SAMPO GROUP

Q2

Investor Presentation

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.

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Financial highlights

H1/2026: Broad-based top-line growth with solid underwriting margins

- Top-line growth driven by continued growth in Nordic private and SME lines, combined with accelerated momentum in the UK
- Improved traction in Nordic Commercial, driven by SME and several larger customer wins
- UW margins remained strong, supported by a favourable claims development and positive underlying trends in the Nordics
- Underwriting result grew by 7% on a currency adjusted basis, driving operating EPS up 12% to EUR 0.28
- Insurance revenue outlook for 2026 adjusted to EUR 9.70-9.85 billion and UW result outlook to EUR 1,550-1,625 million

€ 6.4 billion

+3% year-on-year
Gross written premiums

€ 786 million

+7% year-on-year
Underwriting result

€ 0.28

+12% year-on-year
Operating EPS

174%

Stable vs Q1/2026
Solvency II coverage

GWP and UW result growth on a like-for-like basis.

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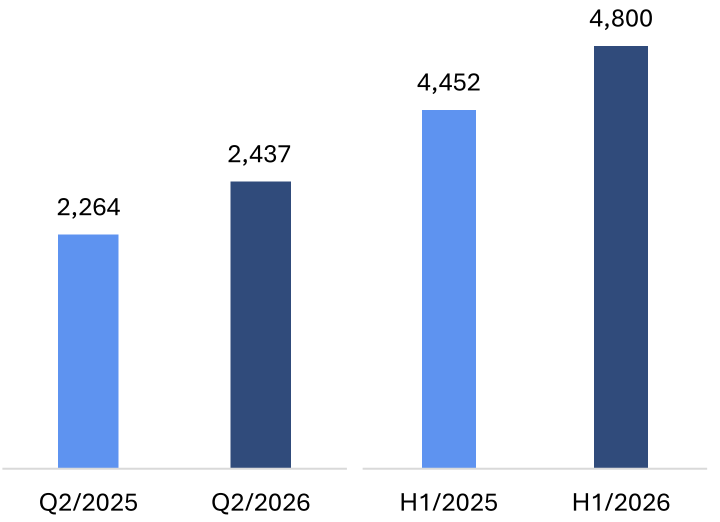
Steady development in key underwriting KPIs

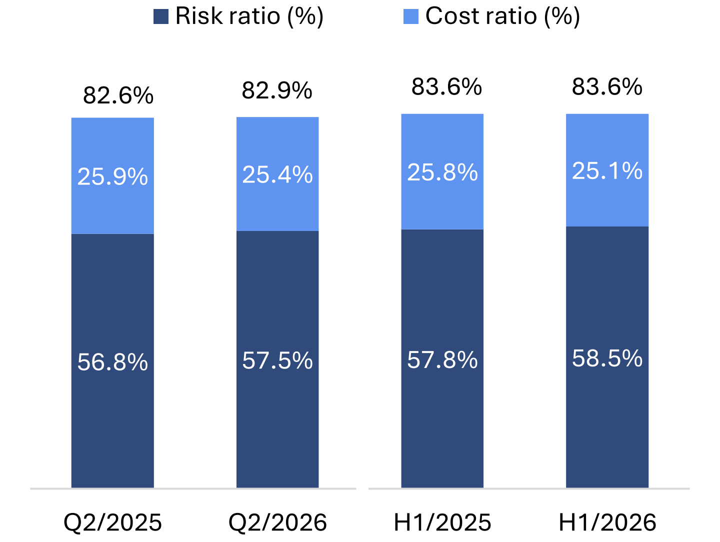
Insurance revenue

(EURm)



- Like-for-like GWP growth accelerated in Q2 to over 5%, leading to over 3% growth in H1
- Top-line supported by improved momentum in both Nordic Commercial and Private UK

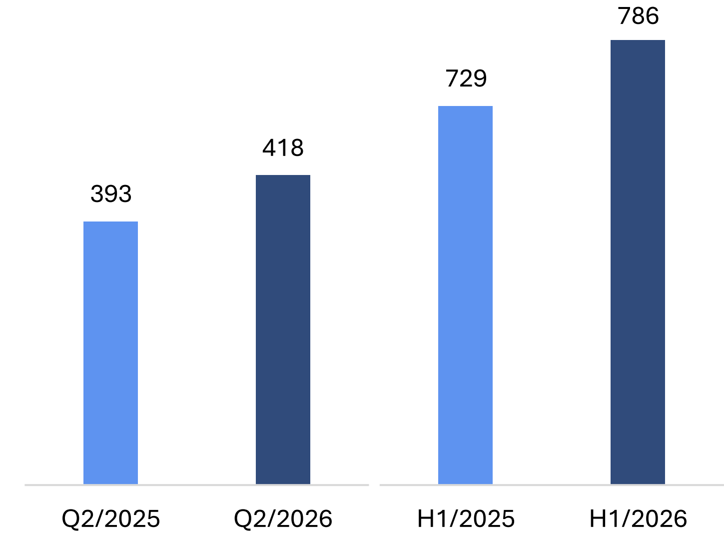
Combined ratio



- Higher risk ratio reflecting a more normalised, yet still benign, claims environment
- Cost ratio improvement driven by continued cost discipline and operational efficiency

Underwriting result

(EURm)



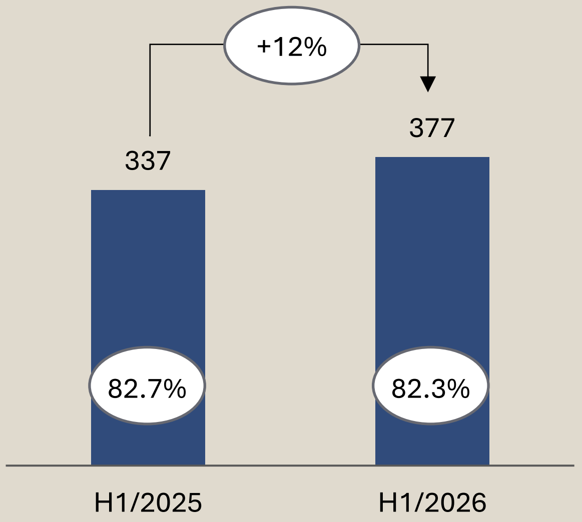
- Underwriting result up 5% in Q2 and 7% in H1 on a currency adjusted basis
- UW growth driven by higher top-line and disciplined underwriting

Strong result underpinned by solid margins across segments

Private Nordic

GWP	Insurance revenue
2,339 (+5.3%)	**2,131** (+6.8%)

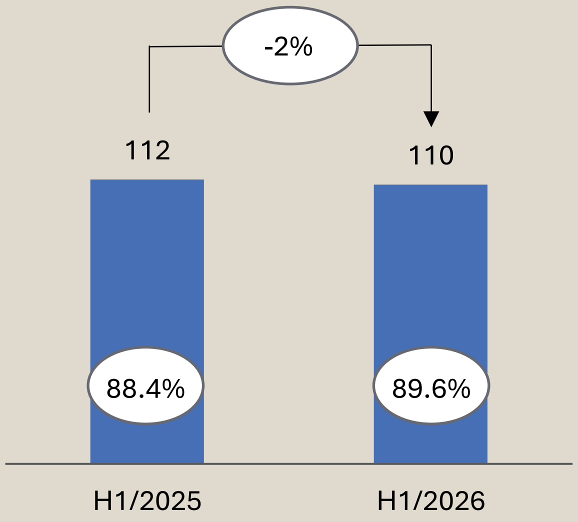
UW result and combined ratio



Private UK

GWP	Insurance revenue
1,500 (+4%)	**1,059** (+12%)

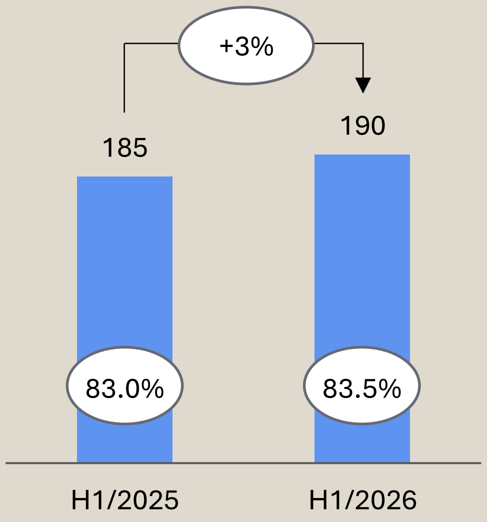
UW result and combined ratio



Nordic Commercial

GWP	Insurance revenue
1,721 (+2.6%)	**1,155** (+4.7%)

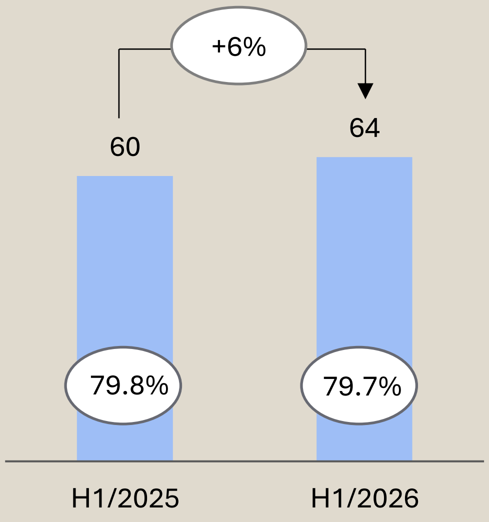
UW result and combined ratio



Nordic Industrial

GWP	Insurance revenue
735 (-0.9%)	**313** (+5.0%)

UW result and combined ratio



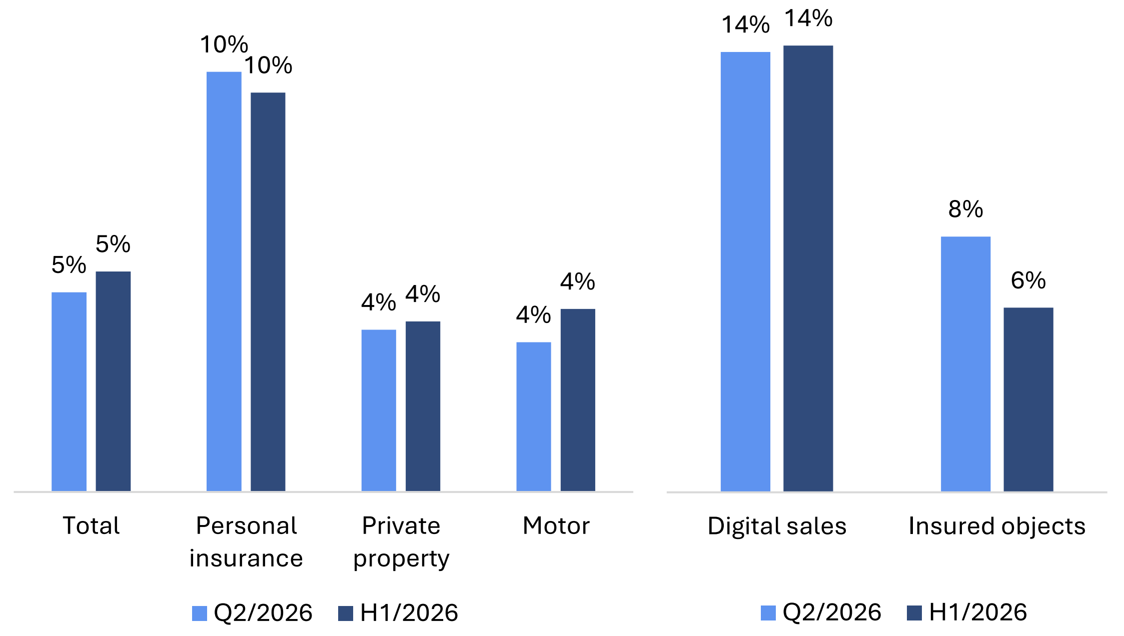
Figures in EUR million. GWP and insurance revenue include broker revenues. GWP and insurance revenue growth on like-for-like basis.

Private Nordic: Durable top-line growth across key target areas

- Top-line growth continued to be supported by high and stable retention and strong new sales performance
- Strong demand-driven growth continued in personal insurance, led by Norway and Finland
- Headwind from continued weak Swedish new car sales, while robust performance in If-branded motor portfolio
- Digital sales grew by 14% and completed self-service transactions by 15% during the quarter
- Benign claims frequencies and favourable weather conditions supported strong UW result growth despite Storm Dave

Continued broad-based growth with solid momentum

Private Nordic like-for-like GWP growth



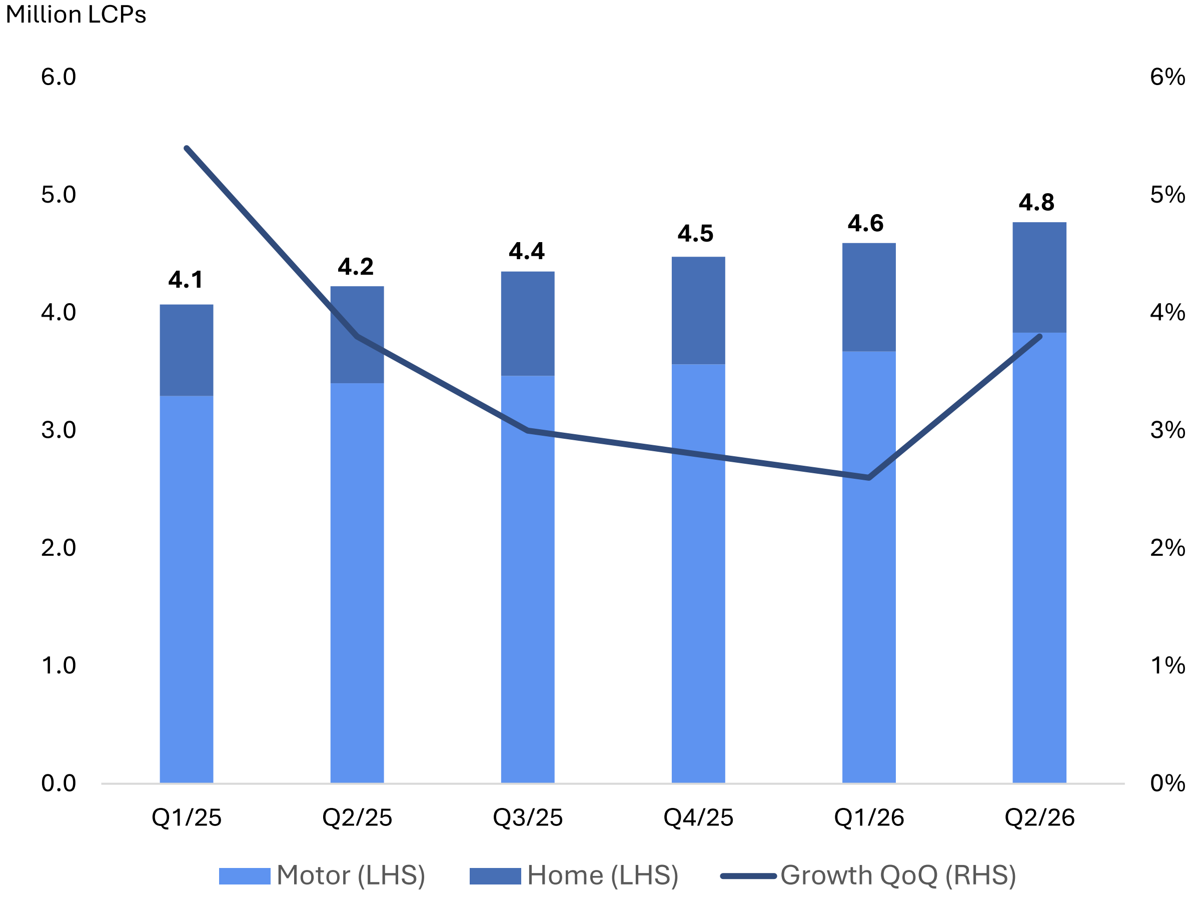
89% *High and stable retention across all Nordic markets*

>70% *Online claims intake*

Private UK: Improved momentum with further signs of price stabilisation

- UK motor market environment remained competitive, but with further signs of price stabilisation
- Accelerated top-line growth over the quarter, driven by strong motor new business sales
- LCPs increased to 4.8 million, representing 4% growth over the quarter and 13% growth year-on-year
- Lower average premiums reflecting current point in market cycle in motor and home
- Underwriting margins remained in line with target levels, providing optionality as cycle turns

Q2 LCP growth driven by strong business volumes and retention



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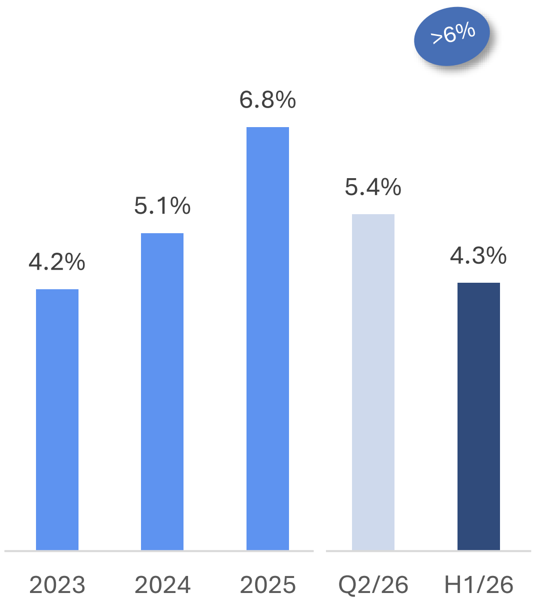
Nordic Commercial: Growth fuelled by several larger customer wins

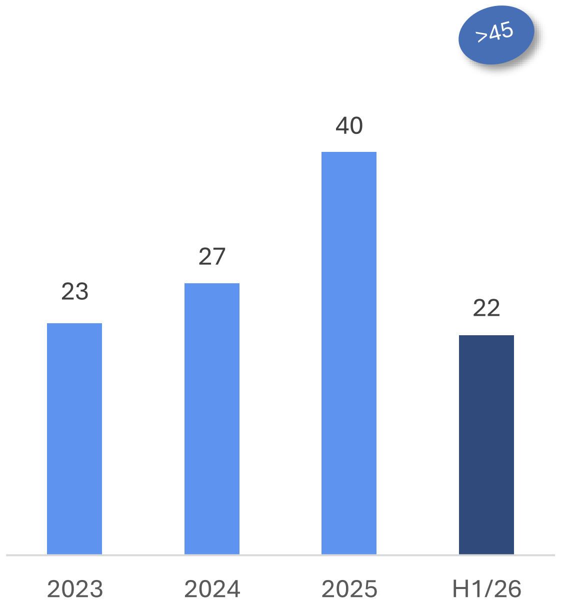
- Top-line growth continued to be driven by solid momentum in personal insurance and SME portfolios
- High retention combined with positive new customer flow
- Several larger customer wins, led by a major personal insurance deal in Denmark covering 40,000 pensioners
- Insurance revenue supported by favorable reinsurance pricing
- Digital sales up 7%, with strong traction at the end of Q2 – progressing towards the EUR 45 million target for 2026

Solid growth momentum underpinned by continued traction with SME and through digital channels

SME like-for-like GWP growth (%)



Commercial digital sales (EURm)

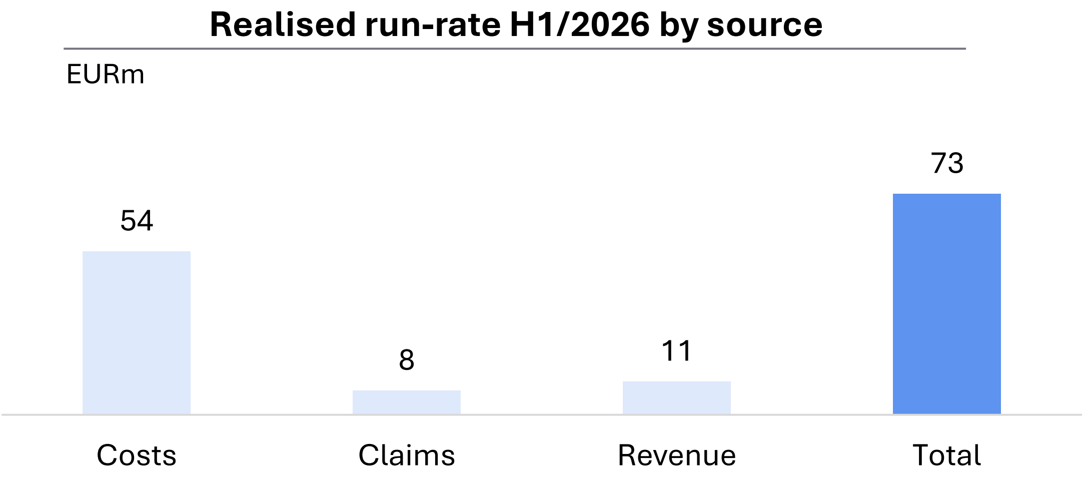


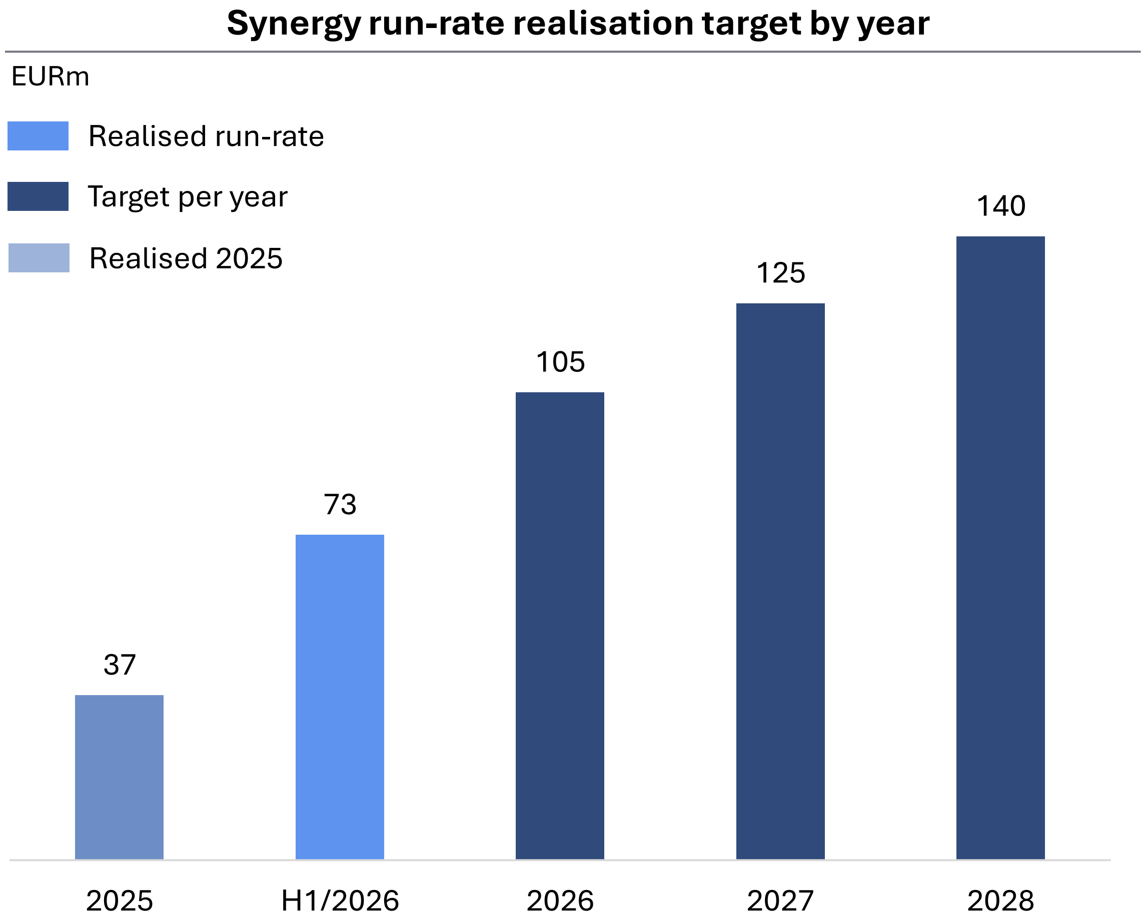
Operational ambition for 2024-2026

Growth rates for 2023 and 2024 excluding Topdanmark.

Topdanmark integration synergies progressing as planned

- Strong synergy realisation continued throughout H1, delivering additional synergies of EUR 15 million in Q2
- Cumulative realised run-rate synergies reached ~70% of the 2026 full-year target and ~50% of the total target for 2028
- In H2, synergy delivery is expected to be largely balanced between costs, claims and revenue

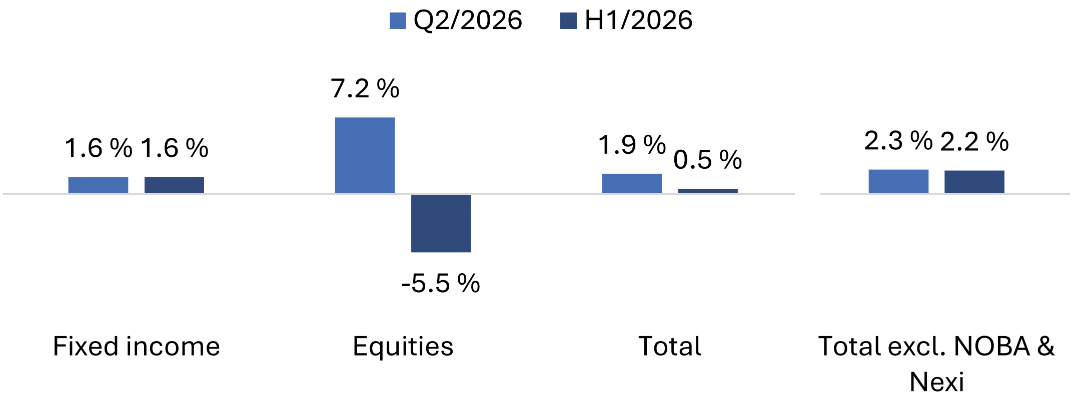




Investment returns recovered sharply in Q2

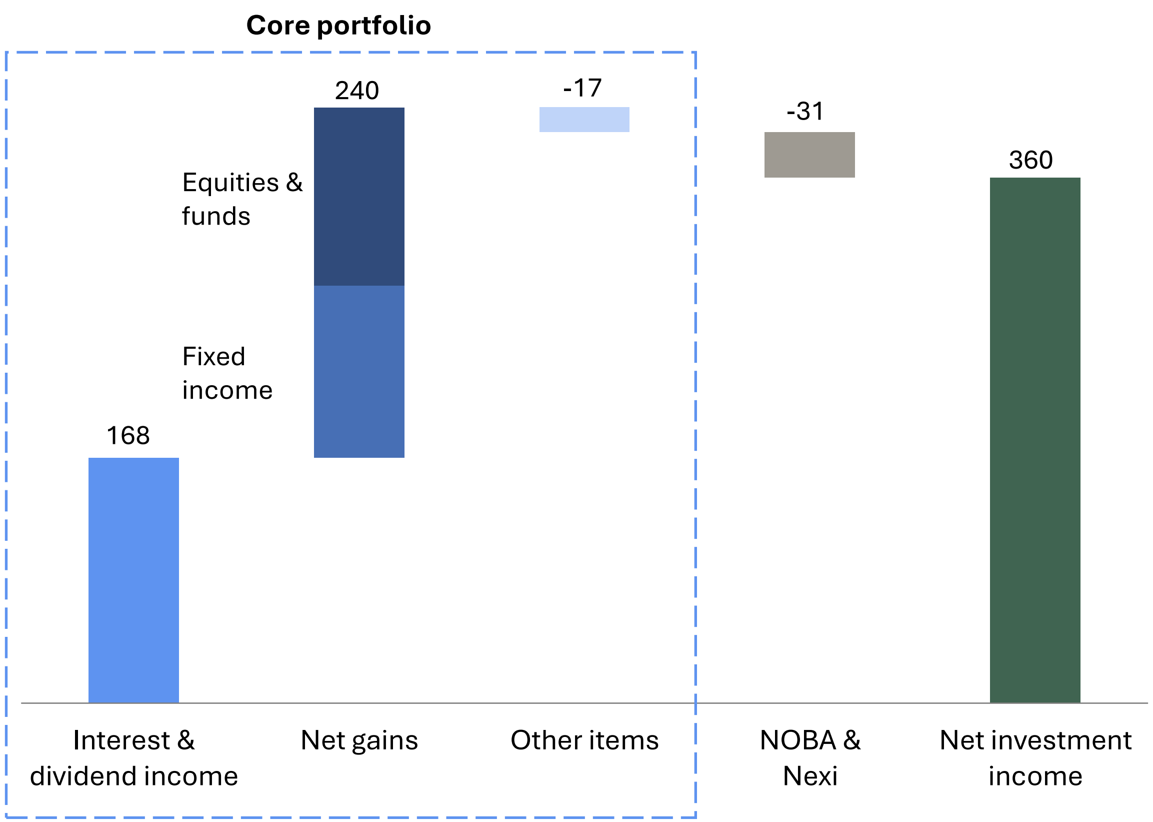
- Net investment income increased to EUR 360 million in Q2 on the back of the rebound in capital markets
- Interest and dividend income grew by 14% to EUR 186 million, driven by NOBA dividend
- Group's running yield up slightly quarter-on-quarter to 3.9%, while the mark-to-market yield decreased by 0.2%-p to 3.7%

Group investment returns Q2/2026 and H1/2026



Strong core portfolio development partly offset by legacy assets

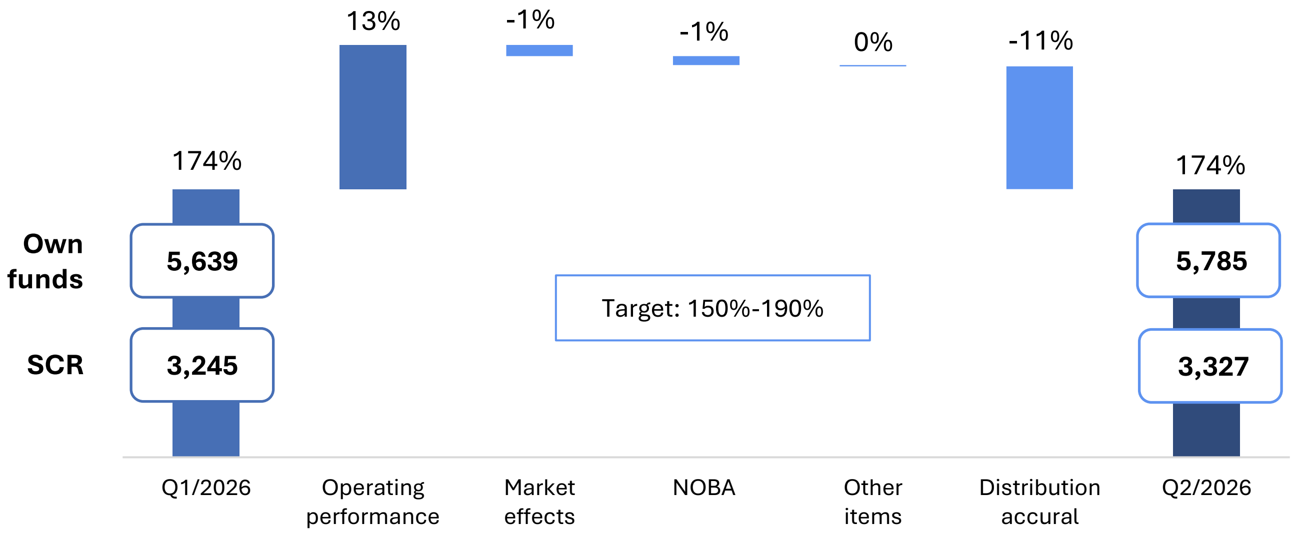
Group net investment income Q2/2026, EURm



Solvency II coverage supported by strong operating performance

- Solvency II coverage stood unchanged at 174%, supported by strong operating performance
- Negative market effects from higher SA and interest rates partially offset by higher equity prices
- NOBA had an around 1%-p negative effect, reflecting negative higher SA
- As of 2026, Sampo deducts 90% of its operating result as distribution accrual, in line with the distribution policy
- Financial leverage amounted to 25.9%, up from 23.7% at the end of Q1, driven by dividend payment and buyback deduction, while financial debt stood unchanged

Group Solvency II ratio



Solvency II sensitivities

Interest rates -100bps	Interest rates +100bps	Credit spreads +100bps	Equities -10%	Equities -20%	Equities -30%
-1%-p	0%-p	-9%-p	+1%-p	+2%-p	+1%-p

July claims development

Residential fire in Drammen, Norway

- On 17 July 2026, a fire broke out in a densely built residential neighbourhood of wooden row houses in Drammen, Norway
- The fire spread rapidly due to dry conditions, strong winds and the closely spaced buildings – as a result, over 100 homes were destroyed and over 400 residents had to be evacuated from the area
- Sampo's exposure to the area was lower than the Group's overall market share in Norway – preliminary claims estimate of around EUR 15 million, primarily affecting Private Nordic

European wildfires

- In July, Europe saw severe wildfires with the worst impact concentrated in France and Spain
- Impact on Sampo limited to minor travel insurance cases, with no material corporate exposure near the areas

Outlook for 2026 adjusted following a strong first-half performance

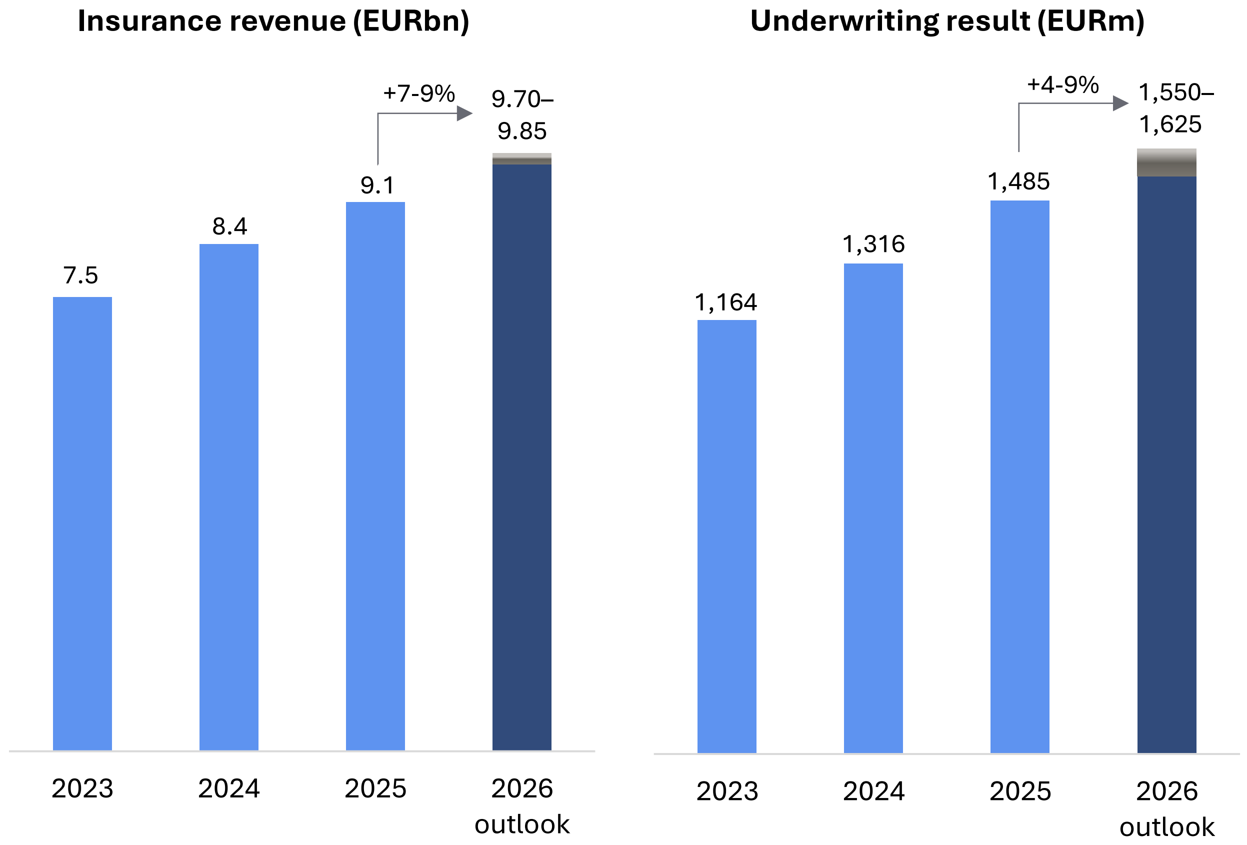
- Sampo continues to deliver steady underwriting profit growth, driven by attractive organic growth
- Following strong performance and a favourable weather and large claims experience in H1, the outlook has been adjusted, reflecting also the July claims environment

Outlook for 2026

Group insurance revenue:
EUR 9.70–9.85 billion (from EUR 9.6–9.8 billion), representing growth of 7–9 per cent year-on-year

Group underwriting result:
EUR 1,550–1,625 million (from EUR 1,525–1,625 million), representing growth of 4–9 per cent year-on-year

Sampo is in a strong position to continue attractive UW profit growth



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Performance by segment

Private Nordic: Broad-based growth and solid UW margins

- Top-line development driven by broad-based growth in all Nordic markets and strong performance in key target areas
- Personal insurance increased by 10%, while private property and motor were both up 4%, sustaining solid momentum
- Geographically, Norway continued to stand out with 12% growth, driven by pricing actions and a growing customer base
- Strong momentum in digital sales remained, with 14% growth, supported by an increase in the number of insured objects
- High and broadly stable customer retention at 89%, supporting growth in the customer base
- Risk ratio improved by 0.3%-p despite the negative impact from Storm Dave, while underlying claims experience remained favourable

€ 2,339 million **+5%** year-on-year Gross written premiums	**€ 377 million** **+12%** year-on-year Underwriting result
82.3% **-0.4%-p** year-on-year Combined ratio	**89%** **Stable** year-on-year Retention rate

GWP growth on like-for-like basis.

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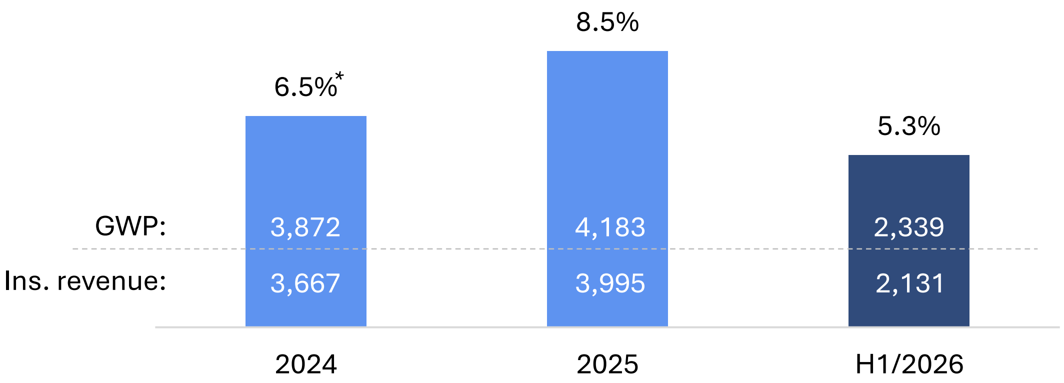
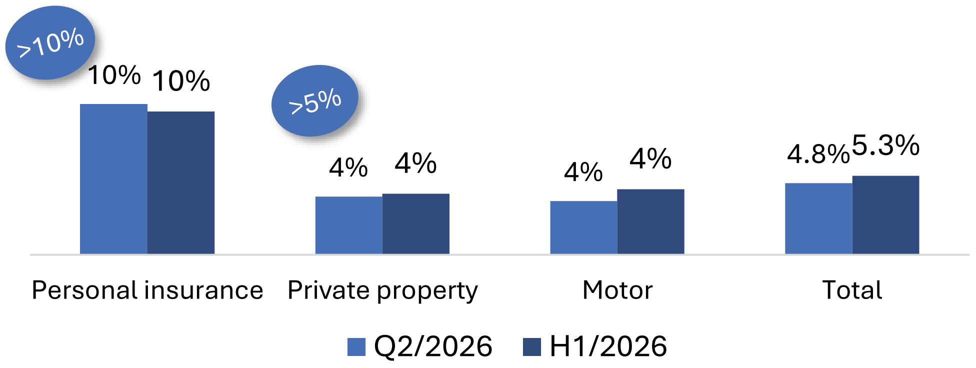
Private Nordic: Key growth drivers

GWP growth, like-for-like

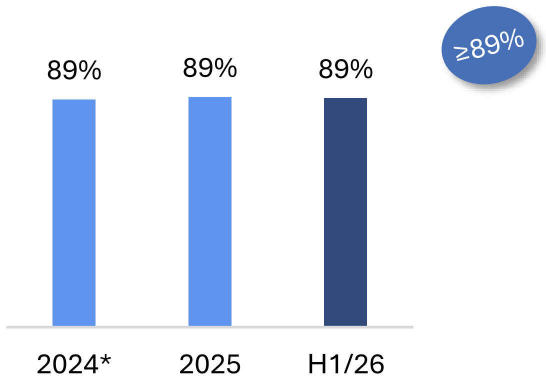


GWP growth, like-for-like

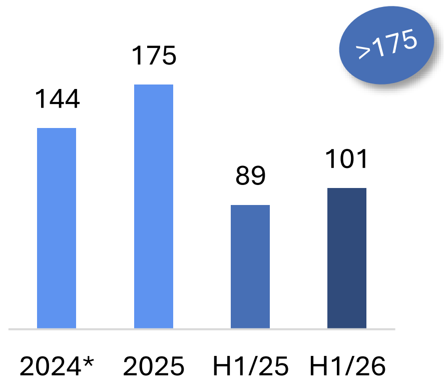


PI operational ambition refers to the total Nordic portfolio

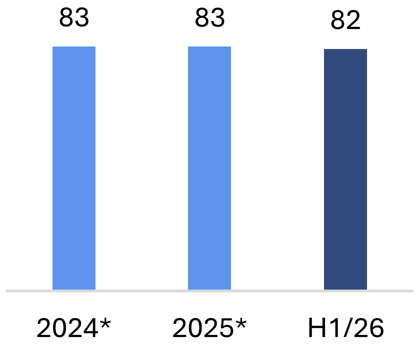
Retention rate (%)



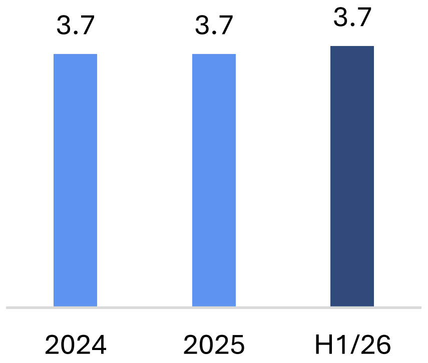
Digital sales (EURm)



Customer satisfaction**



Insured households (millions)



Operational ambition for 2024-2026

**) Excluding Topdanmark*

**) Exclucing Topdanmark, **) The new customer satisfaction metric combines relational NPS, transactional NPS for closed claims, customer satisfaction from inbound customer centre contacts and customer satisfaction from digital interactions into single KPI.*

Private UK: Disciplined growth at attractive margins

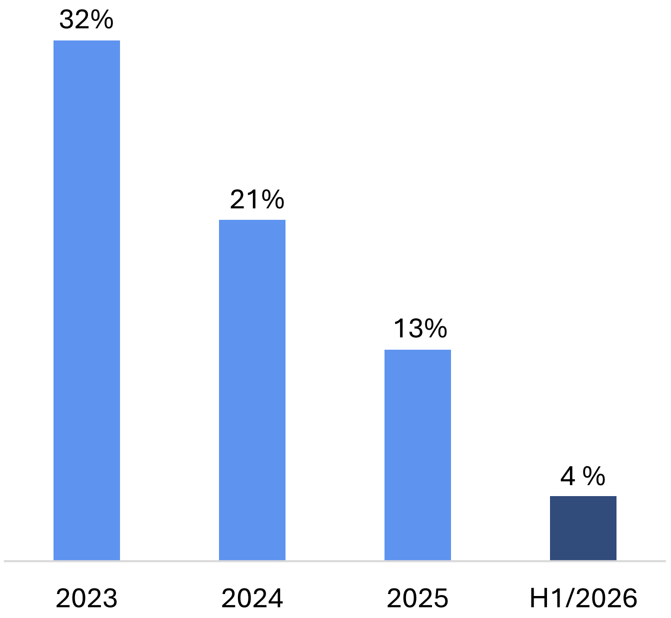
- Top-line development continued to be driven by a disciplined approach to growth in selected segments across motor and home
- LCPs grew by 4% quarter-on-quarter and 13% year-on-year to 4.8 million, driven by strong new business volumes and improved customer retention
- Average market prices for motor insurance still down year-on-year but showing further signs of stabilisation quarter-on-quarter in Q2
- Disciplined approach to risk pricing and risk selection mean UW margins remained in line with target levels despite the softer pricing environment
- Risk ratio increased by 3.8%-p, mainly driven by lower average premiums and a modest increase in claims frequency
- Cost ratio improved by 2.6%-p year-on-year, reflecting higher level of earned premiums and continued operational efficiency

€ 1,500 million **+4%** year-on-year Gross written premiums	**€ 110 million** **-2%** year-on-year Underwriting result
89.6% **+1.1%-p** year-on-year Combined ratio	**4.8 million** **+4%** from Q1/2026 Live customer policies

GWP includes broker revenues, growth rate on like-for-like basis.

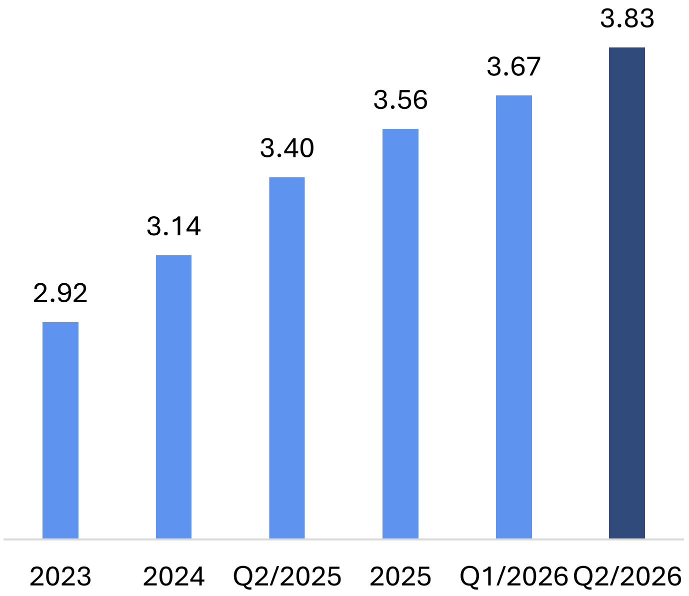
Private UK: Key growth drivers

UK: GWP growth, like-for-like

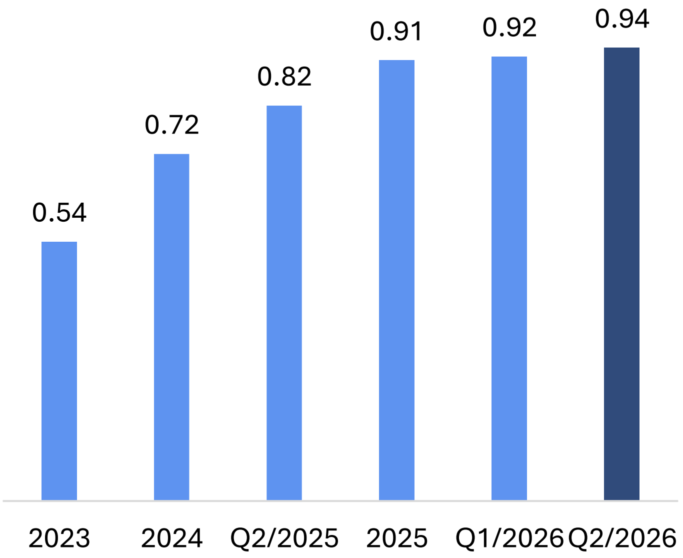


Including broker revenues

UK: motor policies in force, millions



UK: home policies in force, millions



Nordic Commercial: Improved traction and solid profitability

- After a muted start to the year, growth picked up strongly, resulting 3% like-for-like top-line growth in H1, supported by several larger customer wins during Q2
- SME portfolio continued to deliver solid growth, growing by 4%, while personal insurance increased by 5%
- Digital sales grew by 7% to EUR 41 million on a rolling 12-month basis, remaining on track to reach the operational ambition of EUR 45 million for 2026
- Storm Dave had a negative impact on the risk ratio, while large claims remained below budget and the underlying claims frequency developed favourably
- Cost ratio improved by 0.4 %-p year-on-year to 24.1%, reflecting continued cost discipline and operational efficiency

€ 1,721 million

+3% year-on-year
Gross written premiums

€ 190 million

+3% year-on-year
Underwriting result

83.5%

+0.5%-p year-on-year
Combined ratio

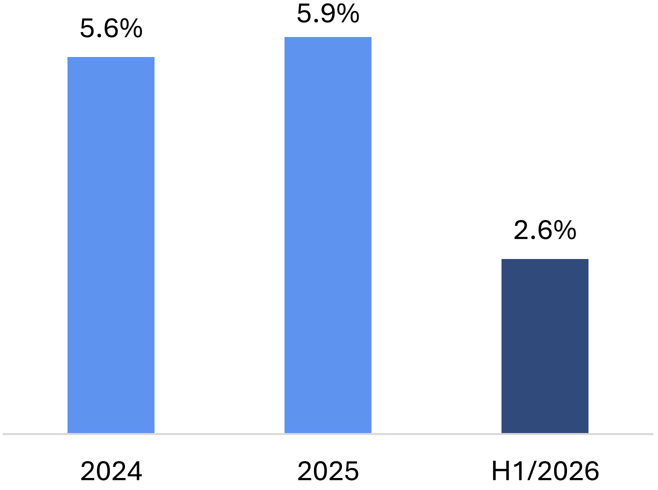
+4%

SME GWP growth

GWP growth on like-for-like-basis.

Nordic Commercial: Key growth drivers

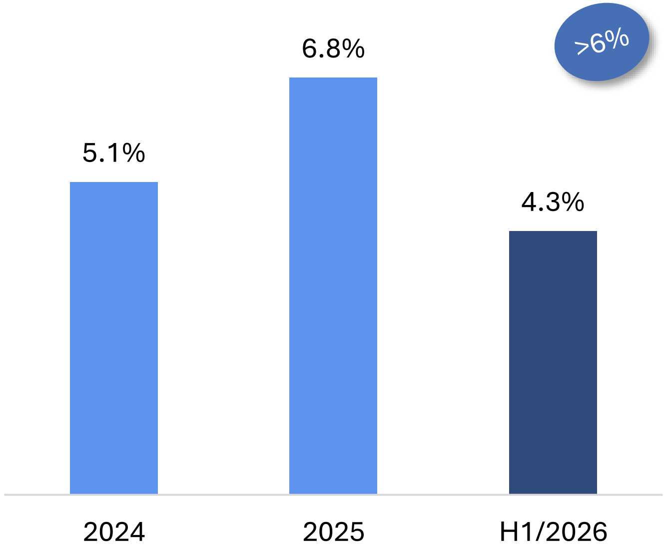
GWP growth, like-for-like



GWP:	2,173	2,391	1,721
Ins. rev.:	2,128	2,201	1,155

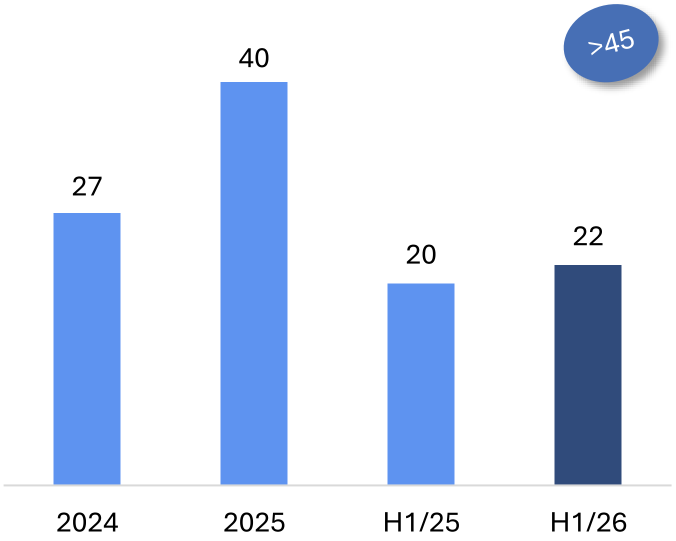
Growth rates for 2024 excluding Topdanmark.

SME: GWP growth, like-for-like



Growth rate for 2024 excluding Topdanmark.

Commercial digital sales (EURm)



Digital sales for 1-9/2024 excluding Topdanmark.

Operational ambition for 2024-2026

Nordic Industrial: Strong margins in soft market conditions

- GWP development slightly negative as soft market conditions continue to affect repricing
- Insurance revenue grew by 5%, supported by earlier targeted de-risking measures and favourable reinsurance conditions
- Despite the soft market environment, retention remained relatively strong, demonstrating high customer loyalty
- New project insurance continued to perform well, while project intake leaned towards smaller contracts as larger projects remain postponed
- Underwriting performance supported by large claims being materially below budget and favourable reinsurance costs
- Cost ratio improved by 1%-p to 21.3%, reflecting continued efficiency measures and disciplined cost management

€ 735 million **-1%** year-on-year Gross written premiums	**€ 313 million** **+5%** year-on-year Insurance revenue
€ 64 million **+6%** year-on-year Underwriting result	**79.7%** **-0.1%-p** year-on-year Combined ratio

GWP growth on like-for-like basis.

Financial supplement

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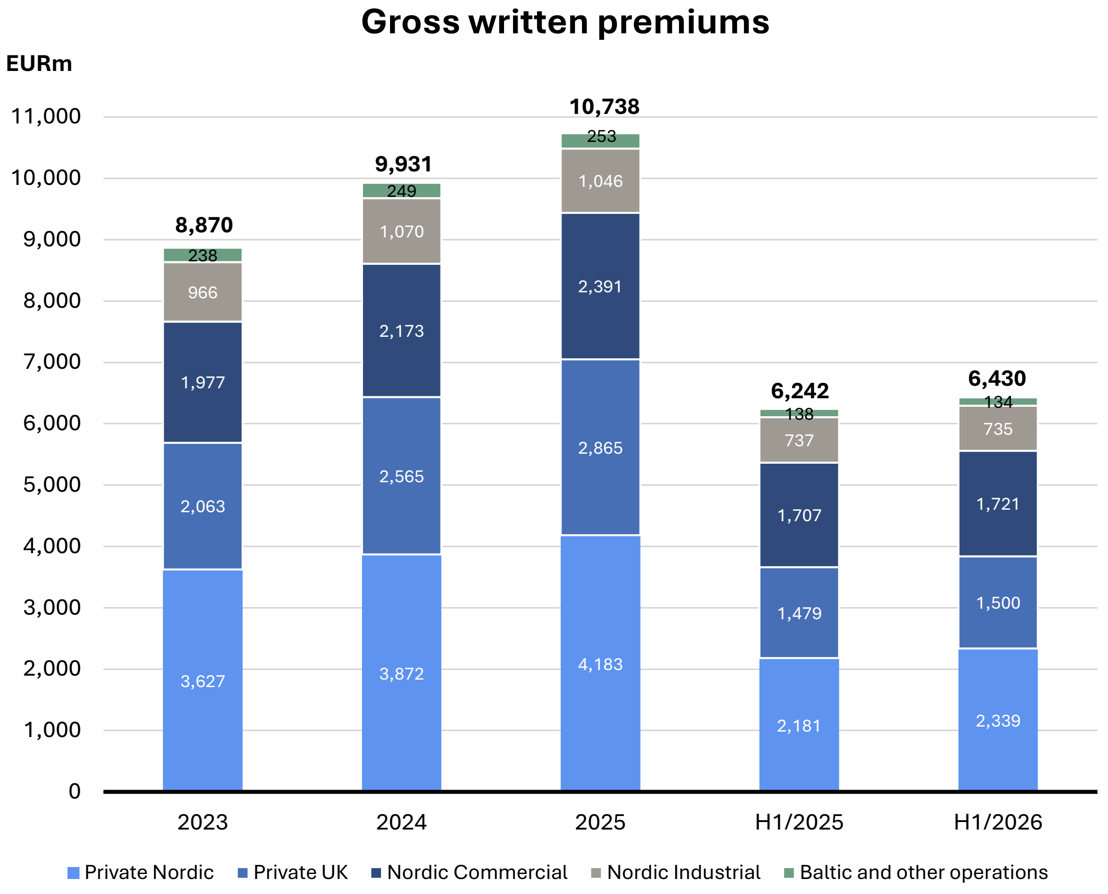
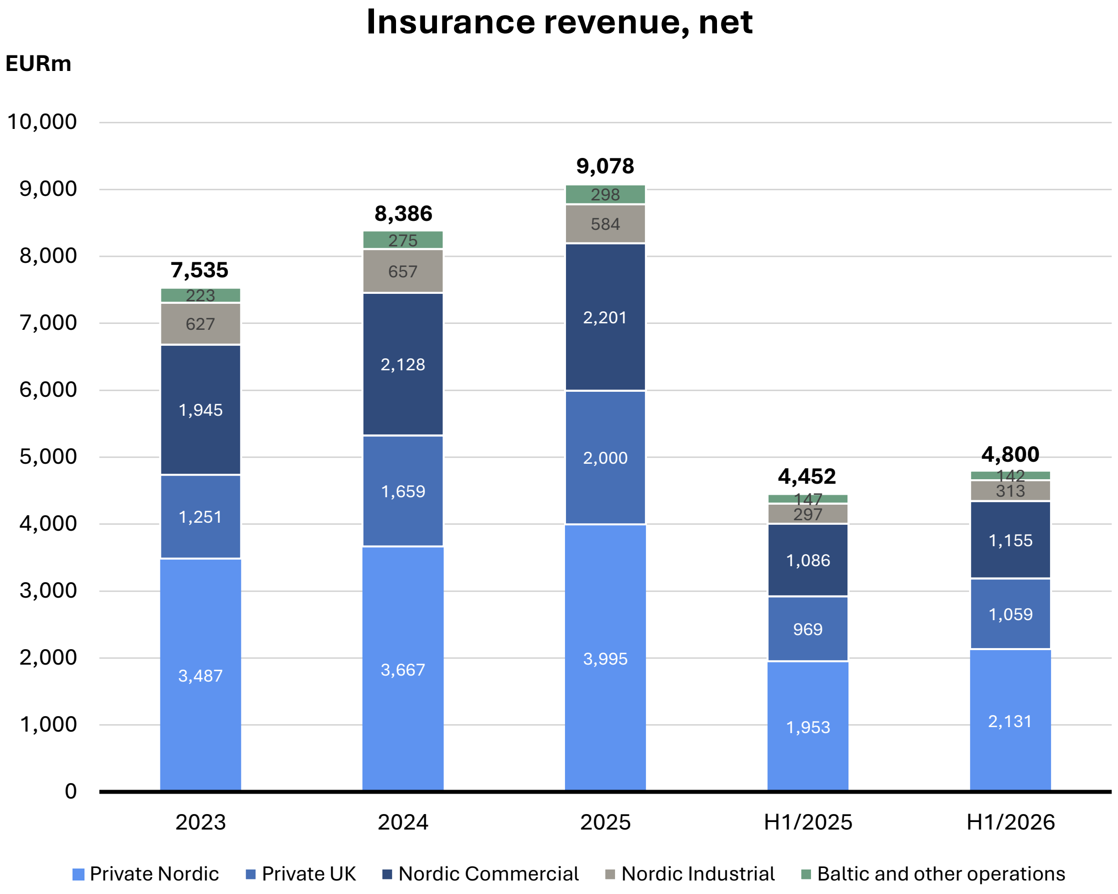
Profit & loss detail

Key result movements Q2/2026

EURm	Q2/2026	Q2/2025	Comments
Gross written premiums	2,677	2,542	- Top-line growth supported by solid development in Private Nordic and improved momentum in Private UK and Nordic Commercial
Insurance revenue, net	2,437	2,264	- Growth driven by broad-based performance across all segments
Underwriting result	418	393	- UW result up 6% on a reported basis, driven by solid top-line growth and disciplined underwriting
- Private Nordic	198	182	- UW result strengthened by 9%, supported by continued top-line growth and overall favourable claims development
- Private UK	60	59	- UW result increased by 2% driven by robust volume growth but partly offset by lower average premiums
- Nordic Commercial	100	107	- UW result declined by 6%, reflecting the impact of Storm Dave, partly offset by favourable underlying development
- Nordic Industrial	33	29	- UW result up 13%, reflecting a favourable large claims outcome and continued cost-efficiency
- Baltic and other operations	28	16	- UW result boosted higher PYD due to a settlement of one old large claim
Combined ratio, %	82.9	82.6	- Combined ratio stood strong, supported by positive underlying trends in the Nordics and cost-efficiency improvements
Nordic underlying risk ratio, %	62.1	62.5	- Solid 0.3%-p improvement driven by disciplined underwriting
Net financial result	220	185	- Net financial result supported by higher net investment income as markets recovered from the volatile first quarter
Profit before taxes	584	526	- Improvement driven by higher net financial result, combined with solid underwriting result growth
Operating EPS, EUR	0.14	0.14	- Operating EPS increased by 6% on the back of the higher underwriting result

Top-line development





GWP and insurance revenue include broker revenues.

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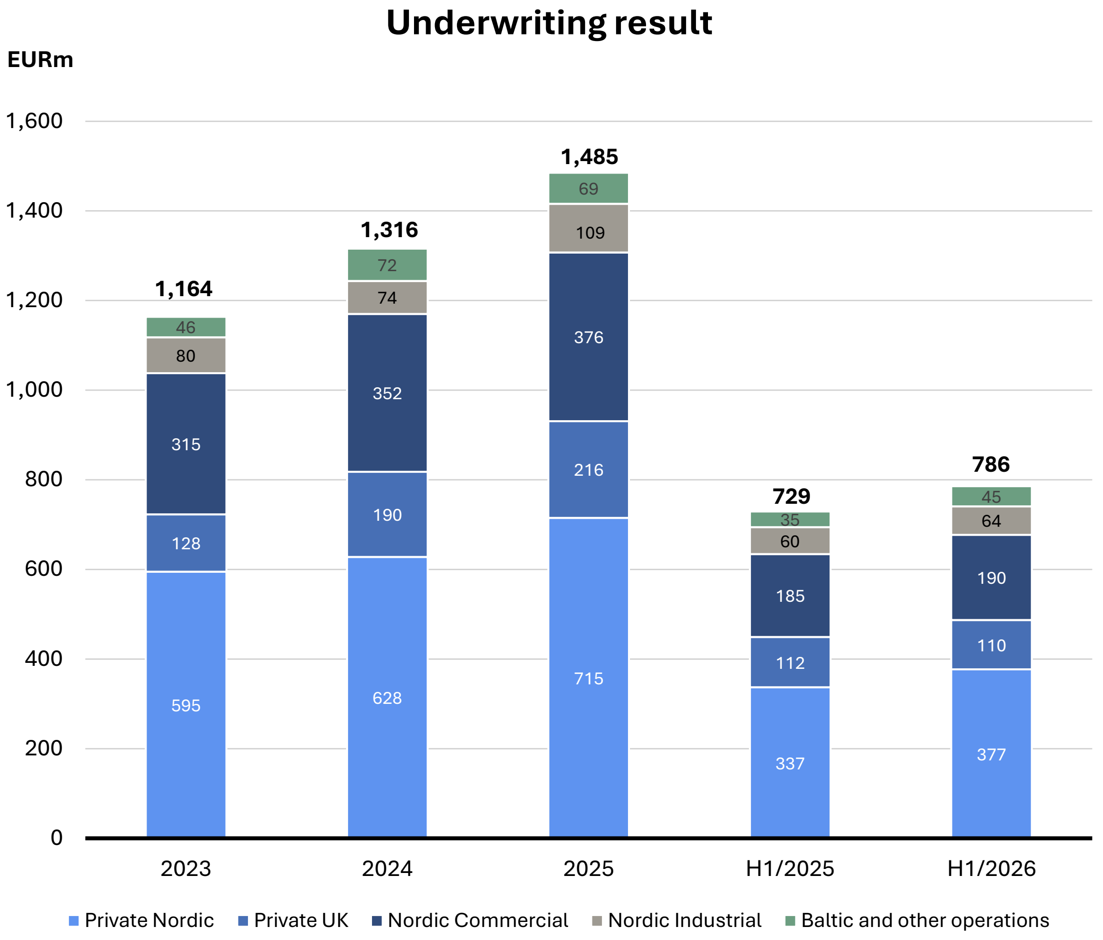
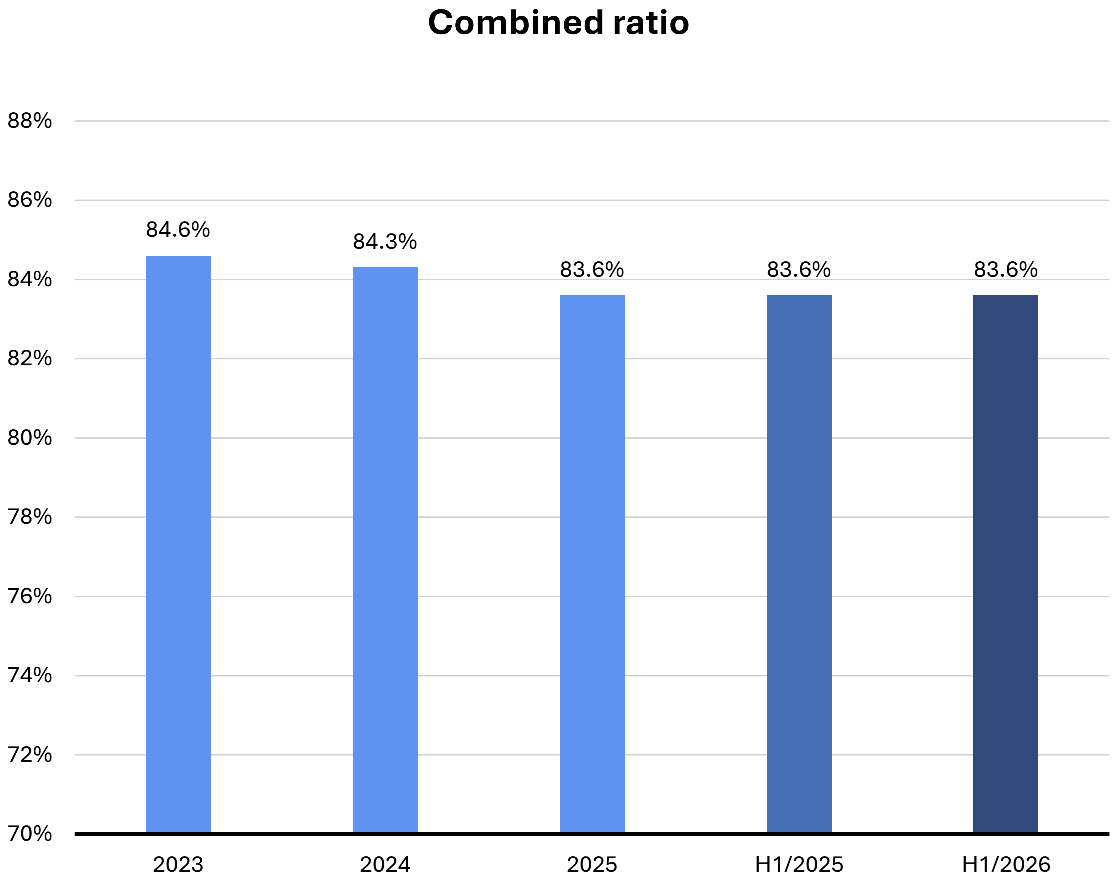
Underwriting result and combined ratio development





Group: results and key figures

EURm	H1/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	H1/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Gross written premiums	6,430	2,677	3,752	2,277	2,218	6,242	2,542	3,701	10,783	9,931	8,870
Insurance revenue, net	4,800	2,437	2,363	2,322	2,303	4,452	2,264	2,188	9,078	8,386	7,535
Claims incurred, net	-2,809	-1,401	-1,407	-1,377	-1,338	-2,575	-1,286	-1,289	-5,290	-4,948	-4,482
Operating expense (incl. claims handling costs)	-1,205	-618	-587	-581	-573	-1,148	-585	-563	-2,302	-2,122	-1,890
Underwriting result	**786**	**418**	**368**	**364**	**392**	**729**	**393**	**336**	**1,485**	**1,316**	**1,164**
Net investment income	84	360	-276	358	554	373	292	80	1,285	888	1,006
Insurance finance income or expense	-139	-140	1	17	-5	-86	-107	21	-74	-252	-446
Net financial result	**-55**	**220**	**-276**	**375**	**549**	**287**	**185**	**101**	**1,210**	**636**	**560**
Other income or expense	-21	-6	-15	-21	-18	-10	-3	-7	-48	-210	-81
Non-operational amortisations	-53	-26	-26	-25	-51	-51	-26	-26	-128	-79	-68
Finance expenses	-45	-22	-24	-25	-6	-51	-24	-28	-83	-103	-93
Profit before taxes	**612**	**584**	**28**	**668**	**866**	**903**	**526**	**377**	**2,436**	**1,559**	**1,481**
Net profit for the equity holders	416	462	-46	538	757	703	417	285	1,998	1,154	1,323
- of which from life operations	-	-	-	-	-		-	-	-	-26	251
Earnings per share, EUR	0.16	0.17	-0.02	0.20	0.28	0.26	0.16	0.11	0.74	0.45	0.52
Operating EPS, EUR	0.28	0.14	0.13	0.12	0.14	0.25	0.14	0.11	0.50	0.47	0.41
Risk ratio, %	58.5	57.5	59.6	59.3	58.1	57.8	56.8	58.9	58.3	59.0	59.5
Cost ratio, %	25.1	25.4	24.8	25.0	24.9	25.8	25.9	25.7	25.4	25.3	25.1
Combined ratio, %	**83.6**	**82.9**	**84.4**	**84.3**	**83.0**	**83.6**	**82.6**	**84.6**	**83.6**	**84.3**	**84.6**

Gross written premiums and insurance revenue include broker revenues.

Group: operating result

EURm	H1/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	H1/2025	Q2/2025	Q1/2025	FY2025	FY 2024	FY 2023
Underwriting result	786	418	368	364	392	729	393	336	1,485	1,316	1,164
Interest and dividend income	314	168	146	142	144	306	164	142	592	609	593
Realised gains or losses	34	3	30	-1	30	-4	7	-11	25	46	86
Unwind of discounting	-142	-75	-67	-64	-59	-117	-59	-57	-240	-238	-248
Other income or expense (excl. one-offs)	-21	-6	-15	-21	-18	-21	-14	-7	-60	-46	-81
Finance expense	-45	-22	-24	-25	-27	-51	-24	-28	-103	-103	-93
Operating result before taxes	**926**	**486**	**440**	**395**	**463**	**842**	**466**	**375**	**1,700**	**1,585**	**1,420**
Taxes on operating result	-194	-102	-92	-83	-97	-177	-98	-79	-357	-333	-298
Non-controlling interest	-	-	-	-	-	-	-	-	-	-59	-76
Operating result	**731**	**384**	**347**	**312**	**366**	**665**	**368**	**297**	**1,343**	**1,193**	**1,046**
Average share count (YTD, split adjusted), mn shares	2,654	2,654	2,657	2,685	2,690	2,691	2,691	2,691	2,685	2,561	2,530
Operating EPS, EUR	**0.28**	**0.14**	**0.13**	**0.12**	**0.14**	**0.25**	**0.14**	**0.11**	**0.50**	**0.47**	**0.41**
Growth, %	12	6	19	-10	16	13	16	9	7	13	-

In the third quarter of 2025, the reporting method was changed so that interest income on bank accounts and assets at amortised cost have been moved from realised gains or losses to interest and dividend income, in line with the change in the net financial result table. The figures for 2023-2024 has been restated as well.

Private Nordic: results and key figures

EURm	H1/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	H1/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Gross written premiums	2,339	1,172	1,167	991	1,011	2,181	1,100	1,081	4,183	3,872	3,627
Insurance revenue, net	2,131	1,083	1,048	1,027	1,014	1,953	995	958	3,995	3,667	3,489
Claims incurred, net	-1,294	-649	-645	-629	-610	-1,192	-598	-594	-2,431	-2,226	-2,125
Operating expense (incl. claims handling costs)	-460	-236	-224	-216	-209	-424	-215	-209	-849	-814	-769
Underwriting result	**377**	**198**	**179**	**183**	**196**	**337**	**182**	**155**	**715**	**628**	**595**
GWP growth, like-for-like, %	5.3	4.8	5.7	7.0	9.5	8.6	8.7	8.5	8.5	-	-
Insurance revenue growth, like-for-like, %	6.8	6.7	7.0	8.1	8.8	7.8	8.2	7.4	8.1	-	-
Risk ratio, %	60.7	59.9	61.6	61.2	60.1	61.0	60.1	61.9	60.9	60.7	60.9
Cost ratio, %	21.6	21.8	21.4	21.0	20.6	21.7	21.6	21.8	21.2	22.2	22.0
Combined ratio, %	**82.3**	**81.7**	**83.0**	**82.2**	**80.7**	**82.7**	**81.7**	**83.8**	**82.1**	**82.9**	**83.0**

Private UK: results and key figures

EURm	H1/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	H1/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Gross written premiums	1,500	798	702	622	764	1,479	757	722	2,865	2,565	2,063
Insurance revenue, net	1,059	537	522	513	518	969	499	470	2,000	1,659	1,251
Claims incurred, net	-584	-286	-298	-302	-272	-498	-253	-245	-1,073	-868	-658
Operating expense (incl. claims handling costs)	-365	-191	-173	-170	-183	-359	-187	-172	-712	-601	-465
Underwriting result	**110**	**60**	**50**	**41**	**63**	**112**	**59**	**53**	**216**	**190**	**128**
GWP growth, like-for-like, %	4	8	1	5	7	19	13	26	13	-	-
Insurance revenue growth, like-for-like, %	12	10	15	19	21	24	24	24	22	-	-
Live customer policies, mn	4.8	4.8	4.6	4.5	4.4	4.2	4.2	4.1	4.5	3.9	3.5
Risk ratio, %	55.1	53.2	57.1	58.8	52.5	51.4	50.7	52.2	53.6	52.3	52.6
Cost ratio, %	34.4	35.6	33.2	33.2	35.4	37.1	37.6	36.5	35.6	36.2	37.2
Combined ratio, %	**89.6**	**88.9**	**90.3**	**91.9**	**87.9**	**88.4**	**88.2**	**88.7**	**89.2**	**88.5**	**89.8**

Gross written premiums and insurance revenue include broker revenues.

Nordic Commercial: results and key figures

EURm	H1/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	H1/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Gross written premiums	1,721	386	1,335	401	282	1,707	360	1,348	2,391	2,173	1,977
Insurance revenue, net	1,155	585	570	561	554	1,086	549	537	2,201	2,128	1,945
Claims incurred, net	-686	-348	-338	-324	-326	-635	-309	-325	-1,285	-1,254	-1,153
Operating expense (incl. claims handling costs)	-279	-137	-142	-140	-133	-267	-133	-134	-539	-522	-477
Underwriting result	**190**	**100**	**90**	**96**	**95**	**185**	**107**	**78**	**376**	**352**	**315**
GWP growth, like-for-like, %	2.6	8.6	1.0	6.4	7.8	5.5	6.3	5.2	5.9	-	-
Insurance revenue growth, like-for-like, %	4.7	4.5	4.8	2.7	3.0	4.0	4.4	3.5	3.4	-	-
Risk ratio, %	59.4	59.5	59.3	57.8	58.9	58.5	56.3	60.6	58.4	58.9	59.2
Cost ratio, %	24.1	23.4	24.9	25.0	23.9	24.5	24.2	24.9	24.5	24.5	24.5
Combined ratio, %	**83.5**	**82.9**	**84.1**	**82.8**	**82.9**	**83.0**	**80.5**	**85.5**	**82.9**	**83.5**	**83.8**

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Nordic Industrial: results and key figures

EURm	H1/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	H1/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Gross written premiums	735	255	480	205	104	737	256	481	1,046	1,070	966
Insurance revenue, net	313	159	154	145	141	297	147	150	584	657	627
Claims incurred, net	-182	-91	-91	-82	-88	-171	-84	-87	-341	-455	-428
Operating expense (incl. claims handling costs)	-67	-34	-33	-34	-33	-66	-34	-33	-134	-128	-118
Underwriting result	**64**	**33**	**30**	**29**	**20**	**60**	**29**	**31**	**109**	**74**	**80**
GWP growth, like-for-like, %	-0.9	-0.6	-1.0	1.9	-15.2	-2.2	-6.6	0.3	-3.0	-	-
Insurance revenue growth, like-for-like, %	5.0	6.5	3.5	-11.9	-13.1	-8.1	-7.1	-9.0	-10.3	-	-
Risk ratio, %	58.3	57.6	59.0	56.2	62.5	57.5	57.1	57.8	58.4	69.2	68.3
Cost ratio, %	21.3	21.4	21.3	23.5	23.5	22.3	22.8	21.8	22.9	19.5	18.9
Combined ratio, %	**79.7**	**79.0**	**80.3**	**79.7**	**86.1**	**79.8**	**80.0**	**79.6**	**81.3**	**88.7**	**87.3**

Baltic & other operations: results and key figures

EURm	H1/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	H1/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Gross written premiums	134	66	69	58	57	138	69	69	253	249	238
Insurance revenue, net	142	73	69	75	76	147	75	72	298	275	223
Claims incurred, net	-62	-27	-36	-40	-45	-80	-42	-38	-161	-146	-118
Operating expense (incl. claims handling costs)	-35	-20	-15	-21	-12	-32	-17	-15	-68	-57	-60
Underwriting result	**45**	**26**	**19**	**14**	**19**	**35**	**16**	**19**	**69**	**72**	**46**
Risk ratio, %	43.9	36.9	51.2	52.9	54.3	54.2	55.7	52.6	53.9	53.0	52.6
Cost ratio, %	24.6	27.3	21.8	28.2	20.0	21.8	22.3	21.3	23.0	20.7	26.8
Combined ratio, %	**68.5**	**64.1**	**73.1**	**81.1**	**74.3**	**76.0**	**78.0**	**73.9**	**76.9**	**73.7**	**79.4**

Nordic underlying risk ratio development

	H1/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	H1/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Risk ratio, %	**60.1**	**59.6**	**60.6**	**59.7**	**59.9**	**59.9**	**58.6**	**61.1**	**59.8**	**61.0**	**61.1**
Large claims, %	-1.1	-0.5	-1.7	-1.4	-0.3	-1.3	-1.6	-1.0	-1.1	1.2	1.3
Severe weather, %	0.6	1.1	0.0	2.5	0.0	-0.4	-0.3	-0.5	0.4	2.2	3.3
PYD, RA and other technical effects, %	-0.1	-0.1	-0.1	-1.6	0.5	0.4	1.0	-0.2	-0.1	-3.5	-3.7
Discounting effect, current year, %	-3.0	-3.0	-2.9	-3.0	-3.0	-2.8	-2.9	-2.8	-2.9	-2.8	-3.3
Underlying risk ratio, %	**63.7**	**62.1**	**65.4**	**63.2**	**62.8**	**64.0**	**62.5**	**65.5**	**63.5**	**63.8**	**63.6**
Change, year-on-year, %	**-0.3**	**-0.3**	**-0.2**	**-0.3**	**-0.3**	**-0.3**	**-0.4**	**-0.2**	**-0.3**	**0.2**	**-**

All the key figures in the table above are calculated on a net basis. Ratios are also based on SEK figures, which may cause small quarterly differences compared to ratios based on reported EUR figures. Large claims measured against budget but severe weather claims are reported in full. Negative figures indicate a positive outcome.

Group net financial result

EURm	H2/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	H1/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Fixed income	286	146	141	137	139	266	132	134	541	559	520
Equities	40	37	3	3	2	23	19	4	28	37	59
Funds	6	4	3	3	4	17	12	5	23	16	16
Interest and dividend income	**332**	**186**	**146**	**142**	**144**	**306**	**164**	**142**	**592**	**612**	**595**
Fixed income	-38	117	-156	-16	-15	73	86	-13	41	147	364
Equities	-244	3	-247	232	428	-13	11	-24	648	81	64
Funds	42	70	-28	18	19	46	34	12	83	70	60
Net gains or losses	**-240**	**190**	**-431**	**234**	**432**	**106**	**131**	**-25**	**772**	**298**	**488**
Other items	-9	-17	8	-18	-22	-39	-2	-37	-80	-22	-77
Net investment income	**84**	**360**	**-276**	**358**	**554**	**373**	**292**	**80**	**1,285**	**888**	**1,006**
Unwind of discounting	-142	-75	-67	-64	-59	-117	-59	-57	-240	-238	-248
Changes in discount rates	3	-66	69	69	65	48	-42	91	183	-25	-160
Indexation of annuities	0	2	-1	12	-11	-18	-5	-12	-17	11	-38
Insurance finance income or expense	**-139**	**-140**	**1**	**17**	**-5**	**-86**	**-107**	**21**	**-74**	**-252**	**-446**
Net financial result	**-55**	**220**	**-276**	**375**	**549**	**287**	**185**	**101**	**1,210**	**636**	**560**

In the third quarter of 2025, the reporting method regarding investment income in the table above was changed so that interest income on bank accounts and assets at amortised cost have been moved from Other items to Fixed income under Interest and dividend income. The figures for 2023-2024 has been restated as well.

SAMPO GROUP

Investments & balance sheet

Group balance sheet

	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Property, plant and equipment	315	305	301	276	288	296	301	284	318
Intangible assets	3,461	3,479	3,492	3,510	3,556	3,629	3,492	3,637	3,637
Investments in associates	5	5	5	4	4	4	5	4	12
Financial assets	17,540	18,123	17,154	16,640	16,143	16,749	17,154	16,090	15,757
Deferred income tax	3	2	2	1	6	8	2	2	3
Reinsurance contract assets	2,545	2,454	2,488	2,446	2,511	2,408	2,488	2,618	2,282
Other assets	979	991	962	1,161	978	1,080	962	880	800
Cash and cash equivalents	1,511	1,272	1,319	1,492	1,321	1,819	1,319	962	1,415
Total assets	**26,358**	**26,631**	**25,732**	**25,531**	**24,808**	**25,994**	**25,723**	**24,478**	**24,225**
Insurance contract liabilities	13,875	13,703	12,760	12,960	12,963	13,009	12,760	12,286	11,716
Subordinated debts	1,179	1,179	1,317	1,314	1,626	1,650	1,317	1,642	1,645
Other financial liabilities	1,660	1,326	1,413	1,384	1,288	1,467	1,413	1,395	1,269
Deferred income tax	558	537	553	566	528	555	553	535	567
Other liabilities	1,744	1,681	1,589	1,646	1,563	1,833	1,589	1,562	1,342
Total liabilities	**19,015**	**18,426**	**17,631**	**17,860**	**17,968**	**18,514**	**17,631**	**17,419**	**16,538**
Share capital	98	98	98	98	98	98	98	98	98
Reserves	3,531	3,531	3,531	3,530	3,531	3,531	3,531	3,531	1,530
- of which restricted Tier 1 instruments	439	439	298	298	-	-	298	-	-
Retained earnings	4,029	4,874	4,927	4,533	3.971	4,473	4,927	4,176	6,378
Other components of equity	-754	-737	-762	-788	-760	-622	-762	-746	-743
Non-controlling interests	-	-	-	-	-	-	-	-	424
Total equity	**7,343**	**8,205**	**8,092**	**7,671**	**6,840**	**7,480**	**8,092**	**7,059**	**7,687**
Total equity and liabilities	**26,358**	**26,631**	**25,723**	**25,531**	**24,808**	**25,994**	**25,723**	**24,478**	**24,225**

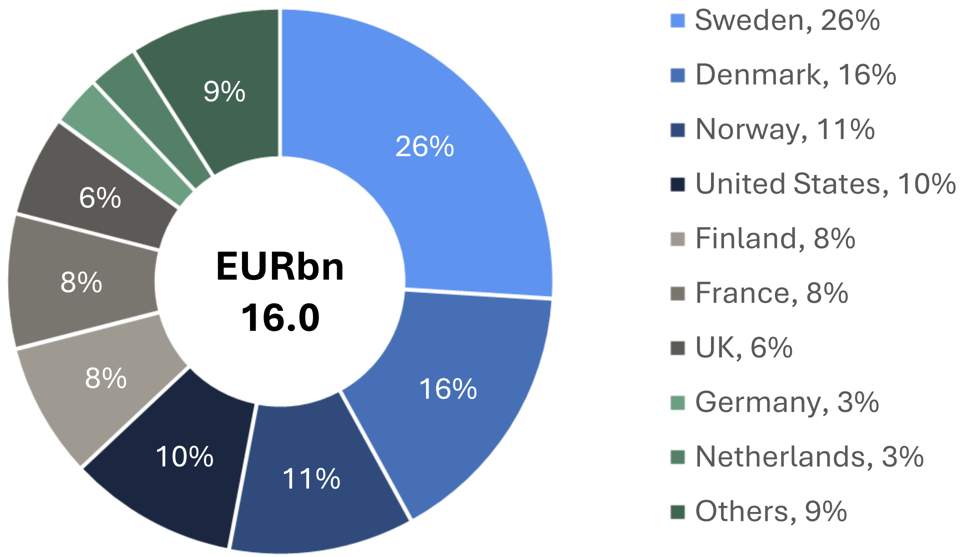
Group investment mix and returns

	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Credit bonds, funds and loans	49%	46%	47%	47%	47%	43%	47%	49%	44%
Covered bonds	19%	20%	21%	21%	24%	25%	21%	24%	23%
Government bonds	5%	6%	6%	7%	7%	7%	6%	6%	4%
Index-linked bonds	2%	2%	3%	3%	3%	3%	3%	3%	3%
Money market and cash	13%	15%	9%	10%	8%	11%	9%	6%	12%
Total fixed income	**88%**	**89%**	**87%**	**88%**	**89%**	**89%**	**87%**	**88%**	**86%**
Equities and equity funds	11%	10%	13%	11%	8%	8%	13%	8%	8%
Alternatives	1%	1%	1%	1%	4%	3%	1%	4%	6%
Total, EURbn	**18.2**	**18.7**	**17.8**	**17.5**	**16.9**	**17.9**	**17.8**	**16.5**	**17.1**
Fixed income return	1.6%	-0.1%	0.8%	1.3%	1.5%	0.8%	4.0%	5.0%	5.3%
Equites return	7.2%	-12.3%	15.4%	27.0%	6.0%	-0.7%	55.1%	14.6%	8.0%
Total investment return	**1.9%**	**-1.5%**	**2.1%**	**3.5%**	**1.8%**	**0.5%**	**7.6%**	**5.5%**	**5.7%**
Fixed income duration, years	2.7	2.5	2.3	2.3	2.5	2.3	2.3	2.3	2.3
Fixed income average maturity, years	3.2	3.4	3.2	3.4	3.7	3.4	3.2	3.7	3.3
Fixed income running yield	3.9%	3.8%	3.9%	3.8%	3.9%	3.9%	3.9%	3.9%	3.9%
Fixed income mark-to-market yield*	3.7%	3.9%	3.6%	3.5%	3.8%	4.1%	3.6%	4.2%	4.8%

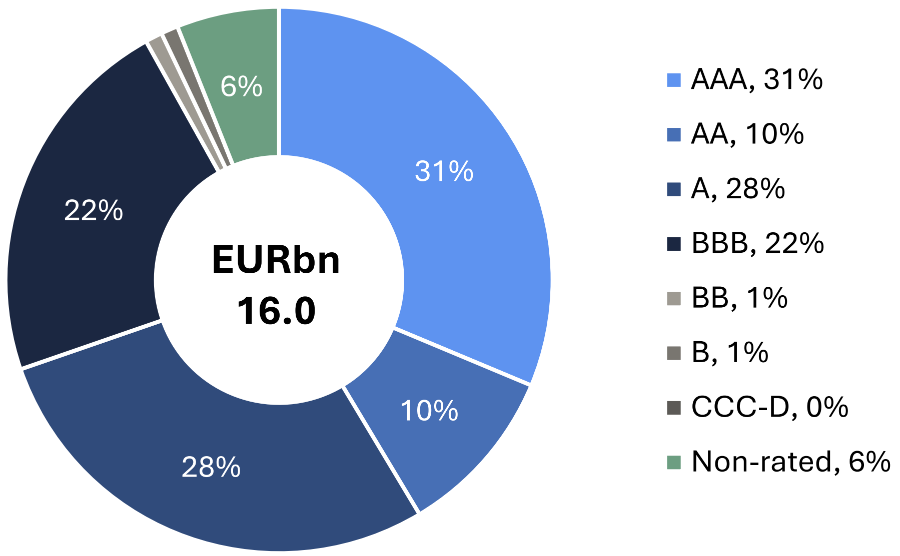
**) Mark-to-market yield excluding Topdanmark until 30 June 2025.*

Group fixed income mix Q2/2026

Geographical breakdown

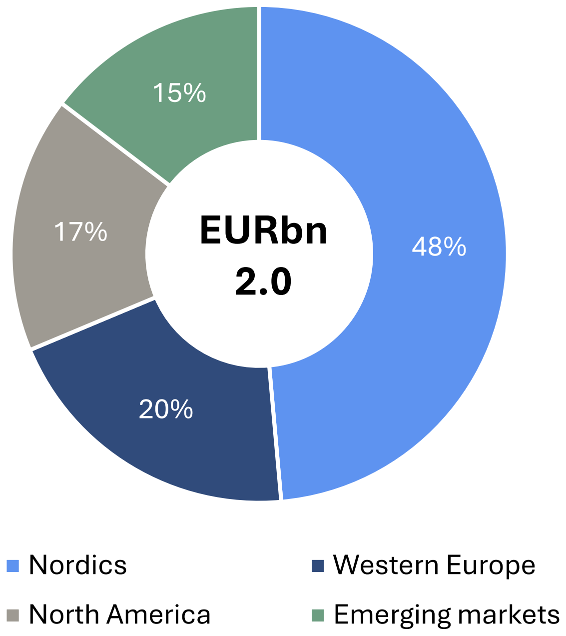


Rating breakdown



Group equities mix Q2/2026

Listed equities



Exposure-% by regions excluding NOBA

Top 10 equity funds and ETFs

	Value, EURm
SPDR S&P 500 Trust ETF	170
iShares MSCI Europe ETF	129
Hermes Asia ex-JP Fund	124
Investec GSF Asia Pacific Fund	115
iShares DAX ETF	62
iShares MSCI USA ESG ETF	37
iShares Euro Stoxx 50 ETF	27
iShares MSCI Europe ESG ETF	17
Schroder QEP Global Core Fund GBP	17
Schroder Global Equity Fund GBP	17
Total	**715**

Top 10 direct equity investments

	Value, EURm
NOBA	455
Volvo	153
ABB	90
Veidekke	69
Telia	69
Autoliv	63
Yara International	45
Sandvik	43
Nederman Holding	41
Svedbergs Group	35
Total Top 10	**1,063**

Hold Co alternative investments

	Value, EURm
Nexi	82

Nexi is reported with a delay of one quarter in Sampo's accounts.

Net insurance liabilities

	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Liability for remaining coverage, net	2,206	2,529	1,556	1,924	2,167	2,516	1,556	1,620	1,469
Liability for incurred claims, net	9,133	8,728	8,728	8,603	8,301	8,100	8,728	8,067	7,983
- of which from risk adjustment	423	372	339	351	353	315	339	305	239
Acquisition cash flow asset	-9	-9	-12	-12	-16	-16	-12	-20	-18
Net insurance liability	**11,330**	**11,248**	**10,272**	**10,514**	**10,452**	**10,601**	**10,272**	**9,668**	**9,434**

LIC per country and durations 2025 year-end

	LIC, %	Duration, years
Sweden	20	6.0
Norway	13	3.1
Finland	21	7.8
Denmark	26	3.9
Baltics	2	2.6
UK	18	1.6
Total	**100**	**4.6**

End of Q2/2026 discount rates

EUR 8 years: 3.05%
SEK 6 years: 2.85%
NOK 3 years: 4.91%
DKK 4 years: 2.97%
GBP 2 years: 4.28%

Key sensitivities

Quarterly P&L effects, Q2/2026

EURm

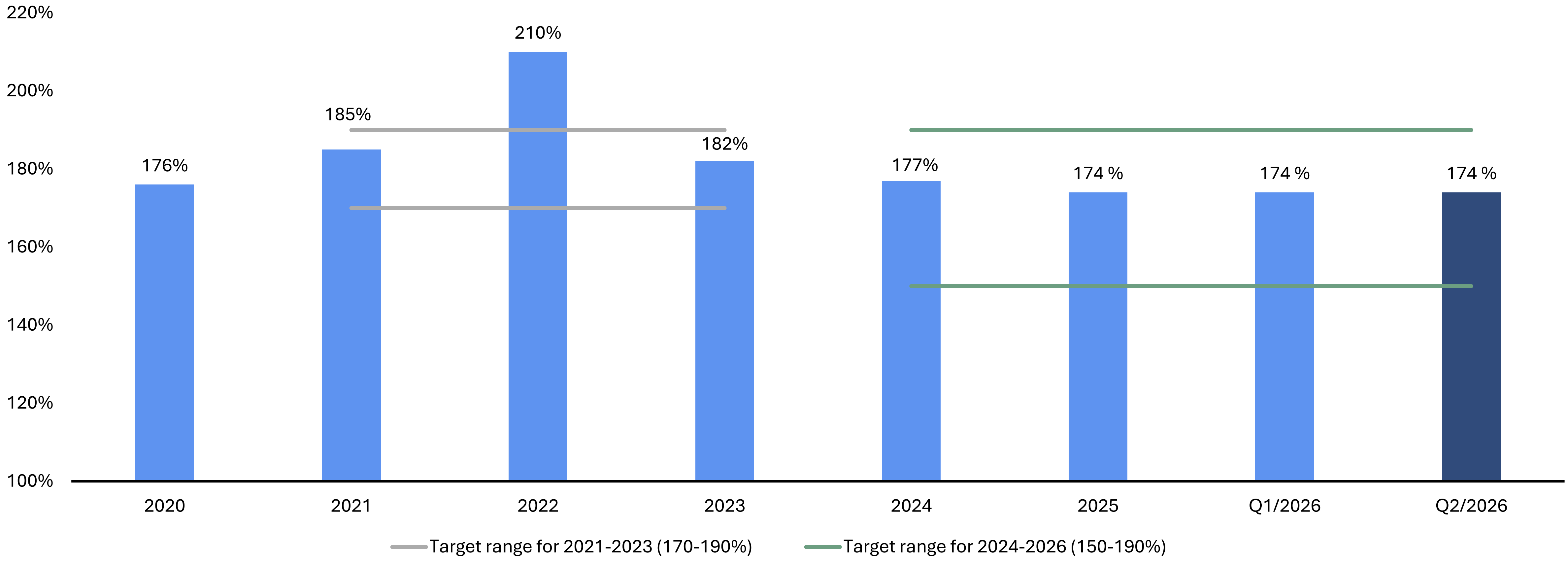
Effect on quarterly Combined ratio *)	**Discount rate ±100 bps**	**±65bps**
Insurance finance income & expense, net	**Discount rate +100 bps**	**320**
Non-annuities	Discount rate +100 bps	105
Annuities	Discount rate +100 bps	220
Insurance finance income & expense, net	**Discount rate -100 bps**	**-370**
Non-annuities	Discount rate -100 bps	-110
Annuities	Discount rate -100 bps	-260
Net investment income	Interest rates +100 bps	-430
Net investment income	Interest rates -100 bps	450
Net investment income	Spreads +100 bps	-395
Net investment income	Equities -10%	-210

**) Effect from current year Liability for incurred claims, net. CR improvement from increase in rate, CR deterioration from decrease in rate*

- Loss and combined ratio sensitive to changes in discount rates
- Net investment income sensitive to mark-to-market returns on assets
- IFIE sensitive to changes in discount rates
- Sampo Group discount rate sensitivity driven by long-tailed annuity reserves in EUR and SEK (duration ~12 years)
- Sensitivities change over time and vary somewhat by quarter

The unwind of discounting is expected to be around EUR -75 million in Q3/2026.

Solvency II ratio development



Solvency II SCR and own funds

EURm	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Market risk	2,169	2,063	2,316	2,201	2,067	2,033	2,316	1,974	1,920
Insurance risk	1,801	1,774	1,849	1,847	1,827	1,823	1,849	1,734	2,027
Counterparty risk	193	190	201	185	206	211	201	139	200
Operational risk	315	311	306	297	296	297	306	284	272
Diversification	-815	-791	-855	-832	-814	-810	-855	-714	-816
LAC of DT	-379	-340	-361	-354	-413	-406	-361	-403	-404
Related undertakings / other	43	38	34	33	31	27	34	25	18
Solvency capital requirement	**3,327**	**3,245**	**3,490**	**3,376**	**3,200**	**3,175**	**3,490**	**3,040**	**3,217**
Tier-1 unrestricted (incl. distribution accrual)	4,218	4,080	4,480	4,235	4,009	4,162	4,480	3,839	4,324
Tier-1 restricted	434	436	300	300	0	21	300	21	21
Tier-2	1,064	1,055	1,199	1,188	1,466	1,458	1,199	1,448	1,448
Tier-3	68	68	80	86	83	60	80	61	63
Own funds	**5,785**	**5,639**	**6,059**	**5,809**	**5,558**	**5,701**	**6,059**	**5,368**	**5,856**
Solvency II ratio,%	174	174	174	172	174	180	174	177	182

As of 2026, the reported regulatory Solvency II ratio includes distribution accrual of 90 per cent of operating result. Any buybacks based on excess capital will come on top of this and be deducted from own funds separately when announced. Previously, the accrual was based on latest regular dividend.

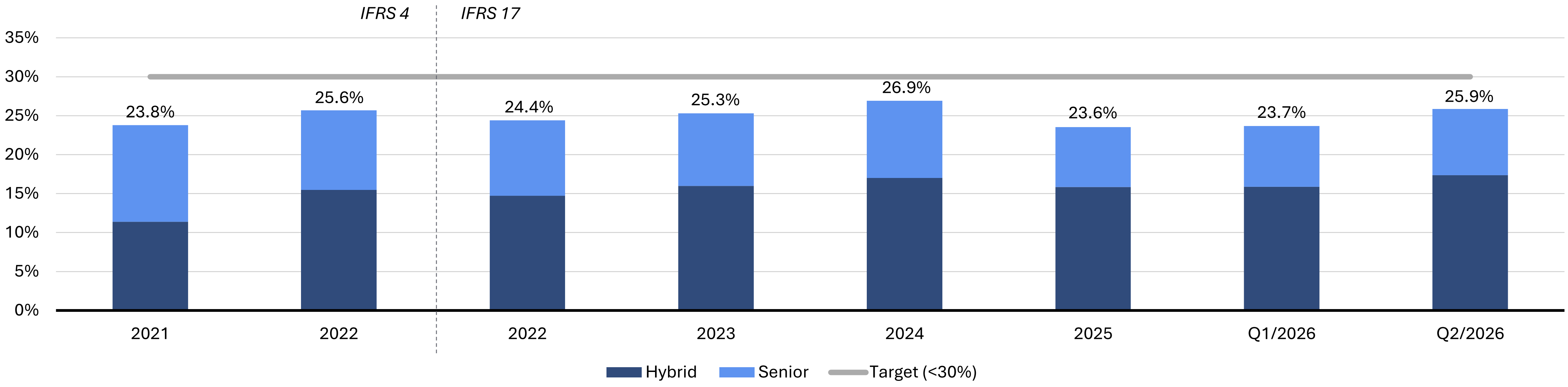
Estimated Solvency II ratio sensitivities on market risk factors

	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Solvency II ratio	174	174%	174%	172%	174%	180%	174%	177%	182%
Rates -100bps	-1%-p	-2%-p	-4%-p	-5%-p	-5%-p	-5%-p	-4%-p	-5%-p	-5%-p
Rates +100bps	0%-p	0%-p	+2%-p	+4%-p	+4%-p	+4%-p	+2%-p	+3%-p	+5%-p
Spreads +100bps	-9%-p	-9%-p	-8%-p	-7%-p	-8%-p	-8%-p	-8%-p	-9%-p	-6%-p
Equity prices -10%	+1%-p	+1%-p	+1%-p	+1%-p	0%-p	0%-p	+1%-p	-1%-p	+1%-p
Equity prices -20%	+2%-p	+1%-p	+2%-p	+2%-p	-2%-p	-1%-p	+2%-p	-4%-p	0%-p
Equity prices -30%	+1%-p	-2%-p	+0%-p	0%-p	-5%-p	-4%-p	+0%-p	-8%-p	-3%-p
Symmetric adjustment	8.94%	4.98%	7.90%	6.92%	6.23%	5.32%	7.90%	2.86%	1.46%

At the end of Q2/2026, the symmetric adjustment is assumed to have the following values in the equity market scenarios:

Scenario	Symmetric adjustment
Equity prices -10%	2.65
Equity prices -20%	-3.63%
Equity prices -30%	-9.92%

Financial leverage development



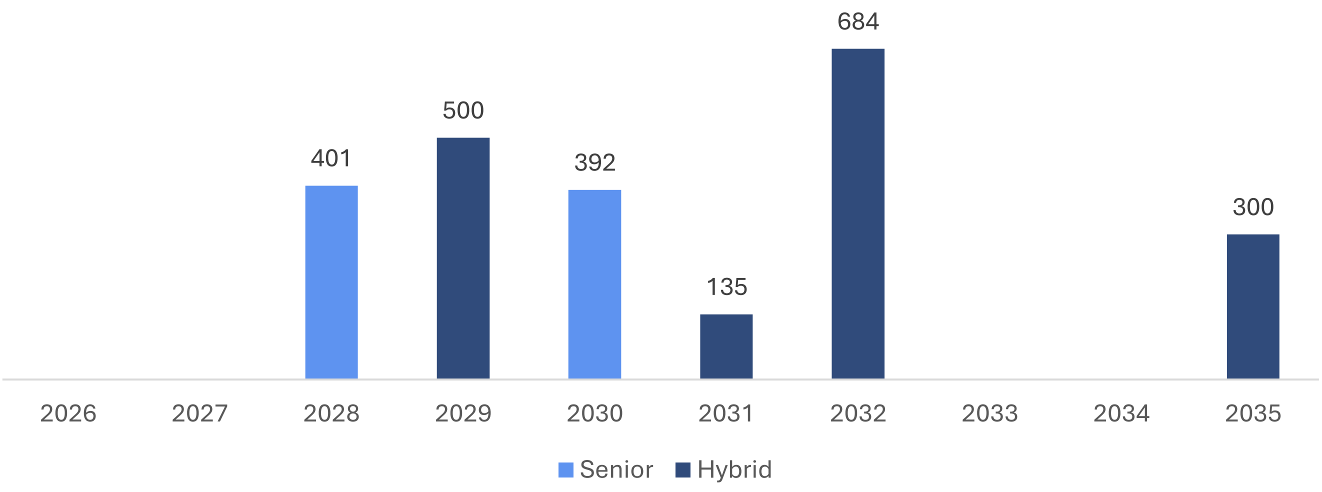
EURm	2021	2022 (IFRS 4)	2022 (IFRS 17)	2023	2024	2025	Q1/2026	Q2/2026
Hybrid debt	2,015	1,983	1,983	1,645	1,642	1,615	1,617	1,618
Senior debt	2,195	1,306	1,306	959	954	787	792	791
Total debt	**4,210**	**3,288**	**3,288**	**2,604**	**2,596**	**2,402**	**2,409**	**2,409**
IFRS equity*	13,464	9,543	10,178	7,687	7,059	7,794	7,766	6,904

**) Excluding Tier 1 debt*

Outstanding debt instruments

	Issue date	Currency	Issued, million	Outstanding, million	Coupon	Maturity date	First call date
Sampo plc senior bond	Feb 2018	EUR	500	313	1.625%	21 Feb 2028	21 Nov 2027
Sampo plc senior bond	Aug 2018	NOK	1,000 (EUR 88)	1,000 (EUR 88)	3.100%	7 Sep 2028	-
Sampo plc Tier 2	May 2019	EUR	500	500	3.375%	23 May 2049	23 May 2029
Sampo plc senior bond	Sep 2018	EUR	500	392	2.250%	27 Sep 2030	27 Jun 2030
Sampo RT 1	Feb 2026	SEK	1,500 (EUR 135)	1,500 (EUR 135)	Stibor 3m + 1.80%	Perpetual	18 Feb 2031
Sampo Tier 2	Aug 2020	EUR	1,000	684	2.500%	3 Sep 2052	3 Sep 2032
Sampo RT 1	Sep 2025	EUR	300	300	5.250%	Perpetual	24 Mar 2035

Debt maturity profile, EURm



Credit Ratings

	Moody's		Standard & Poor's	
	Rating	Outlook	Rating	Outlook
Sampo plc – Issuer Credit Rating	A2	Stable	A	Stable
If P&C Insurance Ltd – Insurance Financial Strength Rating	Aa3	Stable	AA-	Stable
If P&C Insurance Holding Ltd (publ) – Issuer Credit Rating	-	-	A	Stable

Hold Co (Sampo plc) balance sheet

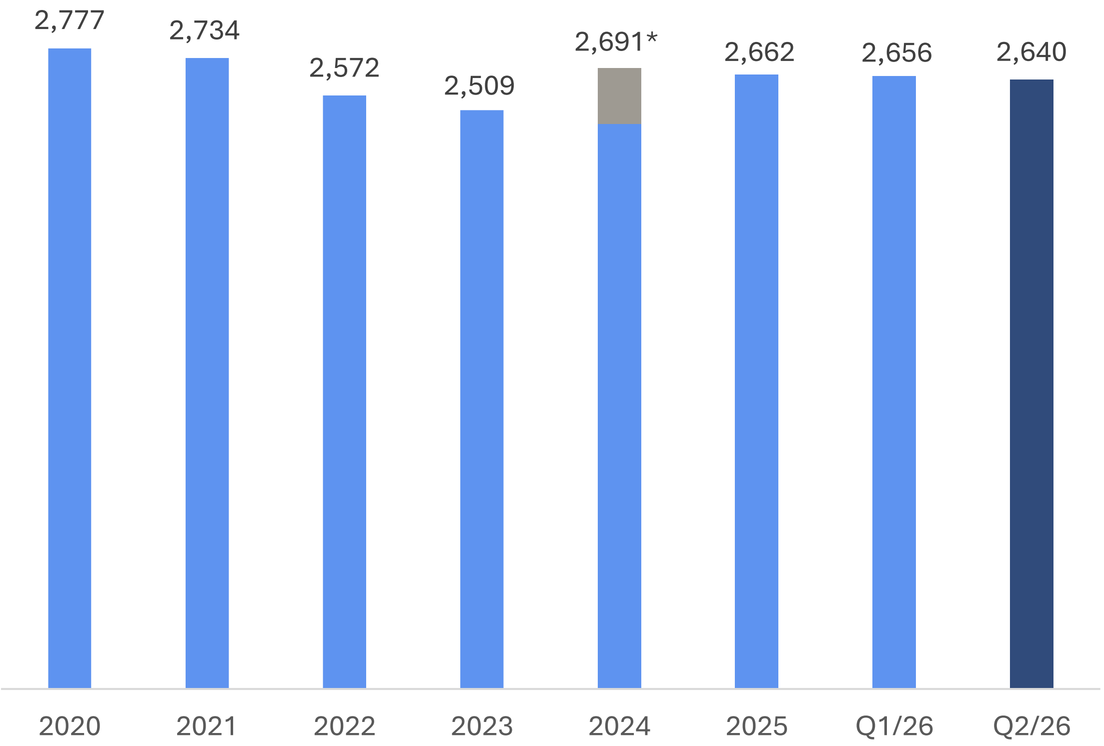
EURm	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023
Liquidity	814	1,059	881	862	593	608	881	626	1,352
Investment assets	2,352	2,406	2,754	2,584	2,380	2,406	2,754	2,408	979
Tangible assets	3	3	4	4	2	3	4	3	2
Fixed income	1,813	1,813	1,813	1,814	1,814	1,825	1,813	1,826	101
Equity and private equity	537	590	938	767	563	578	938	580	876
Equity holdings (subsidiaries)	7,158	7,431	7,431	7,431	7,431	7,431	7,431	7,431	5,635
Other assets	63	77	56	90	57	113	56	44	24
Total assets	**10,388**	**10,973**	**11,121**	**10,967**	**10,460**	**10,557**	**11,121**	**10,508**	**7,990**
Long-term senior debt	791	792	787	788	792	957	787	954	959
Private placements	0	0	0	0	0	0	0	0	2
Bonds issued	791	792	787	788	792	957	787	954	957
Subordinated debt	1,179	1,179	1,178	1,178	1,492	1,491	1,178	1,491	1,490
Capital	8,118	8,894	8,947	8,816	8,083	7,952	8,947	7,989	5,465
Undistributable capital	98	98	98	98	98	98	98	98	98
Distributable capital	7,581	8,358	8,849	8,718	7,985	7,853	8,849	7,891	5,367
Other Liabilities	300	108	209	185	94	157	209	75	76
Total Liabilities	**10,388**	**10,973**	**11,121**	**10,967**	**10,460**	**10,557**	**11,121**	**10,508**	**7,990**

Fixed income from Q4/2024 onwards includes the loan agreement of EUR 1,724 million between Sampo plc and If in connection with the sale of Topdanmark shares to If in November 2024.

Additional information

Share count development

Total share count, million



Shares held by the company have been deducted from the total share count and the average number of shares.

*) 241 million new shares issued for Topdanmark shareholders in 2024.

Average number of shares

1-12/2020	2,776,759,250
1-12/2021	2,771,584,090
1-12/2022	2,651,481,010
1-12/2023	2,529,695,320
1-12/2024	2,560,572,410
1-3/2025	2,691,238,860
1-6/2025	2,691,238,860
1-9/2025	2,689,912,218
1-12/2025	2,684,637,482
1-3/2026	2,656,746,258
1-6/2026	2,653,649,724

Quarterly EPS figures are calculated by deducting the previous quarters' result from the YTD result.

Share buybacks development

Buyback programmes

	Launch	Start	End	Announced, EURm	Executed, EURm
1. programme	1 Oct 2021	4 Oct 2021	25 Mar 2022	750	750
2. programme	30 Mar 2022	31 Mar 2022	17 May 2022	250	228
3. programme	9 Jun 2022	10 Jun 2022	8 Feb 2023	1,000	1,000
4. programme	29 Mar 2023	3 April 2023	1 Aug 2023	400	400
5. programme	17 Jun 2024	18 Jun 2024	29 Nov 2024	475	475
6. programme	6 Aug 2025	7 Aug 2025	30 Oct 2025	200	200
7. programme	5 Nov 2025	6 Nov 2025	30 Jan 2026	150	150
8. programme	6 May 2026	7 May 2026	30 Oct 2026*	350	-

*) At the latest

Buybacks by quarter

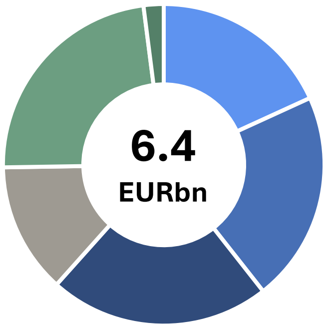
	Shares repurchased	EURm
Total 2021	**42,699,780**	**380**
Total 2022	**162,212,895**	**1,443**
Total 2023	**62,862,815**	**555**
Total 2024	**58,738,450**	**475**
Total 2025	**29,430,336**	**290**
Q1/2026	6,133,698	60
Q2/2026	15,981,793	144
Total since 2021	**378,059,767**	**3,347**

Geographical mix H1/2026

	Gross written premiums, EURm	Insurance revenue, net, EURm
Sweden	1,147	894
Norway	1,363	1,039
Denmark	1,436	1,081
Finland	849	585
UK	1,500	1,059
Baltic & other	134	143
Group total	**6,430**	**4,800**

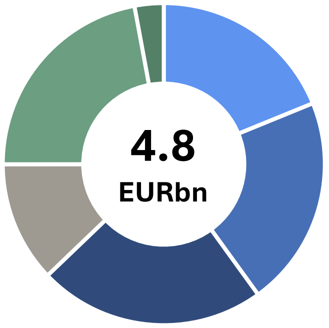
GWP by country, %

- Sweden, 18%
- Norway, 21%
- Denmark, 22%
- Finland, 13%
- UK, 23%
- Baltic & other, 2%



Insurance revenue by country, %

- Sweden, 19%
- Norway, 22%
- Denmark, 23%
- Finland, 12%
- UK, 22%
- Baltic & other, 3%



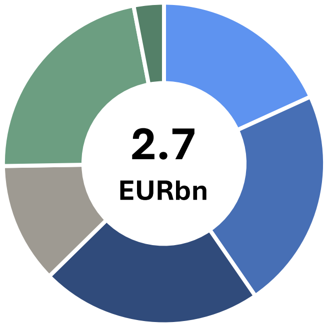
Gross written premiums and insurance revenue include broker revenues.

Geographical mix Q2/2026

	Gross written premiums, EURm	Insurance revenue, net, EURm
Sweden	577	449
Norway	546	537
Denmark	419	542
Finland	272	298
UK	798	537
Baltic & other	66	73
Group total	**2,677**	**2,437**

GWP by country, %

- Sweden, 22%
- Norway, 20%
- Denmark, 16%
- Finland, 10%
- UK, 30%
- Baltic & other, 2%



Insurance revenue by country, %

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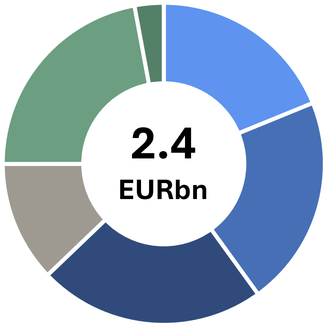


Gross written premiums and insurance revenue include broker revenues.

Geographical mix by segment 2025

Private Nordic	Sweden	Norway	Denmark	Finland	UK	Total
Gross written premiums	1,320	1,126	1,048	668	-	**4,183**
Insurance revenue, net	1,271	1,043	1,014	666	-	**3,995**

Private UK	Sweden	Norway	Denmark	Finland	UK	Total
Gross written premiums	-	-	-	-	2,865	**2,865**
Insurance revenue, net	-	-	-	-	2,000	**2,000**

Nordic Commercial	Sweden	Norway	Denmark	Finland	UK	Total
Gross written premiums	284	697	1,029	381	-	**2,391**
Insurance revenue, net	276	648	914	363	-	**2,201**

Baltic and other operations reported GWP of EUR 253 million and insurance revenue of EUR 298 million.

Nordic Industrial	Sweden	Norway	Denmark	Finland	UK	Total
Gross written premiums	417	228	198	202	-	**1,046**
Insurance revenue, net	190	157	124	113	-	**584**

Gross written premiums and insurance revenue include broker revenues.

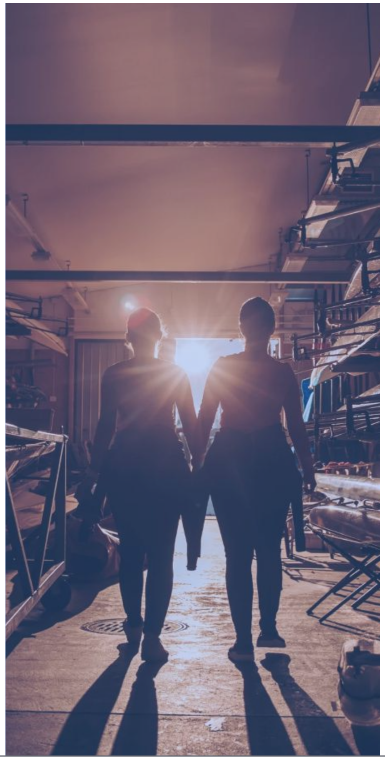
Nordic new car sales

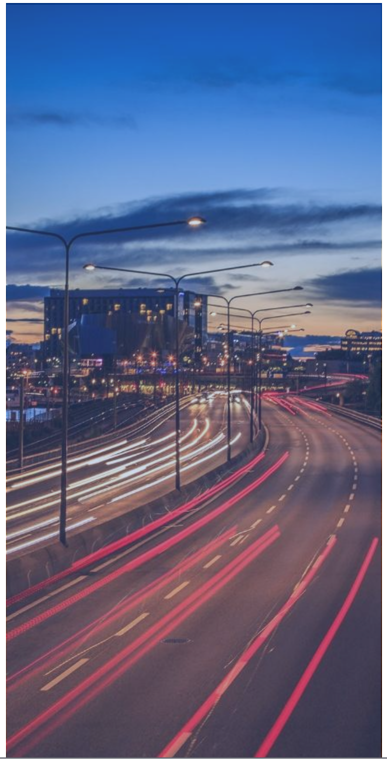
Number of cars sold (1,000)	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023	FY 2022	FY 2021	FY 2020
Sweden	79.9	62.0	69.0	63.1	77.5	63.4	273.0	269.5	289.7	288.0	301.0	292.0
Norway	46.2	27.2	66.2	37.8	43.9	31.6	179.6	128.7	127.0	174.3	176.3	141.4
Denmark	57.3	43.7	50.5	44.5	52.1	37.4	184.6	173.1	172.8	148.3	185.3	198.2
Finland	20.1	17.2	17.9	16.7	20.6	16.7	71.9	74.1	87.5	81.7	98.5	96.4
Nordic total	**203.5**	**150.0**	**203.7**	**162.1**	**194.1**	**149.2**	**709.0**	**645.3**	**676.9**	**692.3**	**761.1**	**728.0**

Growth (year-on-year)	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Q2/2025	Q1/2025	FY 2025	FY 2024	FY 2023	FY 2022	FY 2021	FY 2020
Sweden	3.0%	-2.3%	-9.4%	3.2%	7.0%	6.1%	1.3%	-7.0%	0.6%	-4.3%	3.1%	-18.0%
Norway	5.3%	-14.0%	79.5%	23.8%	12.6%	42.0%	39.5%	1.4%	-27.2%	-1.1%	24.7%	-0.7%
Denmark	10.0%	16.7%	7.9%	11.5%	5.5%	1.4%	6.7%	0.2%	16.5%	-20.0%	-6.5%	-12.2%
Finland	-2.4%	3.0%	-3.4%	2.1%	-0.7%	-9.5%	-3.0%	-15.4%	7.1%	-17.1%	2.2%	-15.6%
Nordic total	**4.8%**	**0.6%**	**14.2%**	**9.6%**	**6.9%**	**8.5%**	**9.9%**	**-4.7%**	**-2.2%**	**-9.0%**	**4.5%**	**-13.2%**

Sampo Group overview

Safety and value through understanding risks





if... | Topdanmark | Hastings | SAMPO GROUP | VIKING | DANSK SUNDHEDS SIKRING | VOLVIA

Sampo is the leading Northern European P&C insurance group

9 million customers in 8 markets

Multiple strong brands

Hastings · If... · Topdanmark · Dansk Sundheds Sikring · Volvia

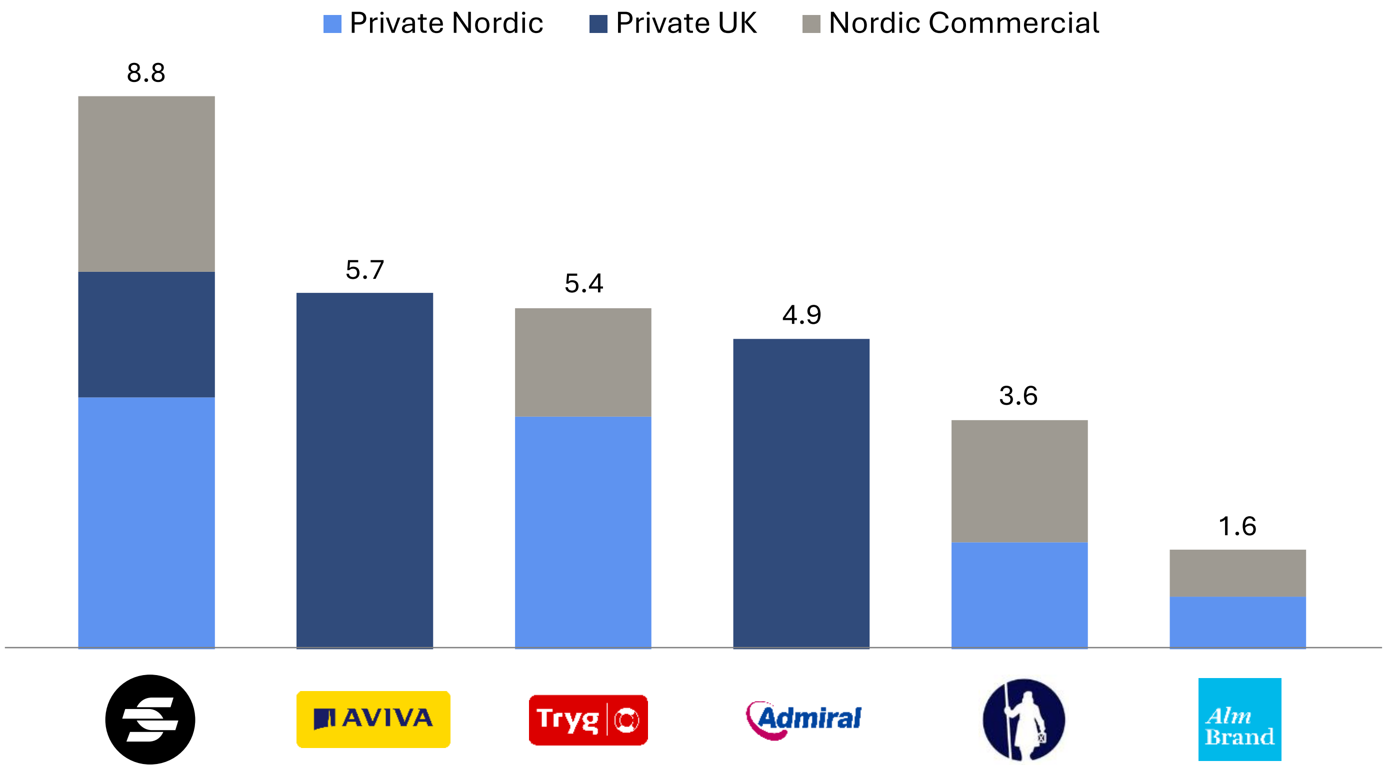
Unique partnership network*

Volvo · Nordea

*Examples of Nordic partnerships

Sampo's scale is unmatched among P&C peers

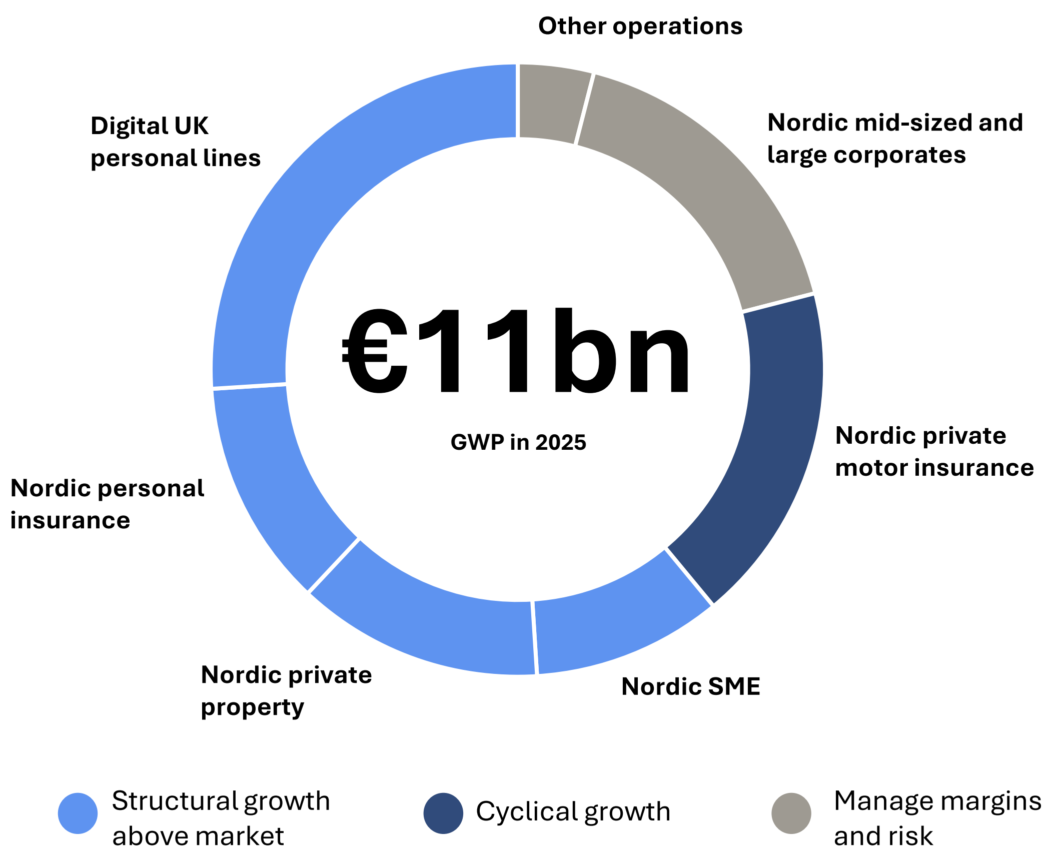
Insurance revenues, EURbn



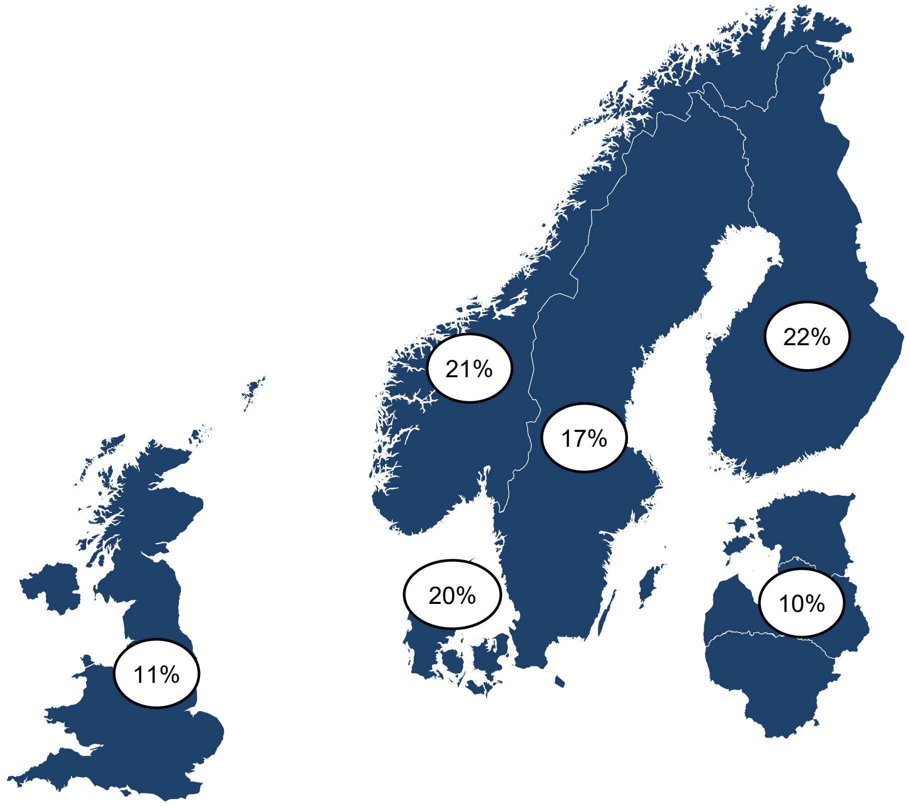
Note: Peers' figures based on segments relevant to Sampo.

A well-diversified platform with scalable growth potential

Multiple attractive growth areas



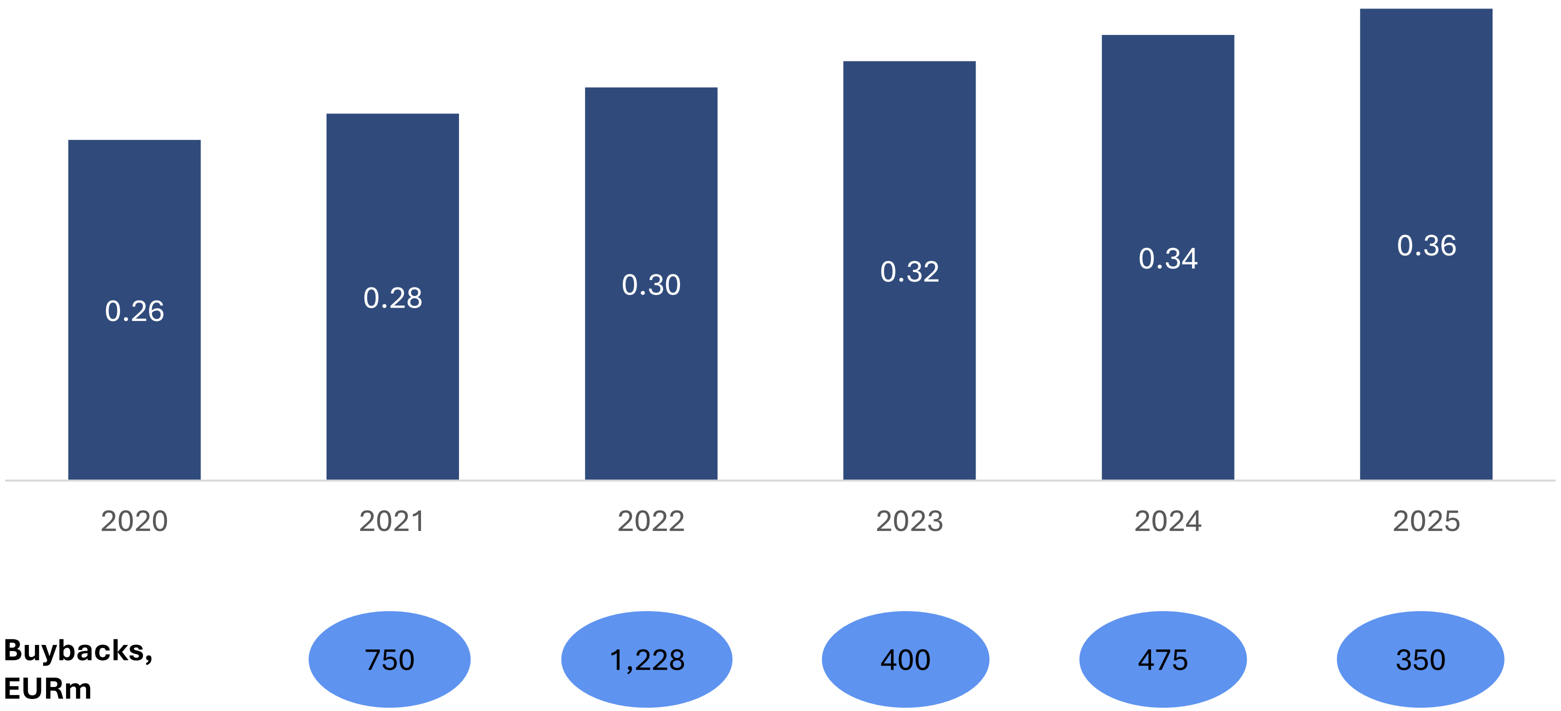
Leading market position across markets



Note: UK = Private car market share

Sampo aims to deliver attractive and reliable capital returns

Regular dividend per share



Note: Dividends based on the fiscal year, buybacks on the announcement year. Figures excluding extra dividends and Mandatum's contribution.

Distribution policy

Sampo aims to return capital through a **reliable and progressive regular dividend** complemented by share buybacks.

In a typical year, Sampo expects to return **around 90 per cent** of its operating result to shareholders through dividends and share buybacks, of which its **annual dividend is expected to represent more than two-thirds**.

To ensure that the Group's balance sheet remains both strong and efficient, as defined by its capital management framework, Sampo may take additional action to return excess capital or to protect the balance sheet.

SAMPO GROUP

Q2

Investor Presentation

January–June 2026

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