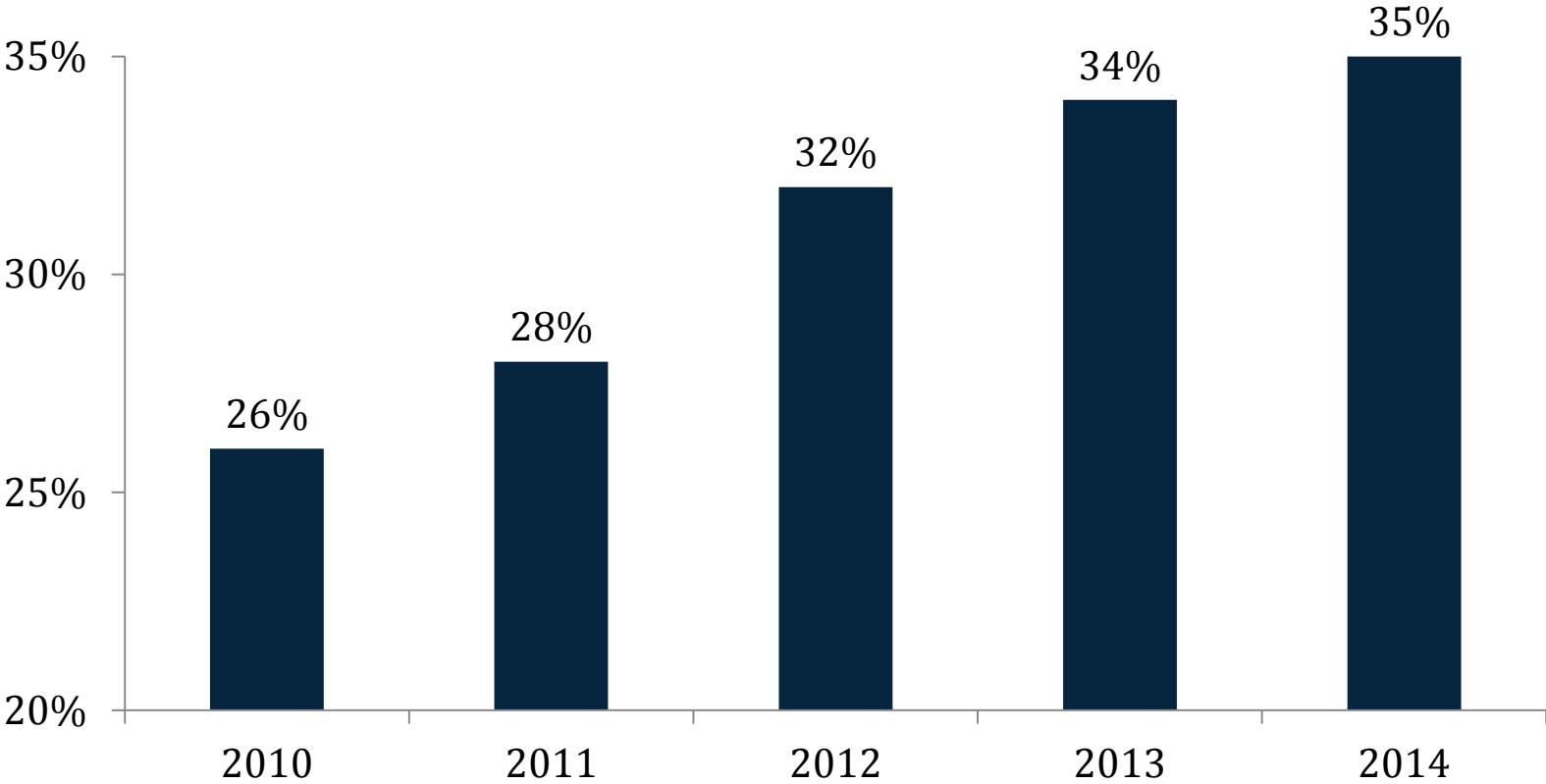
Best ever combined ratio



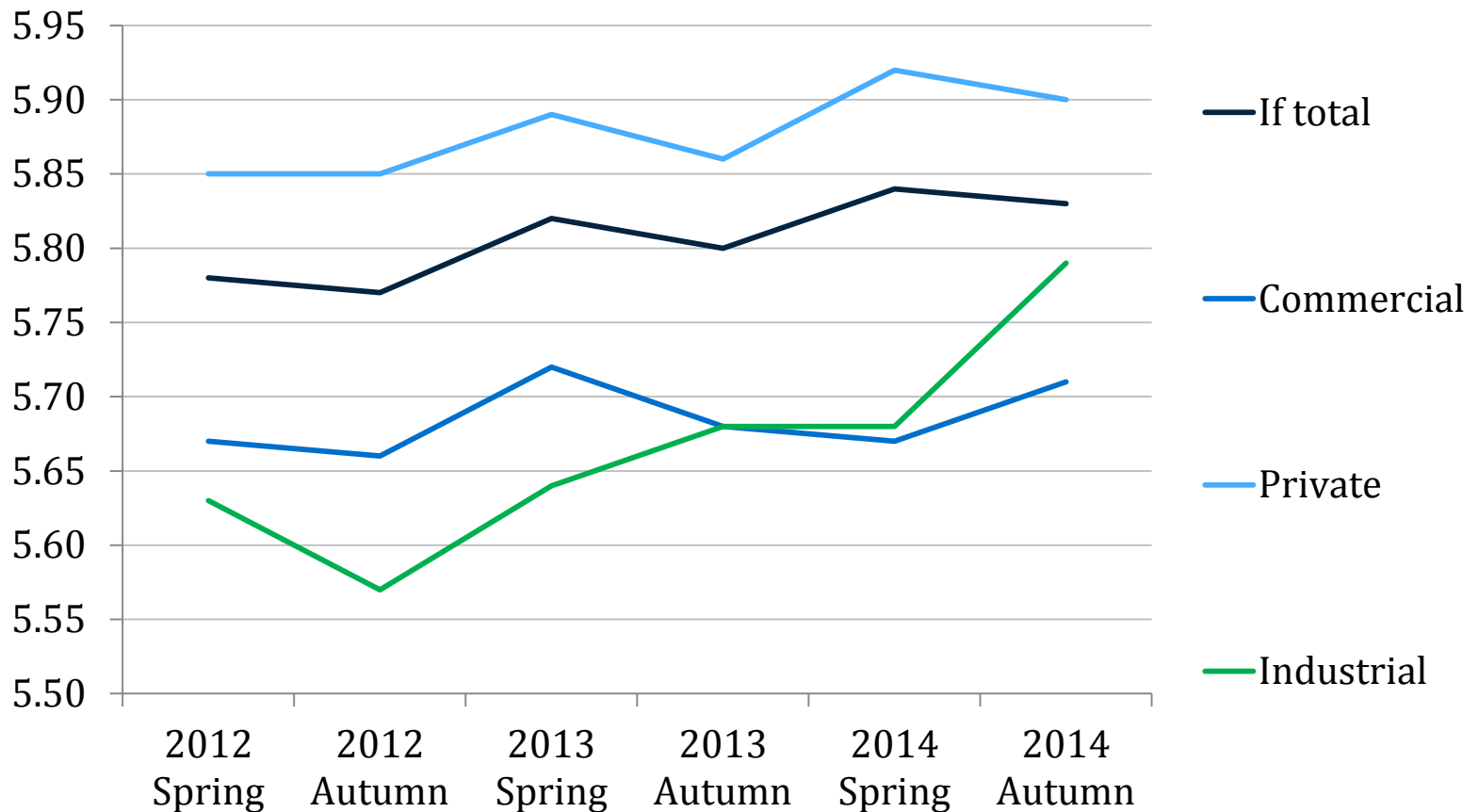
Topdanmark has been a great investment



Share of online claim reports (If Private)



Employee satisfaction – Average on different business areas



Scale 1-7, 1 = Totally disagree and 7 = Totally agree

A good result ≥ 5.5 for management teams and ≥ 5.0 for employees

Nordea 

Nordea – Highlights

Robust result in a challenging environment – 2014 vs. 2013

- ✓ Revenues are up 2%*
- ✓ Costs are down 1%*
- ✓ Loan losses are down 26%*
- ✓ Operating profit is up 12%*
- ✓ Improved Common Equity Tier 1 ratio to 15.7% (13.9%)
- ✓ Proposed dividend of EUR 0.62 per share (EUR 0.43)

More customers and strengthened customer relationships

- ✓ Continued strong inflow of relationship customers – 90,000 in 2014
- ✓ All time high inflow in assets under management of EUR 18.6 billion
- ✓ Consolidated our position as the leading bank of large corporates

* Excluding currency effects and non-recurring items

Nordea – Strategic priorities

Strategic priorities

1

Build on global product capabilities and superior Nordic distribution power

2

Leverage on Pan-Nordic platforms and scale opportunities

3

Sustain actively managed portfolio with low volatility

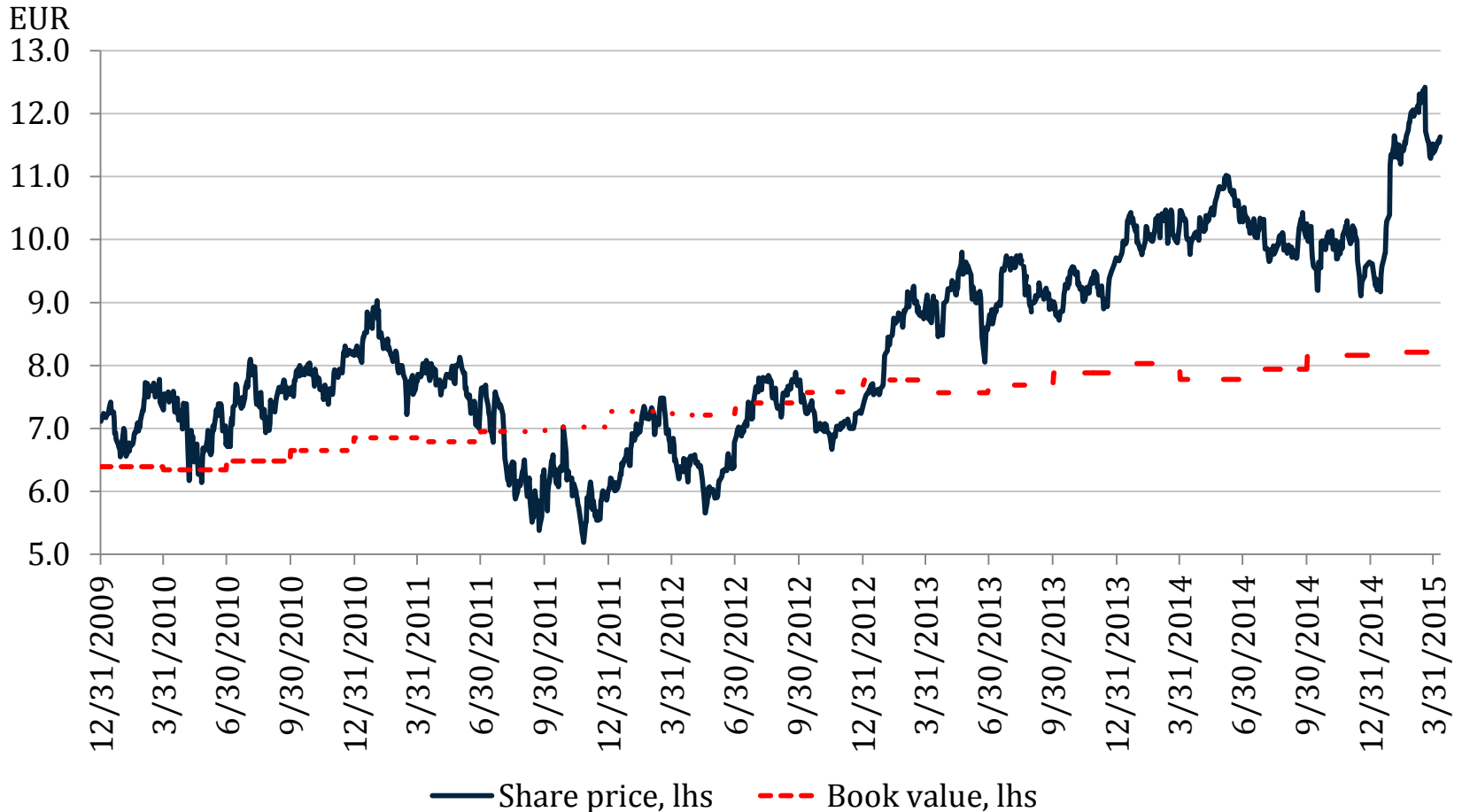
Improved income mix and growth

Continued cost efficiency

Disciplined capital management

Stringent risk management

Nordea – Correction in valuation

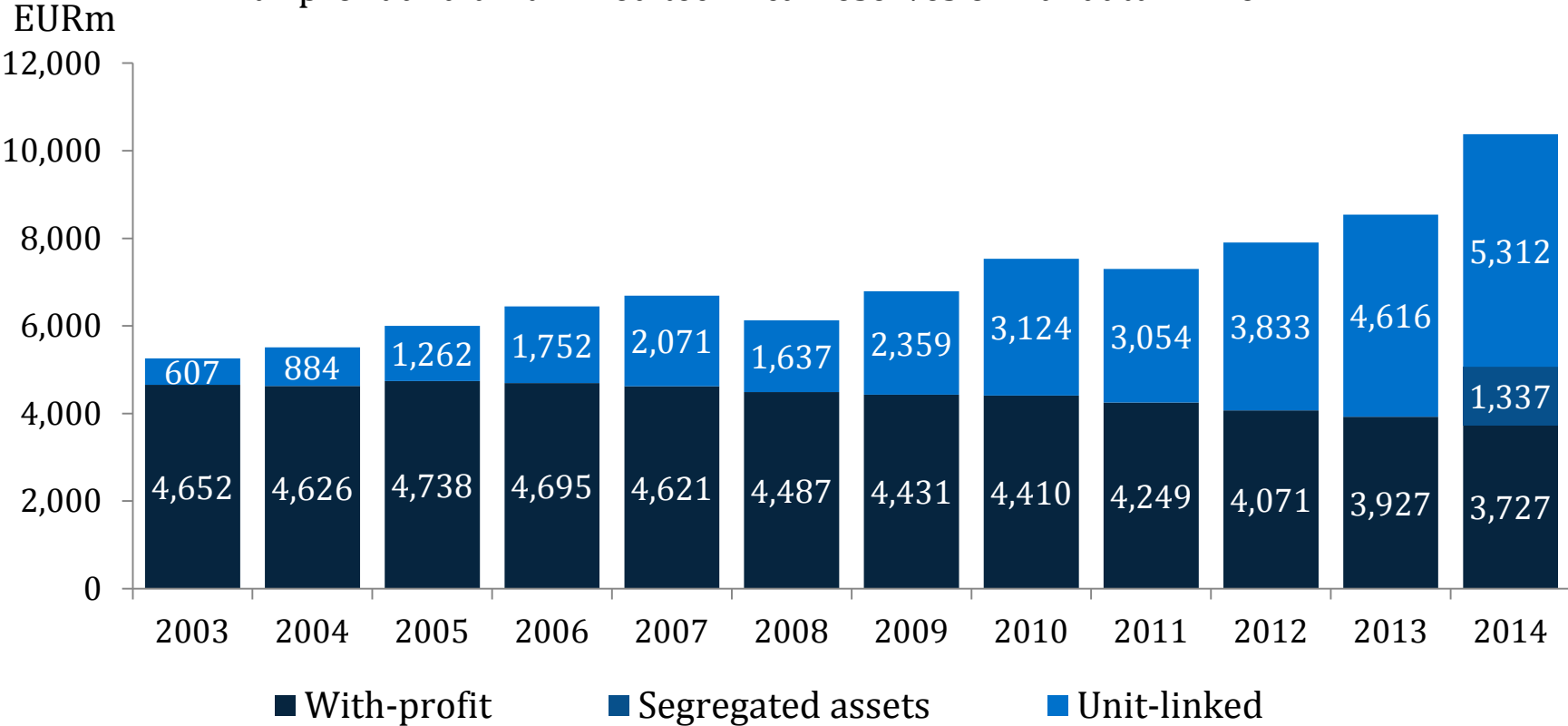


- Average acquisition price EUR 6.46 per share, total EUR 5.6 billion
- Share price on 10 April 2015 EUR 11.68 per share, value of the holding EUR 10 billion
- Cumulative dividends received by Sampo from Nordea by April 2015 EUR 1.9 billion



Unit-linked assets reached an all time high

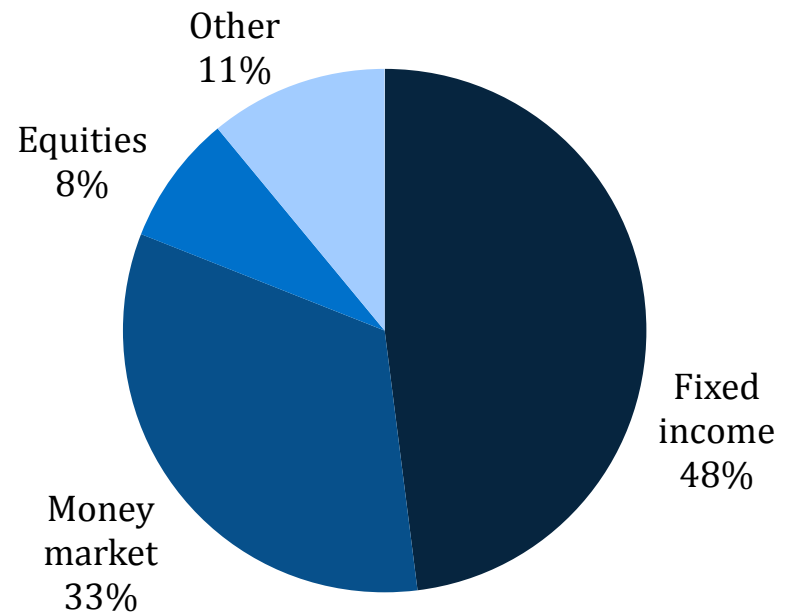
With-profit and unit-linked technical reserves of Mandatum Life



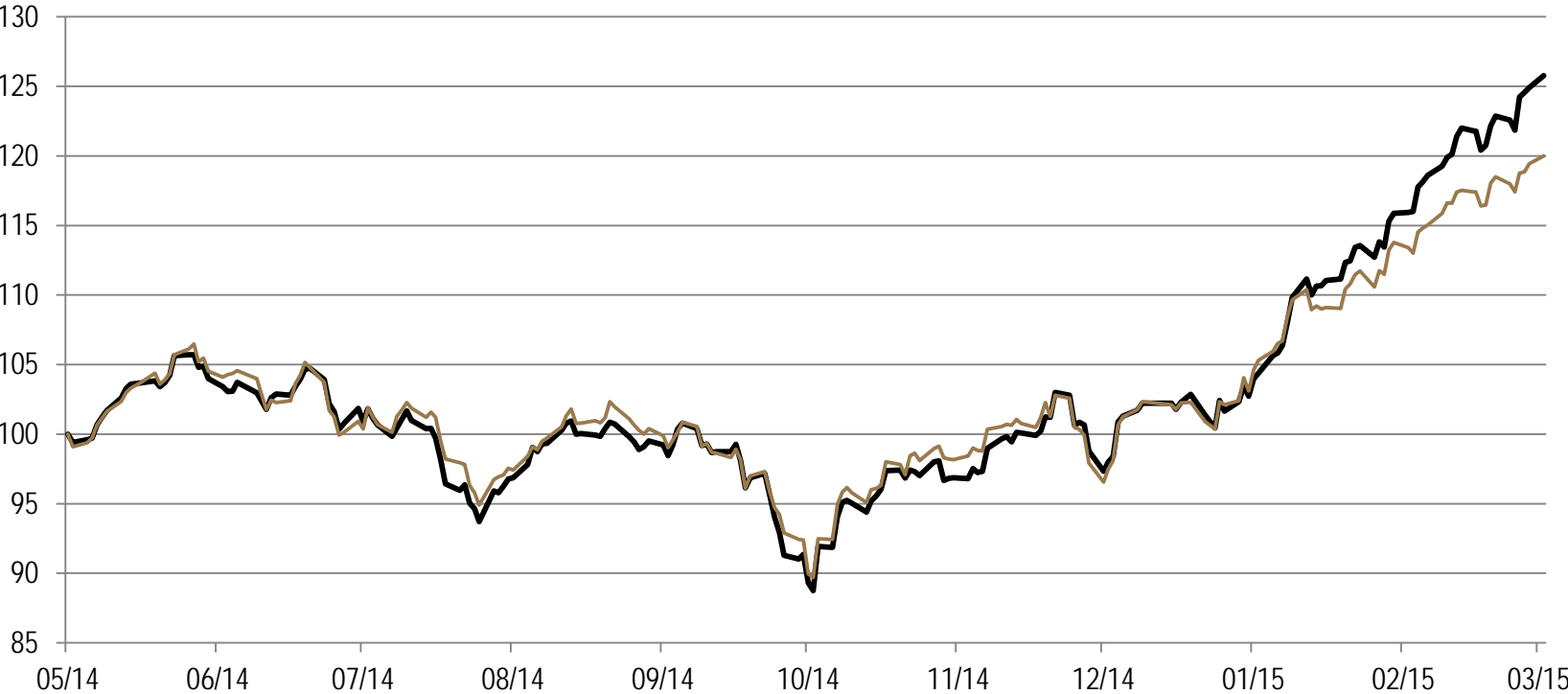
Segregated assets – Suomi Mutual

- With-profit group pension portfolio was transferred to Mandatum Life on 30 December 2014
- Comprises approximately 2,300 policies and 34,000 members
- Transferred assets and liabilities total EUR 1.3 billion

Allocation of assets of the segregated portfolio
31 December 2014
Total EUR 1.3 billion



ML European Small & Mid Cap 05/15/2014 – 03/16/2015

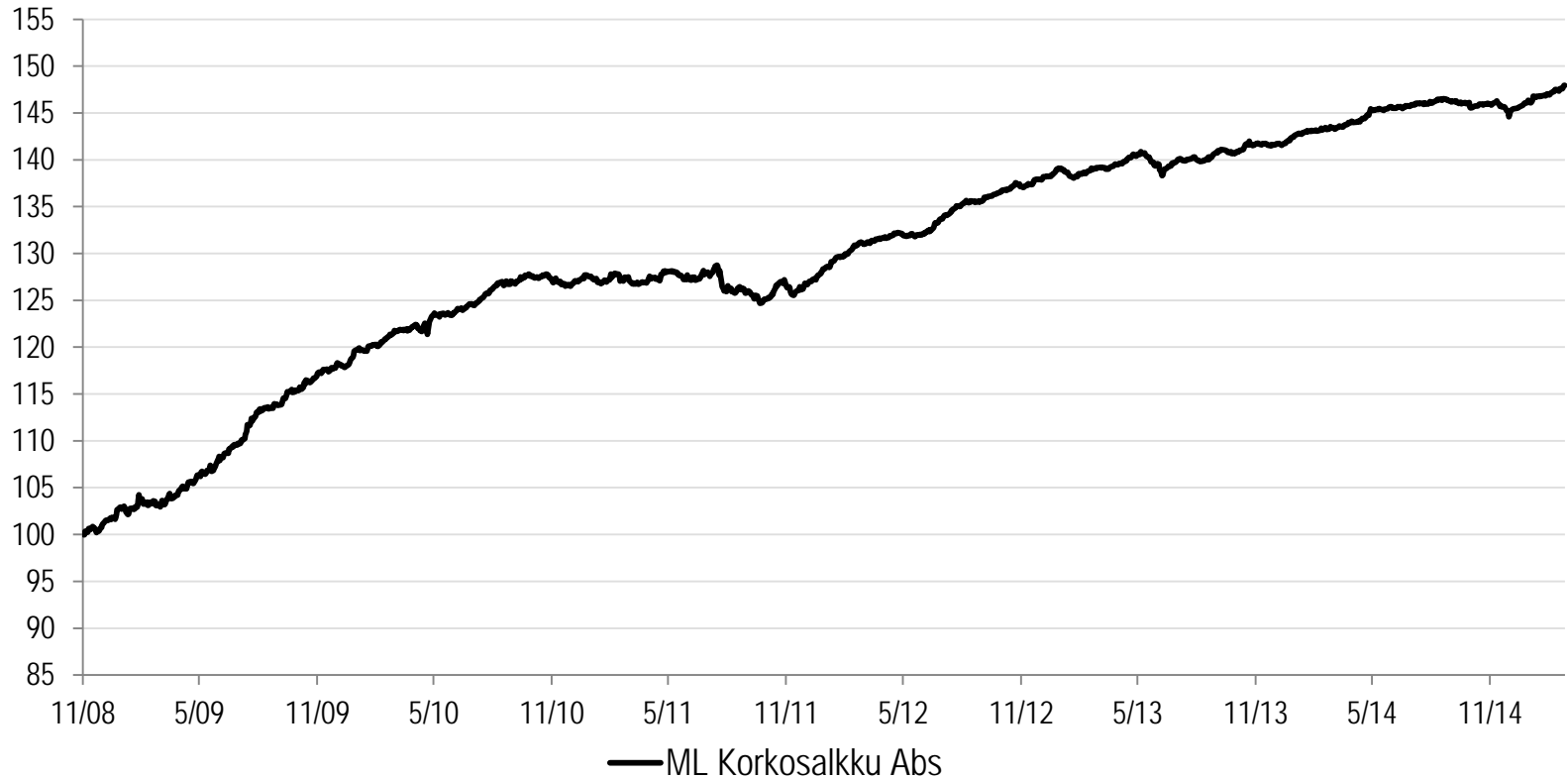


— ML European Small & Mid Cap — Comp. index (STOXX Europe Small 200 NTR)

	1month	3months	6months	YTD	From the start
ML European Small & Mid Cap	8.47%	28.36%	27.75%	22.94%	25.76%
Comparison index	5.80%	23.09%	21.16%	17.34%	18.85%

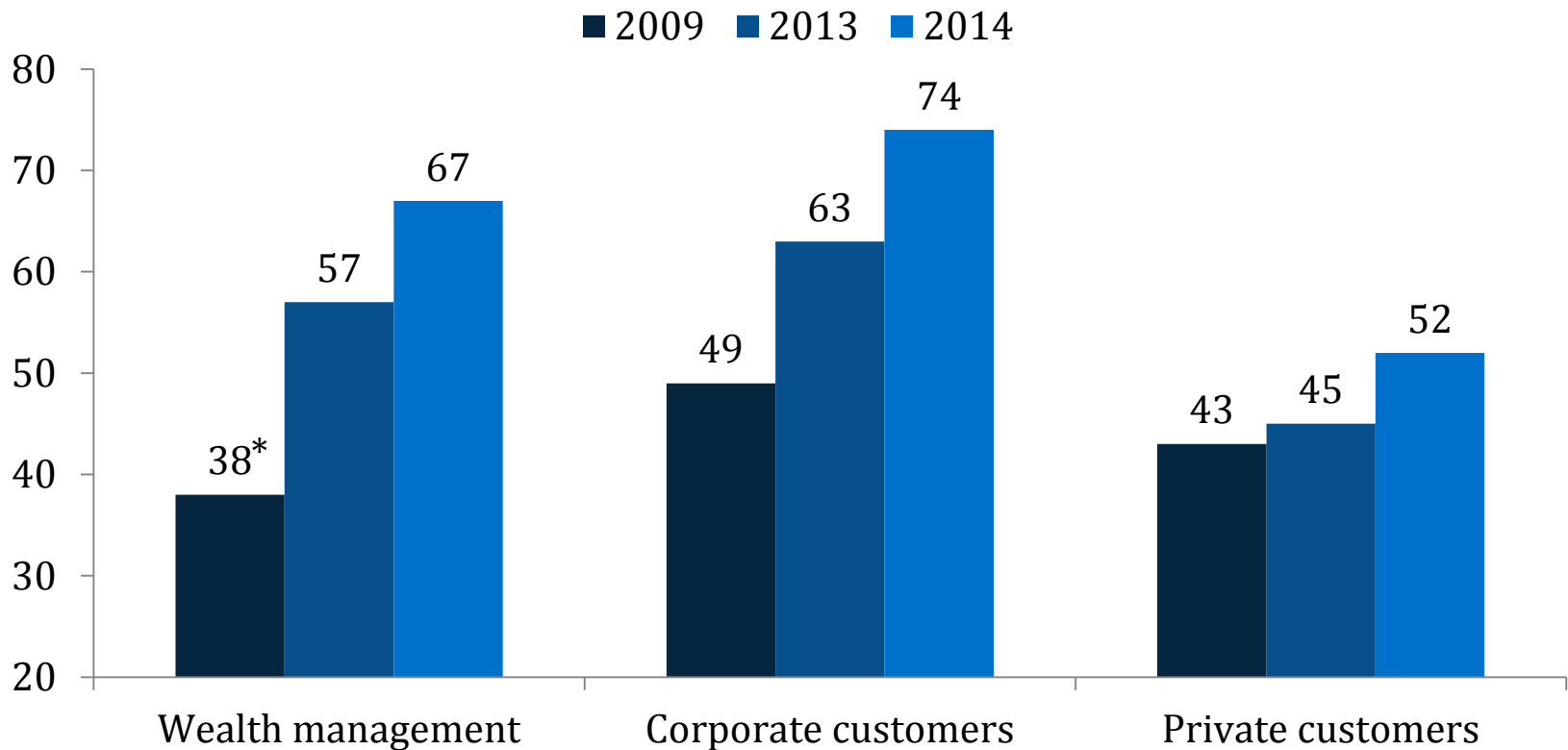
ML Korkosalkku Abs

11/17/2008 – 03/26/2015



	1month	3months	6months	12months	YTD	From the start
ML Korkosalkku Abs	0.37%	1.68%	1.35%	3.14%	1.68%	48.06%

Customer satisfaction has improved in all Mandatum Life customer segments

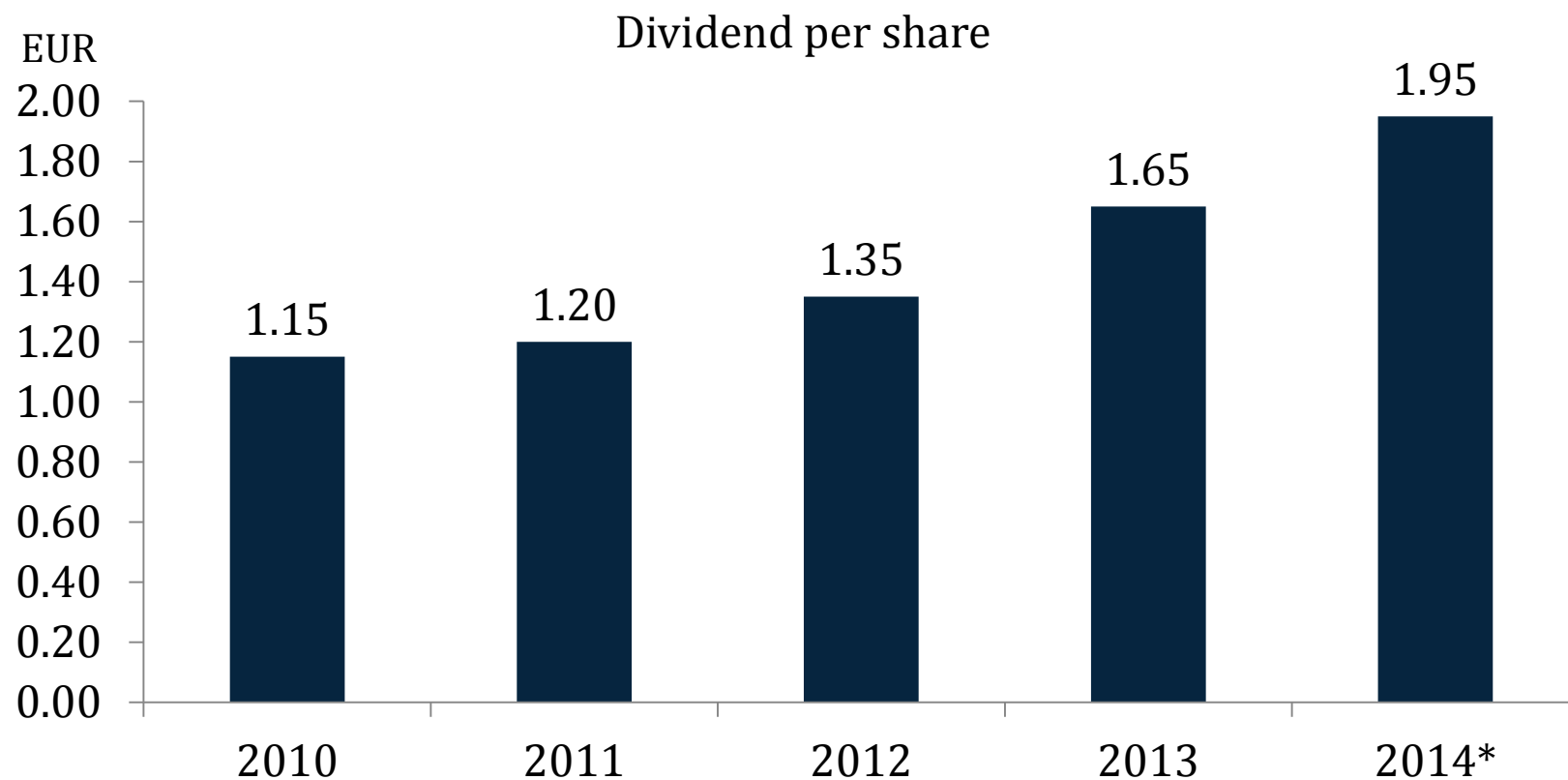


Mandatum Life's customer satisfaction index is not comparable with other NPS (Net Promoter Score) figures.

* Wealth management customer satisfaction index from year 2010

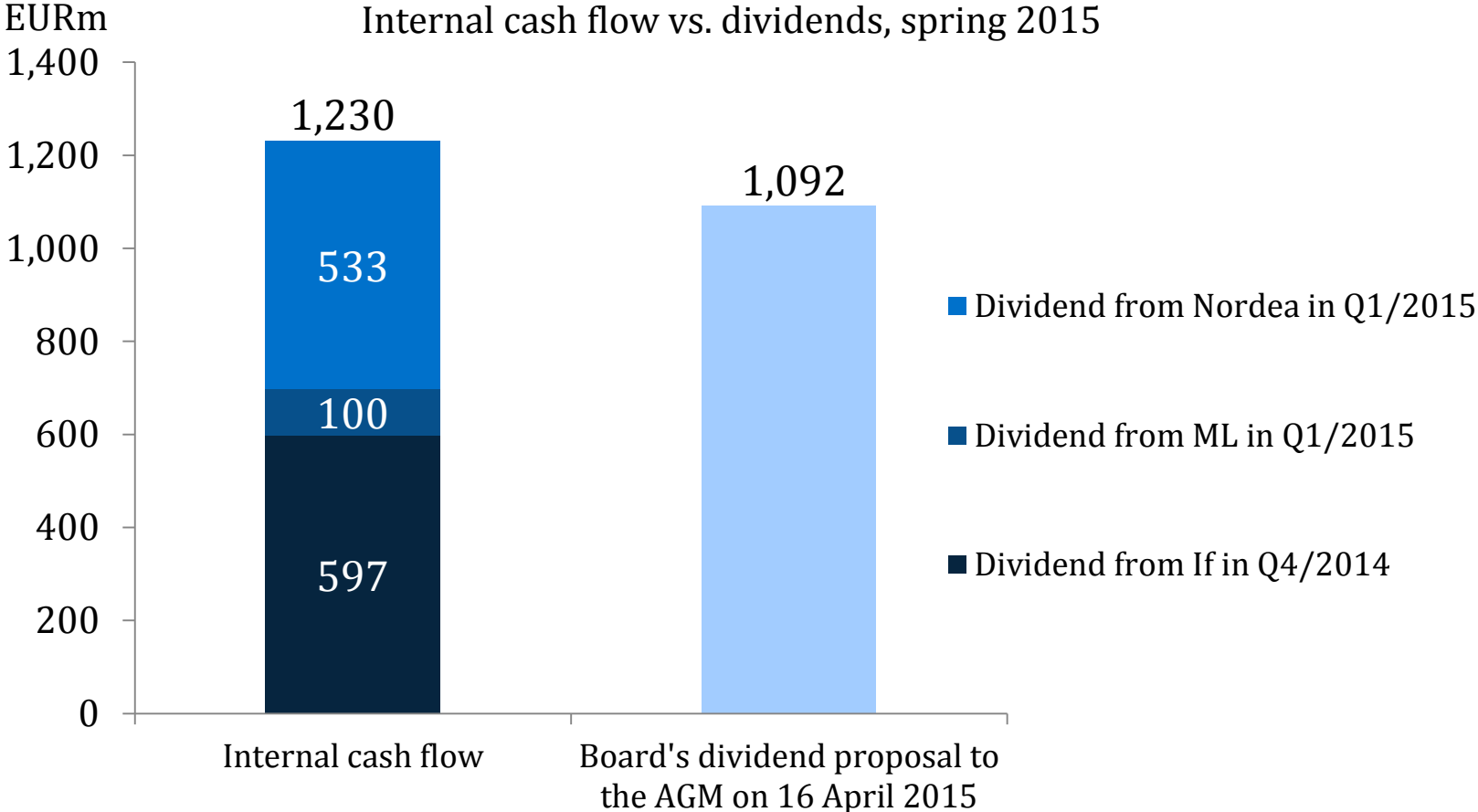
Sampo plc

Sixth consecutive year of dividend growth in Sampo plc



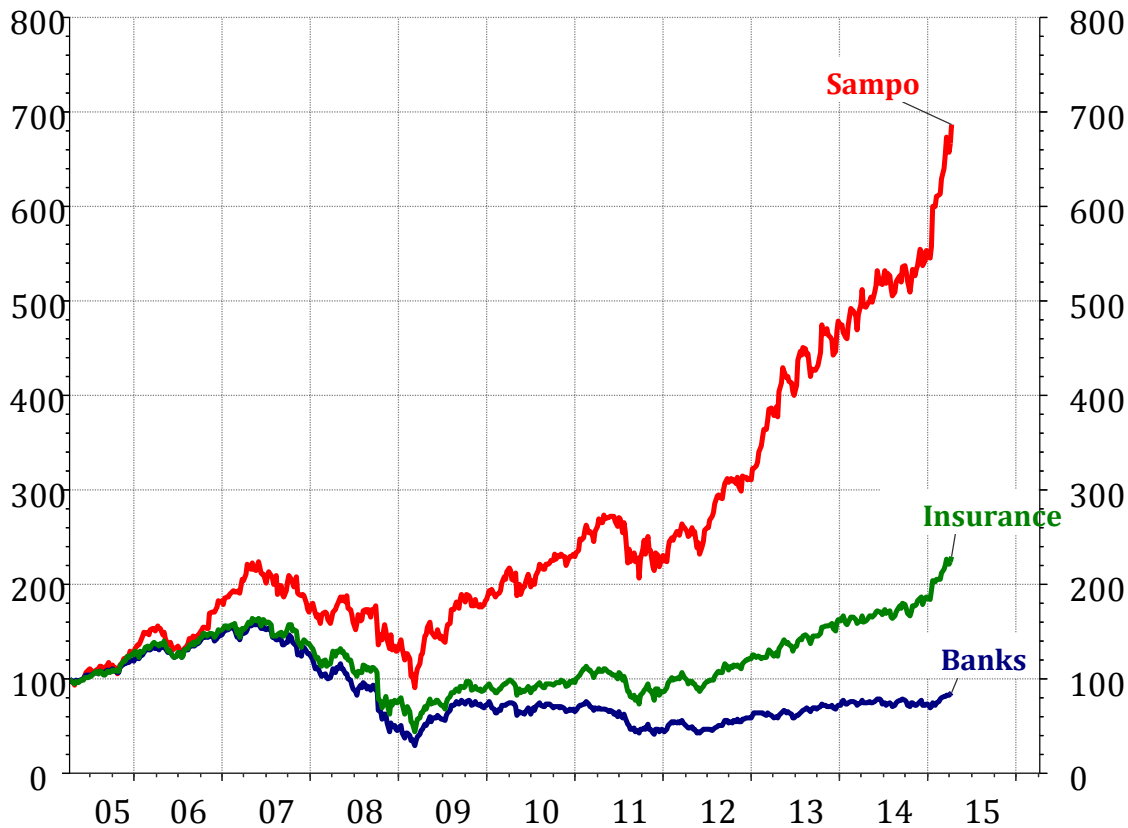
* Board's proposal to the AGM held on 16 April 2015

Strong internal cash flows guarantee dividend growth



Sampo has been a great investment

TSR vs. comparison indices



Annual total return ~21%

Market cap EUR 27.5 bn as of 10 April 2015

(EuroSTOXX 600 Banks and EuroSTOXX Insurance, market value weighted, total return)

Source: Thomson Reuters Datastream

Sampo plc Annual General Meeting 16 April 2015

Kari Stadigh
Group CEO and President

