SAMPO GROUP

Sustainability Factbook

January–June 2026

12 August 2026

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.

The figures in this presentation have not gone through an assurance process and are based on advance information.

The presentation is updated quarterly, however, some data is only updated biannually or annually, and therefore year end or half/full year figures are provided.

Overview

Sustainability is guided by Sampo Group's strategy, robust governance structure and systematic performance monitoring

- Sampo Group's strategy and purpose link to sustainability: the Group creates value and provides safety to its stakeholders and the society through high-quality P&C insurance solutions, which are developed by understanding risks and managing them responsibly.
- Sustainability is integrated into business operations, such as corporate governance, investment management, insurance underwriting, and claims operations.
- Sustainability is linked to Sampo Group's performance criteria. Remuneration of employees and executive management includes sustainability criteria (e.g. SBTs, customer satisfaction).
- Sampo Group has three strategic sustainability focus areas that guide sustainability work (see next slide). Development around the themes is constant and a key priority for the Group.
- Sustainability performance is measured through several KPIs, some of which are highlighted in this presentation.* Sampo Group aims to continuously develop the KPIs and improve sustainability-related disclosures.

* More information available on Sampo Group's website and Sampo's Board of Directors' Report and Financial Statements 2025.

Sustainability organisation and reporting structure

Board of Directors of Sampo plc	• Has the ultimate oversight of group level sustainability, covering the entire range of environmental, social, and governance matters. • Approves the sustainability statement (including double materiality assessment and climate transition plan) and the Code of Conduct of Sampo Group. • Completes annual, independent self-assessment, which includes sustainability-related questions.
Audit Committee of Sampo plc	• Assists the board in overseeing sustainability. • Monitors group level sustainability reporting and activities, sustainability being a regular topic on the agenda of the Audit Committee meetings.
Group CEO	• Oversees the implementation of sustainability within the Group.
Group CFO	• Directs the Sustainability unit of Sampo plc. • Ensures adequate reporting of sustainability matters to the Group CEO.
Sustainability unit of Sampo plc	• Develops and coordinates group level sustainability work and activities. • Prepares the group level sustainability statement (including double materiality assessment and climate transition plan) and sustainability programme including objectives and targets. • Sets schedules, requests, and provides group level guidance to subsidiaries.
Subsidiaries	• Participate actively in the Group's sustainability initiatives across various business areas, operational departments, and units. • Provide information for the Group's sustainability reporting. • Maintain supporting internal sustainability governance structures.

Sampo Group's sustainability work builds on three strategic focus areas, supported by key initiatives and commitments

Strategic sustainability themes	Objectives	Key metrics and targets
Climate and environment • Climate change • Resource use and circular economy • Biodiversity	**Protecting the environment and combatting climate change** • Sampo integrates environmental and climate considerations into its insurance and investment operations. • Sampo cooperates with stakeholders on environmental and climate-related matters.	• Science-based climate targets (SBTs) for own operations (Scope 1 and 2), investments (Scope 3), and suppliers (Scope 3) • Metrics related to resource use and circular economy in claims handling
People and communities • Human rights and labour practices • Diversity, equity and inclusion • Health, safety and wellbeing • Employee competence development • Sustainable sales and marketing practices • Stakeholder engagement	**Driving positive social impact in society** • Sampo provides health, safety, and wellbeing in society. • Sampo offers the most appropriate insurance solutions for its customers' needs. • Sampo is a reliable partner for all stakeholders.	• Employee engagement targets (eNPS or similar) • Customer satisfaction targets (tNPS or similar)
Business management and practices • Anti-corruption and bribery • Anti-money laundering and counter-terrorist financing • Data privacy • Information security and cybersecurity • Whistleblowing and grievance procedures • Sustainable insurance operations • Sustainable partnerships and supply chain management • Responsible investments	**Ensuring sustainability in governance and business operations** • Sampo complies with applicable laws and regulations. • Sampo integrates sustainability considerations into its insurance and investment operations. • Sampo promotes the sustainability of its supply chain.	• Metrics related to internal policies and guidelines (e.g. supplier codes of conduct) • Metrics related to screening of investments and corporate customers

FIBS

SCIENCE BASED TARGETS
DRIVING AMBITIOUS CORPORATE CLIMATE ACTION

FINSIF

SUSTAINABLE DEVELOPMENT GOALS

CDP
DISCLOSURE INSIGHT ACTION

PCAF®

UN GLOBAL COMPACT
2026 PARTICIPANT

Our company is committed to upholding the Ten Principles of the **United Nations Global Compact**. Please refer to our **Communication on Progress.**

Signatory of:
PRI Principles for Responsible Investment

Climate Action 100+

Sampo continued to advance the Group's sustainability programme in Q2/2026

Development of sustainability reporting processes and capabilities continued during Q2/2026 across the Group.

Sampo Group joined the Partnership for Carbon Accounting Financials (PCAF) as a signatory in April 2026.

H1/2026 employee engagement survey results were released.

Customer satisfaction remained at a good level in H1/2026.

ESG screening and overall sustainability monitoring of corporate customers, investments, and suppliers continued during Q2/2026.

Sampo Group's ESG ratings

Rating agency	Rating	Scale
ISS ESG	B-/Prime (2026)	A+ (excellent) to D- (poor)
MSCI	AAA (2026)	AAA (leader) to CCC (laggard)
SUSTAINALYTICS	13.7/100 (9/2025)	0 to 100, zero meaning the lowest level of ESG risk
S&P Global	64/100 (2025)	Average score 36/100

More information on ESG ratings available on Sampo Group's website.

Climate and environment

Science-based targets (SBTs)

Sampo Group’s transition plan for climate change mitigation builds on its near-term SBTs.

Scope	SBTs validated by the SBTi	31 Dec. 2025
Own operations (Scope 1 and 2)	Sampo Group commits to reduce absolute Scope 1 and 2 GHG emissions by 42% by 2030 from a 2022 base year.	-55.8%
Investments* (Scope 3, category 15)	Sampo Group commits to align its Scope 1 and 2 portfolio temperature score by invested value of its listed equity, corporate bond, fund, ETF and corporate loan portfolio from 2.78°C in 2022 to 2.09°C by 2029.	2.00°C
	Sampo Group commits to align its Scope 1, 2, and 3 portfolio temperature score by invested value of its listed equity, corporate bond, fund, ETF and corporate loan portfolio from 2.91°C in 2022 to 2.29°C by 2029.	2.35°C
	Sampo Group commits to reduce its real estate direct investment and corporate loan portfolio GHG emissions by 57.7 % per square meter by 2029 from a 2022 base year.	-42.3%
Suppliers** (Scope 3, category 1)	30% of If’s suppliers by spend covering purchased goods and services will have science-based targets by 2028.	23.8%

* Sampo Group’s portfolio targets cover 57.9% of its total investment and lending by total assets as of 2022. As of that year, required activities made up 57.9% of Sampo Group’s total investment and lending by total assets, while optional activities made up 5.6% and out-of-scope activities made up 36.5%.

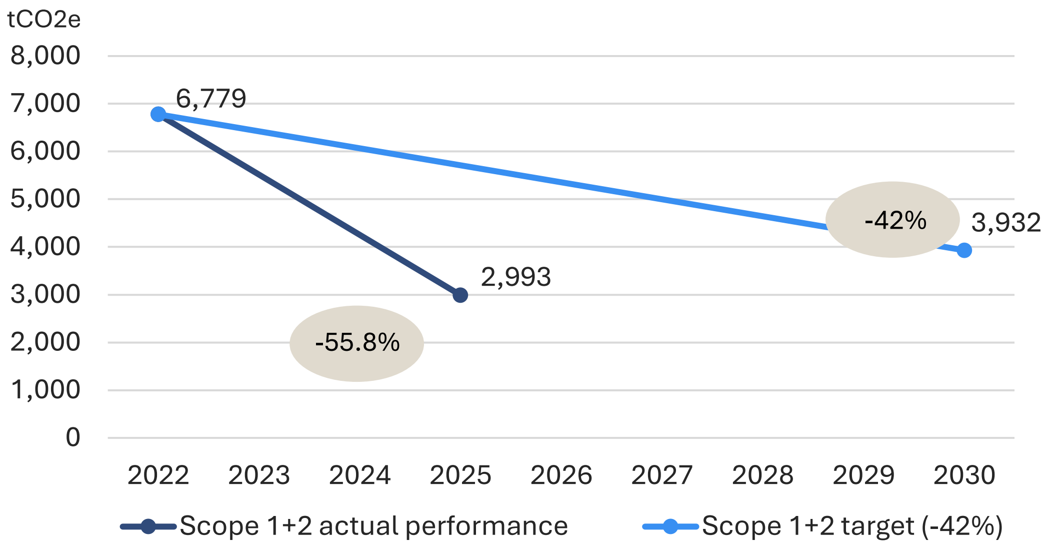
** Sampo Group has set SBTs in accordance with the SBTi’s sector-specific guidelines for the financial sector, which require companies to set targets for own operations (Scopes 1 and 2) and investments (Scope 3, category 15). In addition, Sampo Group has a voluntary climate target for its supply chain through its subsidiary If.

More information on Sampo Group’s SBTs available on Sampo Group’s website and Sampo's Board of Directors' Report and Financial Statements 2025.

Progress against SBTs set for own operations

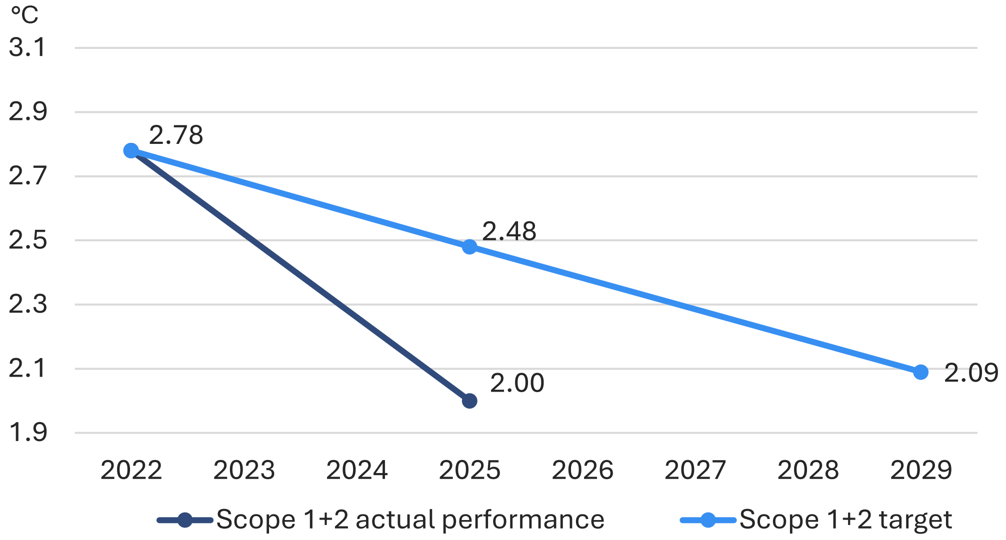
- Sampo Group commits to reduce absolute Scope 1 and 2 GHG emissions by 42% by 2030 from a 2022 base year.
- Sampo Group has identified switching to renewable energy, reducing energy use in offices, and electrifying the car fleet as the main decarbonisation levers to achieve the target.
- In 2025, Sampo Group's climate change mitigation actions focused on the identified decarbonisation levers. During the year, several locations in the Nordics switched to renewable electricity and one location from natural gas to district heating. Measures related to reducing energy consumption in offices included, among others, reducing the indoor temperature, replacing windows, switching to LED lighting, and installing intelligent lighting and sensor activated taps.
- Going forward, Sampo Group will continue its emission reduction actions and initiatives and monitor progress against the Scope 1 and 2 targets.

Scope 1 + 2 GHG emissions (market-based)

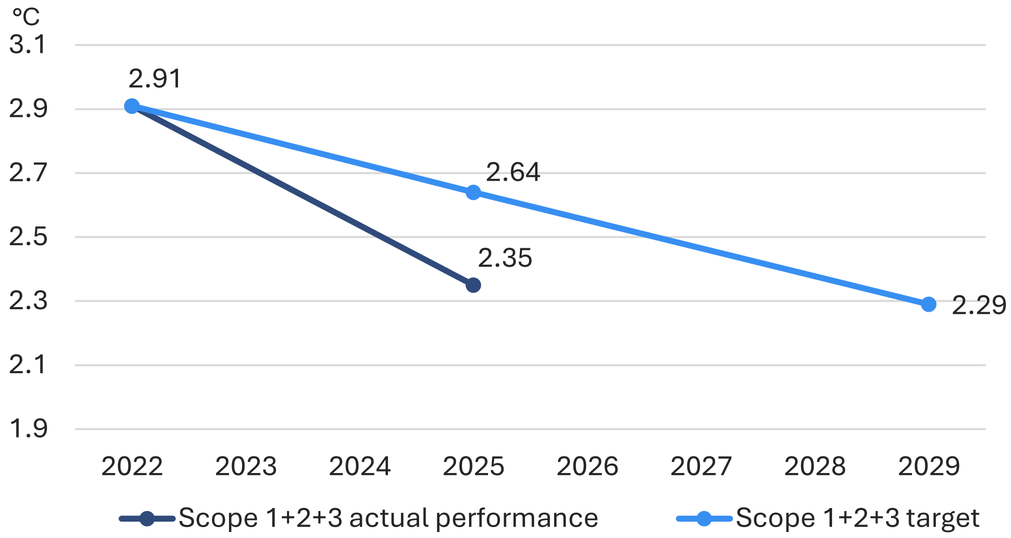


Progress against SBTs set for investments

Scope 1 + 2 portfolio temperature score by invested value*, Sampo Group



Scope 1 + 2 + 3 portfolio temperature score by invested value*, Sampo Group



- Sampo Group commits to reach a portfolio temperature score (Scope 1 + 2) of 2.09°C by 2029.
- Sampo Group commits to reach a portfolio temperature score (Scope 1 + 2 + 3) of 2.29°C by 2029.
- In 2025, Sampo Group continued to evolve the monitoring and reporting processes of its investments' climate impacts.
- Going forward, Sampo Group will focus more on engaging with its investees regarding their climate targets.

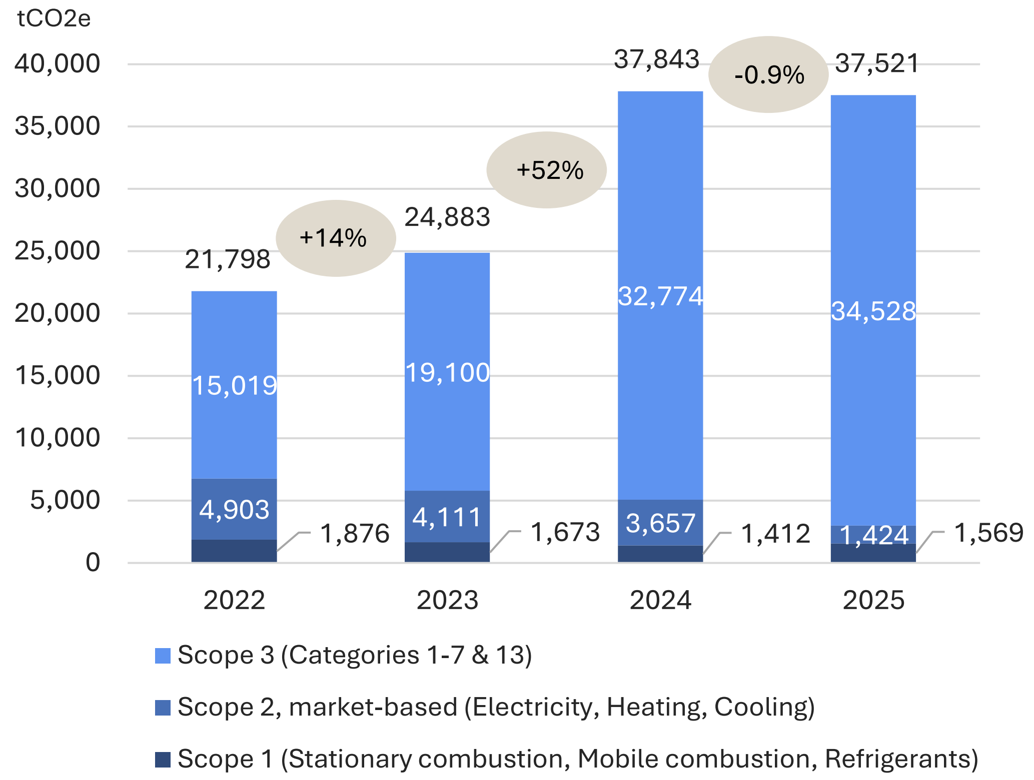
* The investments in scope include listed equity, corporate bond, fund, ETF, and corporate loan portfolio (status 31 Dec.)

GHG emissions (Scopes 1–3, excl. investments)

- The GHG emissions data includes Sampo Group's Scope 1, 2 (market-based) and 3 GHG emissions in FY2025, excluding investments (category 15).
- Scope 3 GHG emissions cover categories 1 Purchased goods and services, 2 Capital goods, 3 Fuel and energy-related activities, 4 Upstream transportation and distribution, 5 Waste generated in operations, 6 Business travel, 7 Employee commuting, and 13 Downstream leased assets.
- In Q2/2026, Sampo Group continued its quarterly internal monitoring of energy consumption related to Scopes 1 and 2.
- Sampo Group calculates and reports its full Scopes 1-3 GHG emissions externally on an annual basis.

More information on Sampo Group's GHG emissions available on Sampo Group's website and Sampo's Board of Directors' Report and Financial Statements 2025.

GHG emissions (Scopes 1-3, excl. investments), Sampo Group



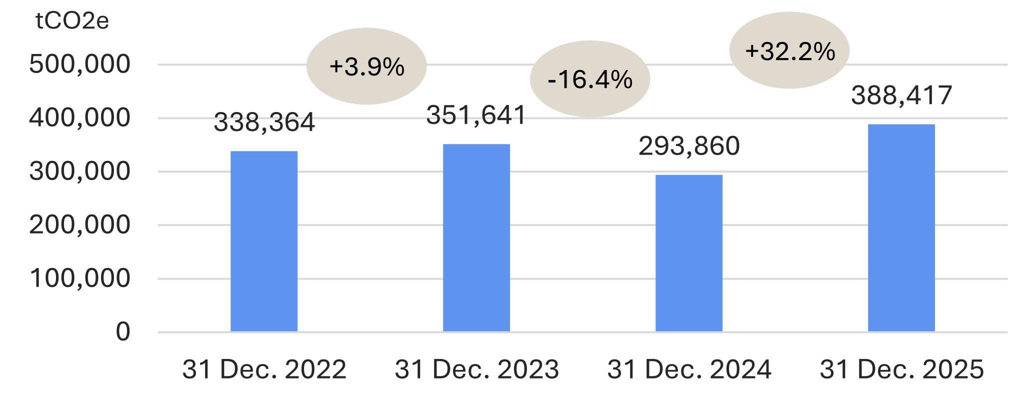
GHG emissions of investments (Scope 3, category 15)

- The analysis includes direct equity and fixed income investments and fund investments of Sampo Group. The coverage was 83.6 per cent of Sampo Group's financial assets (including associated companies) in 2025.
- The data provider has changed from ISS ESG in 2022–2023 to Bloomberg L.P. in 2024–2025. The calculation method was also aligned with other regulatory frameworks (e.g. the EU Taxonomy) and the current Group structure.
- In FY2025, Sampo Group's financed Scope 1 and 2 emissions increased by 32.2% and all financed emissions including Scope 3 increased by 48.4%.
- The increase in financed emissions is driven by expanded data coverage and by significant contributions from a small subset of investee companies with high emissions. Although these companies account for only a marginal portion of the portfolio's market value, their emissions profile had a notable impact on the total results.

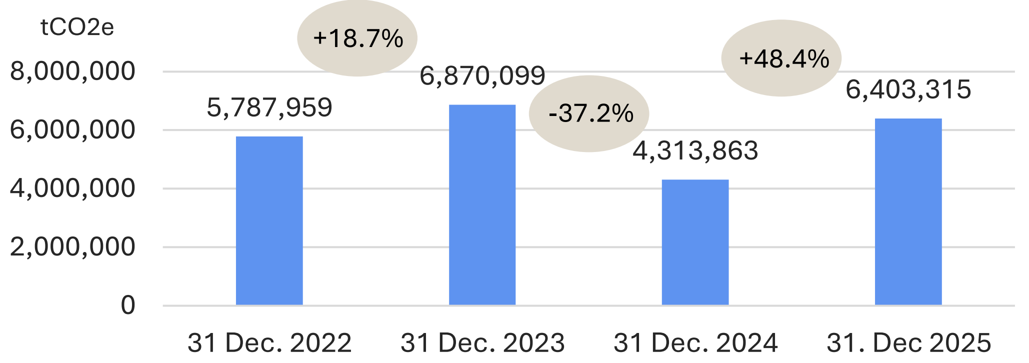
	31 Dec. 2022	31 Dec. 2023	31 Dec. 2024	31 Dec. 2025
Weighted average carbon intensity (tCO2e/EURm revenue)*	49.5	35.9	42.7	50.5

* Based on financed Scope 1 + 2 emissions.

Financed Scope 1 + 2 emissions, Sampo Group



Financed Scope 1 + 2 + 3 emissions, Sampo Group



Circular economy in claims handling

- The share of reused parts and the share of glass repairs in car repair claims measure Sampo Group’s progress in its resource use and circular economy efforts.
- The proportion of reused parts and glass repairs is measured based on monetary amount spent and the number of claims.
- Sampo Group has not set specific group level targets for these metrics, as circular economy solutions in claims handling continue to be subject to several uncertainties. However, the long-term ambition is to increase the shares.
- In H1/2026, the share of reused parts increased slightly compared to H1/2025, while the share of glass repairs decreased by 1.5 percentage points compared to the corresponding period in 2025.
- In general, the share of glass repairs is higher in the first quarter due to seasonal factors. Furthermore, claim volumes fluctuate between quarters, which may affect the reported figures.

Circular economy in claims handling (car repairs), Sampo Group*

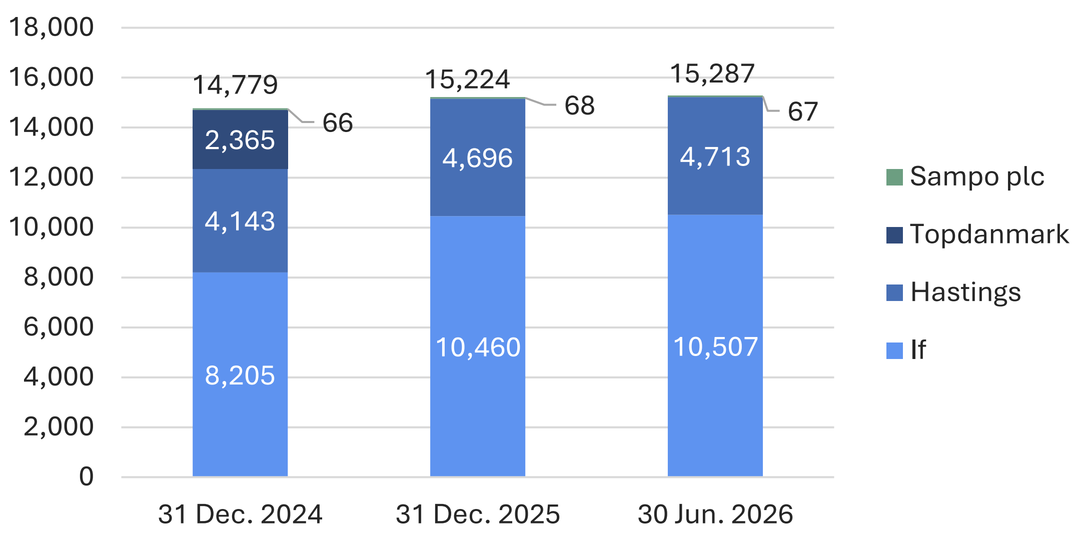
Metric	Q1/2025	H1/2025	2025	Q1/2026	H1/2026
Share of reused parts (car repairs)	5.1%	5.0%	5.0%	5.4%	5.4%
Share of glass repairs (car repairs)	45.4%	39.6%	37.3%	45.1%	38.1%

* Figures are excluding the operations in the Baltics.

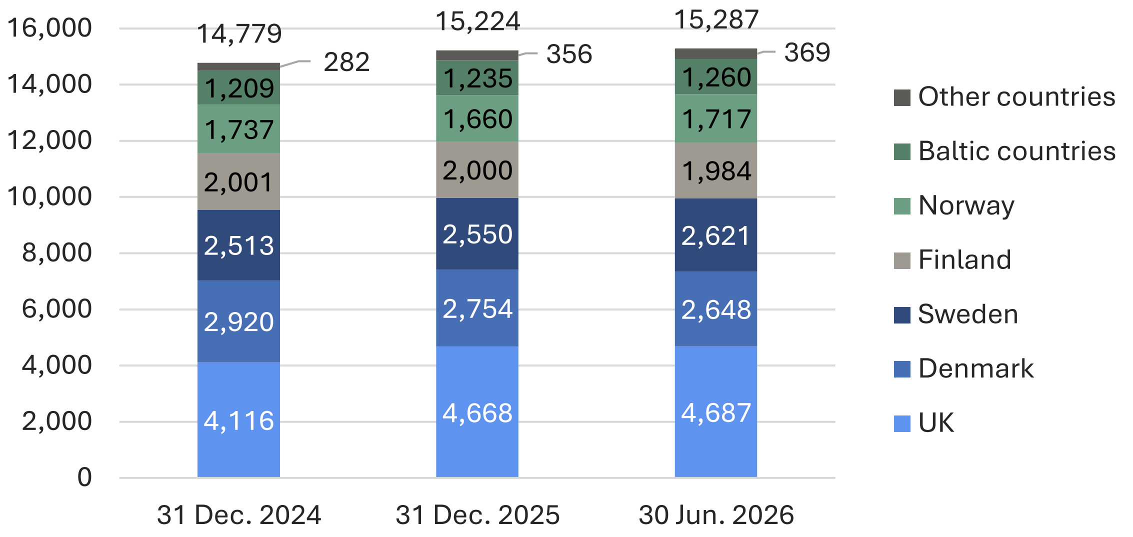
People and communities

Number of employees (FTE)

By Group company, Sampo Group



By country, Sampo Group

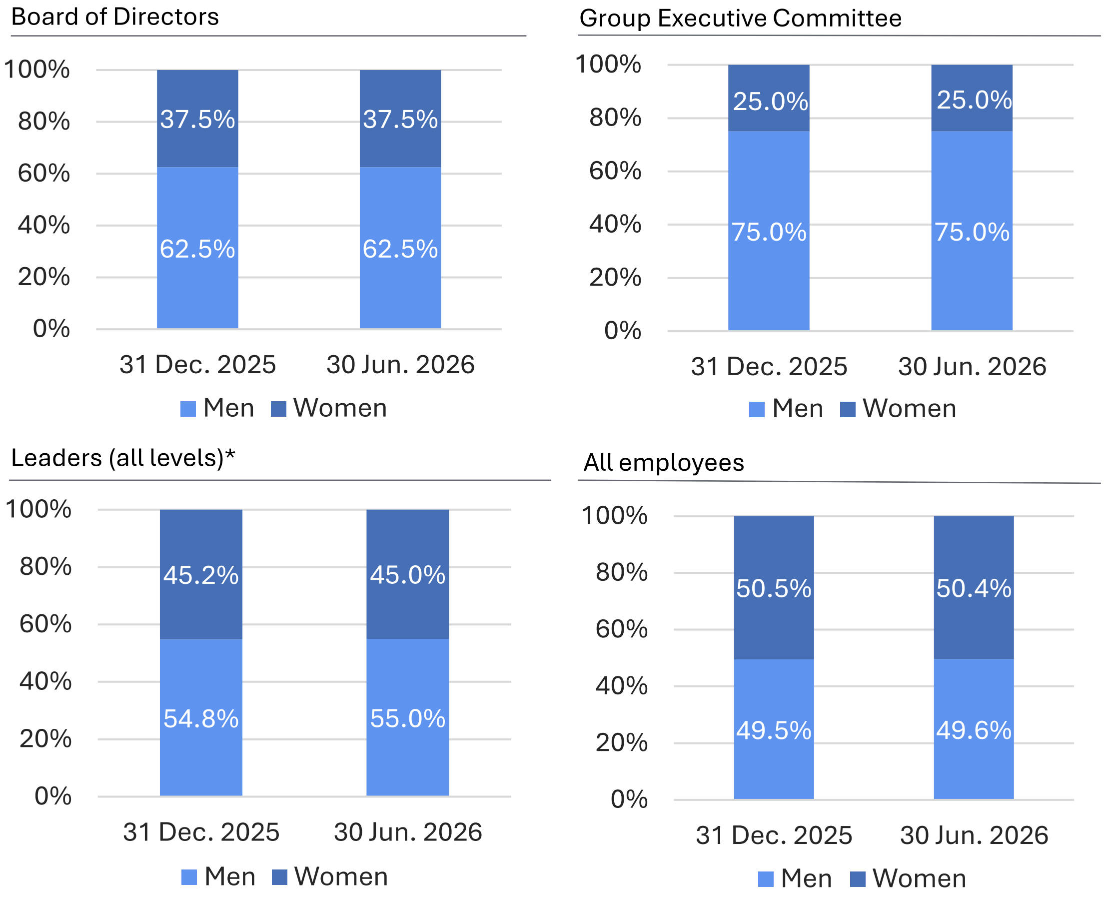


- Engaged employees are an essential part of Sampo Group's strategy and business model. The Group's business activities depend on its ability to create an empowering work environment and on employees' motivation to contribute to its goals.
- In Q2/2026, the number of employees (FTE) at Sampo Group remained stable, with a slight increase compared to the previous years. The majority of Sampo's employees work at If and Hastings, approximately 70 per cent and 30 per cent, respectively.
- Starting in 2025, the FTE of If also includes Topdanmark's employees due to the merger in Q2/2025.
- 'Other countries' reporting category includes Spain, Gibraltar, Germany, the Netherlands, France, and the United States.

Binary gender distribution

- The binary gender distribution (FTE) within Sampo's Board of Directors, Group Executive Committee, leaders (all levels) and employees remained stable in Q2/2026.
- To promote gender balance, both genders shall always be represented on the Board, with a target that women and men both shall be represented by at least 40 per cent of the members of the Board. However, some deviations may be applied if deemed reasonable due to the number of Board members.
- Alongside binary gender distribution, diversity, equity and inclusion (DEI) are assessed externally using pay gap and age metrics. The Group companies also have both internal and external company-specific measures and targets in place.

Binary gender distribution, Sampo Group



* Covers all leaders of Sampo Group who have at least one employee reporting to them.

More information on the binary gender distribution is available on Sampo's Board of Directors' Report and Financial Statements 2025.

The latest composition of the Board and the Executive Committee can be viewed at www.sampo.com/board and www.sampo.com/management. Additional information on diversity is available at Diversity, equity and inclusion | Sampo.com.

Average remuneration by binary gender

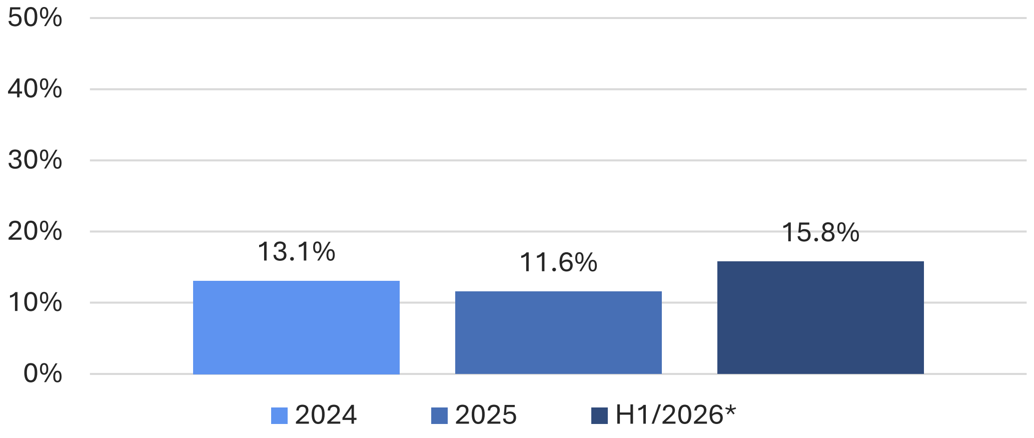
Average remuneration by binary gender, Sampo Group

	2023				2024				2025			
EUR	**Women**	**Men**	**Pay gap (ratio)**	**Pay gap (%)**	**Women**	**Men**	**Pay gap (ratio)**	**Pay gap (%)**	**Women**	**Men**	**Pay gap (ratio)**	**Pay gap (%)**
Fixed remuneration	53,726	68,229	0.79	21.3	52,638	65,660	0.80	19.8	55,065	68,571	0.80	19.7
Fixed and variable remuneration	57,674	78,545	0.73	26.6	56,286	74,527	0.76	24.5	60,248	80,216	0.75	24.9

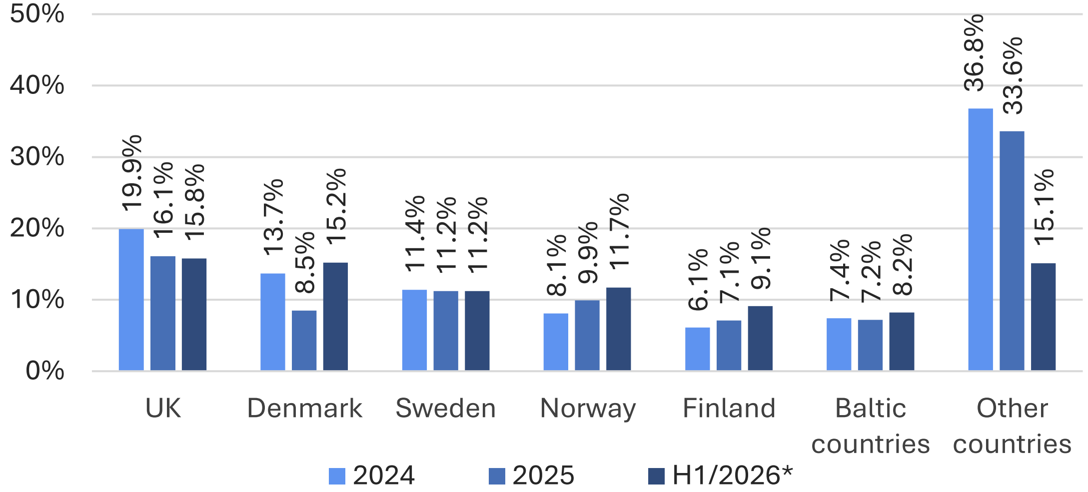
- The gender pay gap describes the difference in actual paid out compensation between men and women. The difference in pay can be explained by factors such as position in the company, job tasks, responsibilities, and leave of absence.
- The calculation principles of the gender pay gap have been modified in 2024 to reflect the requirements of the European Sustainability Reporting Standards (ESRS).
- In 2025, the pay gap in both fixed remuneration and fixed and variable remuneration remained stable.

Employee turnover

Employee turnover, Sampo Group



Employee turnover by country, Sampo Group

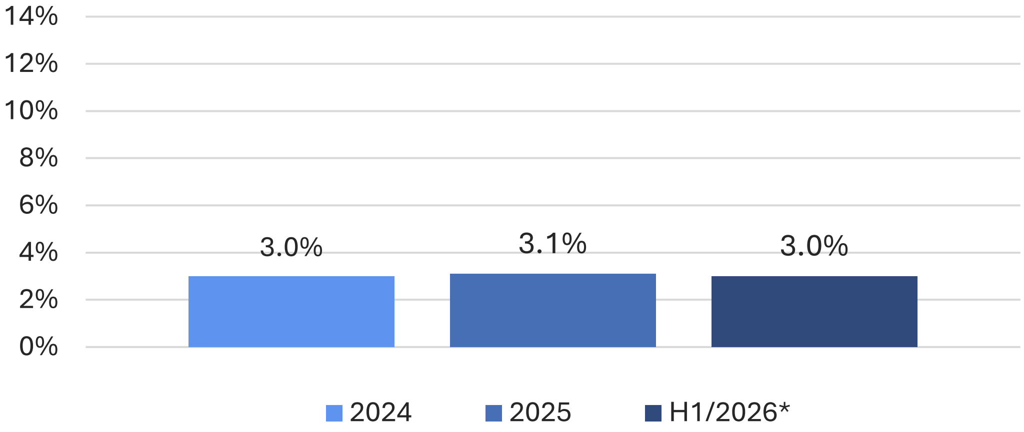


- Sampo Group's employee turnover increased in H1/2026 compared to the previous year. The highest increase was recorded in Denmark due to organisational changes. In contrast, employee turnover decreased in the 'Other countries' reporting category, mainly due to lower turnover and workforce growth in Spain.
- 'Other countries' reporting category includes Spain, Gibraltar, Germany, the Netherlands, France and the United States.
- External turnover includes monthly paid permanent employees and employees leaving on pension.
- The figure includes external voluntary and involuntary turnover. These statistics may deviate from locally published statistics due to different definitions. The data is updated biannually.

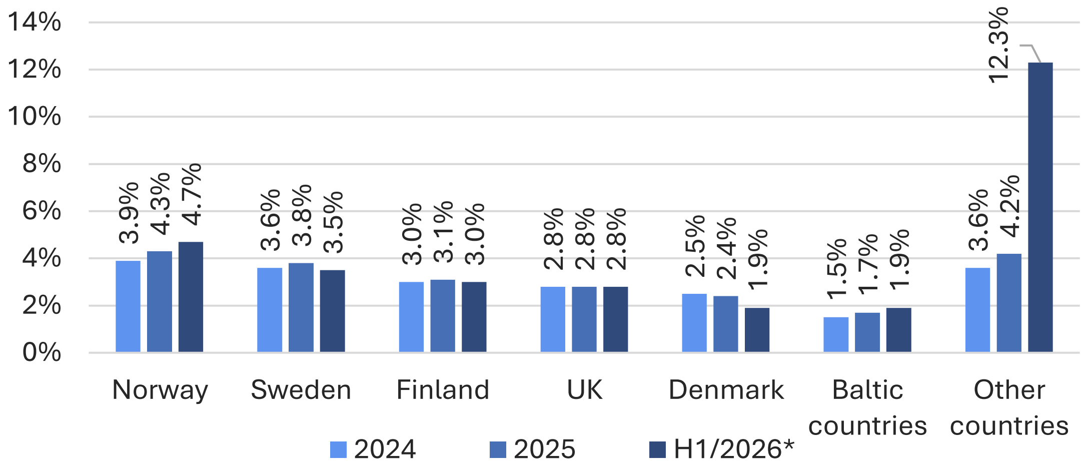
* Covers a rolling 12-month period from 1 July 2025 to 30 June 2026.

Absence due to illness

Absence due to illness, Sampo Group



Absence due to illness by country, Sampo Group

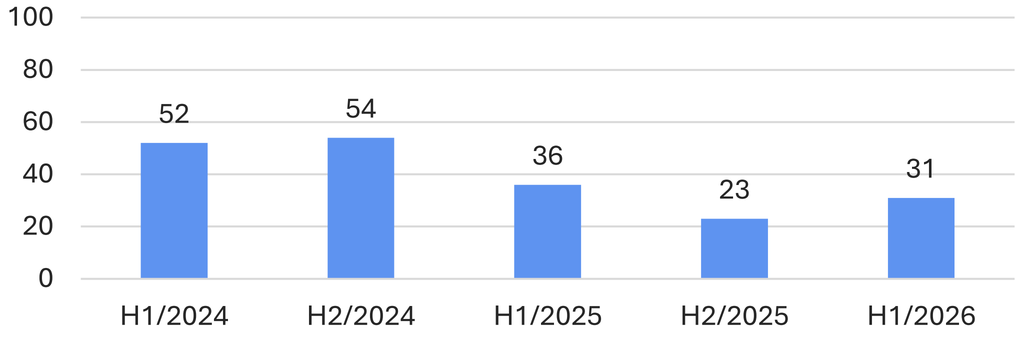


- Absence due to illness in Sampo Group has remained mainly stable throughout the 2024–2026, with some variation among operating countries.
- In H1/2026, sick leave in 'Other countries' increased due to a severe flu season across Europe and higher levels of long-term absence in Spain, where legal constraints limit employer follow-up. Mitigating actions include strengthening sick leave management, enhancing collaboration with external healthcare partners, increasing management focus on early intervention and return-to-work support, and identifying further preventive measures through ongoing analysis.
- 'Other countries' reporting category includes Spain, Gibraltar, Germany, the Netherlands, France and the United States.
- The data includes monthly paid employees and is updated biannually. These statistics may deviate from locally published statistics due to different definitions.

* Covers a rolling 12-month period from 1 July 2025 to 30 June 2026.

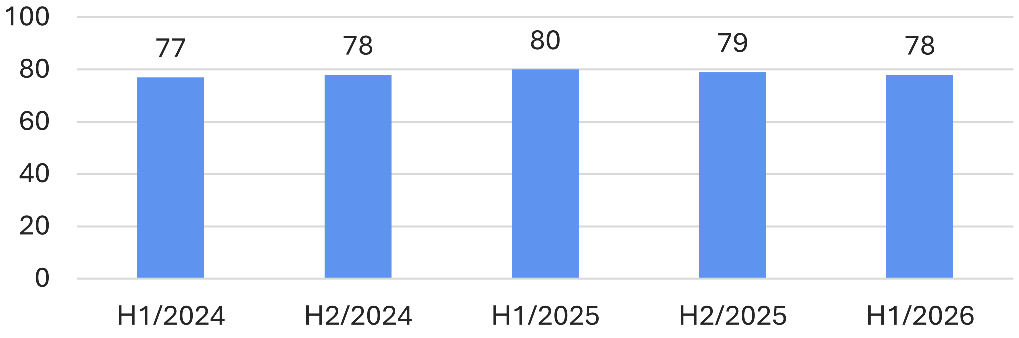
Employee engagement

If



- Employee Net Promoter Score (eNPS) is measured biannually.
- The target eNPS for H1/2025 was set at above 50 and for H2/2025 at above 45 (scale: -100 to 100), reflecting anticipated organisational changes related to the integration of Topdanmark in mid-2025. In H1/2025, If's eNPS (excluding Topdanmark) declined following the introduction of updated hybrid work guidelines. During H2/2025, as expected, the eNPS score decreased further, with notable variations between countries and organisational units.
- For 2026, the target is to reverse the negative trend (i.e. achieve an eNPS above 23). The eNPS trend reversed in H1/2026 following the decline observed in 2025.

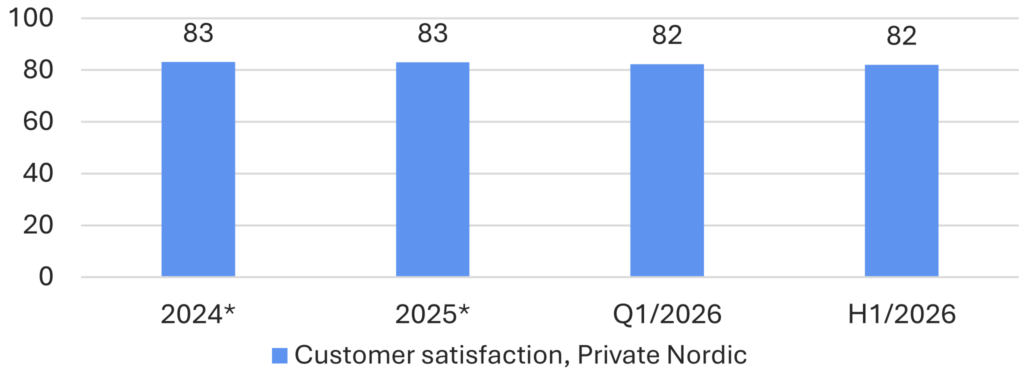
Hastings



- Employee satisfaction score (eSAT) is measured biannually through the ”Your Voice” survey.
- The target eSAT for 2026 was set at 75 (scale: 0–100), unchanged from the target set for 2025.
- Hastings' Employee engagement remained stable and exceeded the target level in H1/2026.

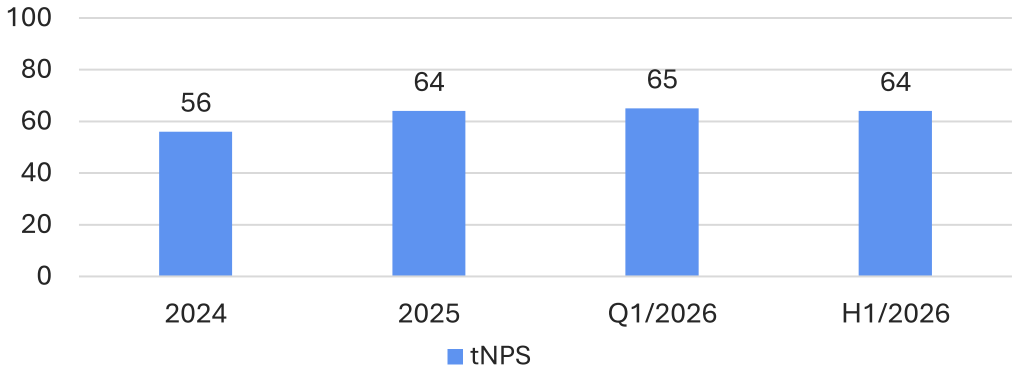
Customer satisfaction

If



- Topdanmark was integrated into If's Customer satisfaction reporting in Q1/2026 and at the same time, the customer satisfaction metric was changed from tNPS to Customer Satisfaction, Private Nordic**.
- The Customer satisfaction scores for 2024 and 2025 have been recalculated in accordance with new methodology, and they are not comparable with tNPS scores reported in the previous years.
- If has not set a time-bound and outcome-oriented target for 2026. However, by continually measuring customer satisfaction If receives input on both the factors that are valued by the customers and those that could be improved. For 2026 the focus will be to set the baseline going forward.

Hastings



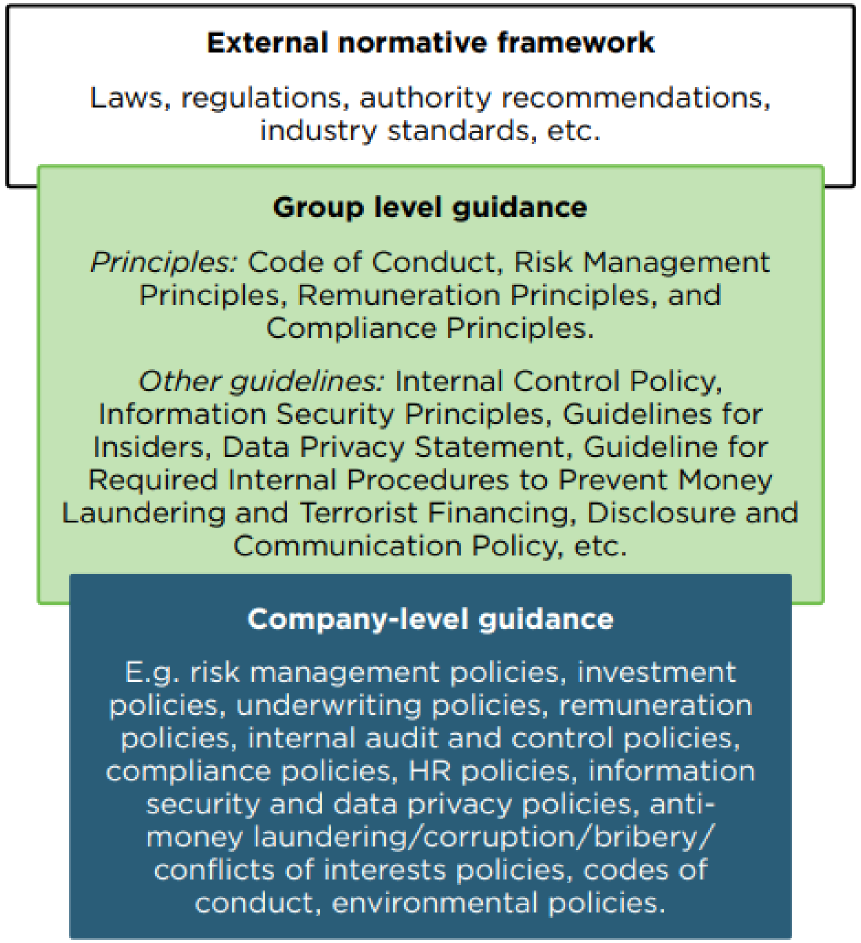
- tNPS target for 2026: 65 (2025: 55)
- Hastings' customer satisfaction reached 64 in H1/2026, slightly below the annual target of 65.

Net Promoter Score (NPS) is an index ranging from -100 to 100 that measures the willingness of customers to recommend a company's products or services to others. It is used as a proxy for gauging the customer's overall satisfaction with a company's product or service and the customer's loyalty to the brand.
Transactional NPS (tNPS) is meant to assess the customer's opinion on a certain business transaction. The score shows whether customers want to recommend a company to others after they have been in contact with the company.
* Excluding Topdanmark.
** Customer satisfaction, Private Nordic combines relational NPS (rNPS) with transactional NPS (tNPS) for closed claims, customer satisfaction from inbound customer centre contacts (CSAT), and customer satisfaction from digital interactions into a single KPI. The biggest change compared to the previous methodology is that the score now includes digital channels and rNPS.

Business management and practices

Sampo's normative framework

- Sampo plc, as the parent company of the Group, provides the subsidiaries with a framework of general principles within which the parent company expects the subsidiaries to organise and carry out their businesses. In addition, Sampo has other group level policies and guidelines that apply to all Group companies.
- The principles and policies are reviewed annually and approved by Sampo plc's Board of Directors.
- On the basis of and in compliance with the group-wide framework, each subsidiary designs and implements supplementary company-specific policies, and governance and risk management frameworks, which steer, limit, and control all operations. Each individual Group company is responsible for following up and monitoring that the policies are complied with.
- All the group level principles are available at [Principles, policies and statements | Sampo.com]



ESG integration in investments

If

ESG Performance Score*	Investment allocation, 30 Jun. 2026
Excellent ESG performance	0.3%
Good ESG performance	84.9%
Medium ESG performance	14.9%
Poor ESG performance	0.0%

	Weighted average ESG Performance Score (0-100)**, 30 Jun. 2026
If's portfolio	56.8

- If evaluates its direct equity and direct fixed income investments' risks arising from ESG issues using ESG performance scores provided by an external data provider.
  - Issuers are classified into poor, medium, good, and excellent performance categories according to the ESG scores.
  - Average ESG Performance Score of the portfolio is reported to monitor company exposure to ESG risks.

Hastings

	Average MSCI ESG rating (CCC-AAA), 30 Jun. 2026
Hastings' portfolio	AA
Hastings' target	A

- Hastings is committed to maintaining an average ESG rating of "A" on its fixed income portfolio, based on MSCI ratings (scale CCC–AAA).

* Based on external service provider's ESG ratings. The thresholds for each category are determined internally.

** Higher the score the better. ESG Performance Score categories are (Poor: 0–25, Medium: 25–50, Good: 50–75, Excellent: 75–100).

ESG Performance Scores have been prepared using group-level calculation principles and may therefore differ from locally published company-specific figures.

Sector-based screening in investments

If

Sector	Threshold	Number of companies invested in, 30 Jun. 2026
Controversial weapons	Direct business (production): 0% Indirect business (distribution/services): 0%	3*
Adult entertainment	Direct business: 0% Indirect business: 50%	0
Coal	Direct business: 5% Indirect business: 5%	1
Gambling	Direct business: 50% Indirect business: 50%	0
Military equipment	Direct business: 50% Indirect business: 50%	2
Oil	Direct business: 30% Indirect business: 30%	2
Tobacco	Direct business: 0% Indirect business: 50%	0

Hastings

Sector**	Threshold	Number of companies invested in, 30 Jun. 2026
Thermal coal extraction	Excluded	0
Thermal coal generation	Excluded (max. 30% revenue)	0
Tobacco	Excluded	0
Controversial weapons	Excluded	0

** Other sectors that are monitored but not excluded are oil sands (max. 5% revenue), civilian firearms (max. 0% revenue from production, 3% from retail), gambling (max. 3% revenue) and for-profit prisons (max. 0% revenue from operation of prisons). There are currently no investments to companies that exceed the thresholds for the sectors being monitored.

At Sampo Group, certain industry sectors are considered to carry more ESG-related risks than others. Screening enables Sampo Group to better monitor and manage risks arising from these so-called sensitive sectors. Direct investments in these sectors are monitored closely. Sector involvement information is based on data provided by external data providers. Responsible investment policies of Sampo Group are reviewed annually, which means that the lists of sensitive sectors and the tolerance thresholds can change and develop over time. Hasting's screening concerns their core portfolio, which is managed by an external asset manager.

* Due to an improved screening service, three of the portfolio companies (one operating in the life sciences sector, including crop science, one operating in the power management and electrical infrastructure industry, including aerospace systems, and one operating in the defence sector) have been assessed to be indirectly involved in controversial weapons. The situations are being monitored.

Norm-based screening and active ownership in investments

Norm-based screening, Sampo Group

	Number of direct investments in companies with norms violations, 31 Mar. 2026	Number of direct investments in companies with norms violations, 30 Jun. 2026
If	2*	2
Hastings	0	0

* Screenings of If's direct investments identified two portfolio companies with confirmed severe breaches (one related to anti-competitive practices and failure to respect union rights, the other related to anti-competitive practices). The situation is monitored continuously.

- Sampo Group screens its current and potential investments for possible violations of international norms and standards (e.g. the UN Global Compact, the OECD Guidelines for Multinational Enterprises, the ILO Tripartite Declaration of Principles concerning Multinational Enterprises and Social Policy, the Guiding Principles on Business and Human Rights, the Universal Declaration of Human Rights, and the Paris Climate Agreement).
- If a violation is detected among the current holdings, portfolio management measures may consist of direct dialogue with the company, an engagement action, or a divestment.
- Hasting's screening concerns its core portfolio, which is managed by an external asset manager.

Active ownership, Sampo Group

	Engagements participated in*	Reasons for engagement	Status on 31 Mar. 2026
Sampo Group, 2026	7	Environment, Human rights, Labour rights	3 active

	AGMs attended (physically, pre-voting, with power of attorney)	Voting behaviour
If, 2026	8	For the Board's proposal: 8

- At Sampo Group, active ownership practices include internal staff engagement, voting at AGMs, and pooled engagement with other investors in the event of a verified or potential breach of international norms and standards (e.g. the UN Global Compact principles). If the dialogue does not lead to a change in conduct, the investment can be divested.
- Sampo Group only engages with companies in which it has invested directly. Additional criteria considered include the materiality of the ESG issue, the size of the investment, actions already taken by the investee company, and geographical location.

Sustainability in insurance operations

Practices related to sustainability in insurance operations, Sampo Group

- Sustainability is an integral part of Sampo Group's insurance business.
- In terms of insurance products and services this means, for example, that Sampo Group:
  - Integrates ESG considerations into insurance underwriting
  - Handles claims in a sustainable way
  - Develops products and services in accordance with relevant legal requirements and provides loss prevention services (e.g. risk management services).

ESG screening of corporate customers, Sampo Group

	Number of customers, Q1/2026*	Number of customers, Q2/2026*
Watchlist	13	13
On-going dialogue	0	0
Customers terminated	0	0

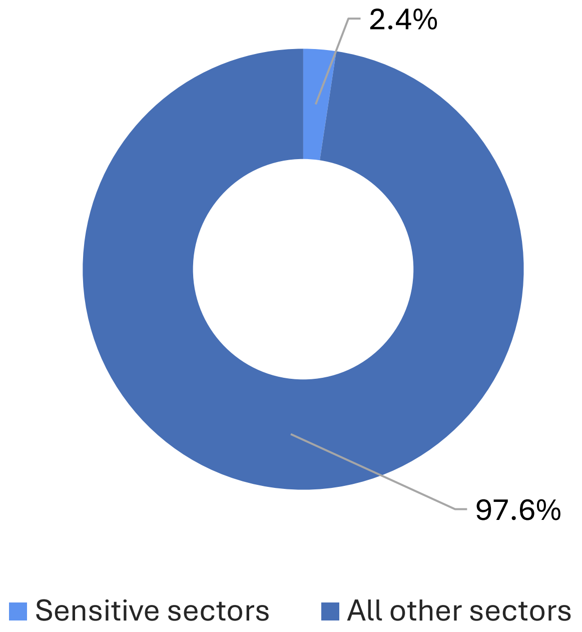
* The screened customers include Sampo Group's Nordic Industrial customers as of the last day of the respective quarter.

- The ESG screening of corporate customers is mainly conducted on Sampo Group's Nordic Industrial customers (large corporate customers, including their global ultimate parent companies).
- The ESG screening is based on the UN Global Compact and conducted using data from an external service provider.
- The number of customers on watchlist, with on-going dialogue and terminated remained stable in Q2/2026.

Sector-based monitoring in Nordic underwriting

- At Sampo Group, certain industry sectors are considered to carry higher ESG-related risks than others. Monitoring enables the Group to manage risks arising from these so-called sensitive sectors.
- The sensitive sectors used in the reporting are adult entertainment, coal, controversial weapons (including prohibited weapons), gambling, military equipment, oil, and tobacco.
- Sector involvement is assessed using NACE codes, with an overlay of manual review, and is based on actual exposure. As companies may operate across multiple business activities, only the activities falling within the relevant sectors are included in the exposure assessment.
- Sampo Group reports on the sensitive sectors within its Nordic Industrial portfolio externally on a quarterly basis. In 2025, the segment represented 6 per cent of the Group's insurance revenue.
- In the Nordic Commercial portfolio, the share of sensitive sectors is approximately 0.1 per cent of the segment's premiums and is therefore not considered material for external reporting.

Exposure to sensitive sectors, share of Nordic Industrial portfolio, 30 Jun. 2026

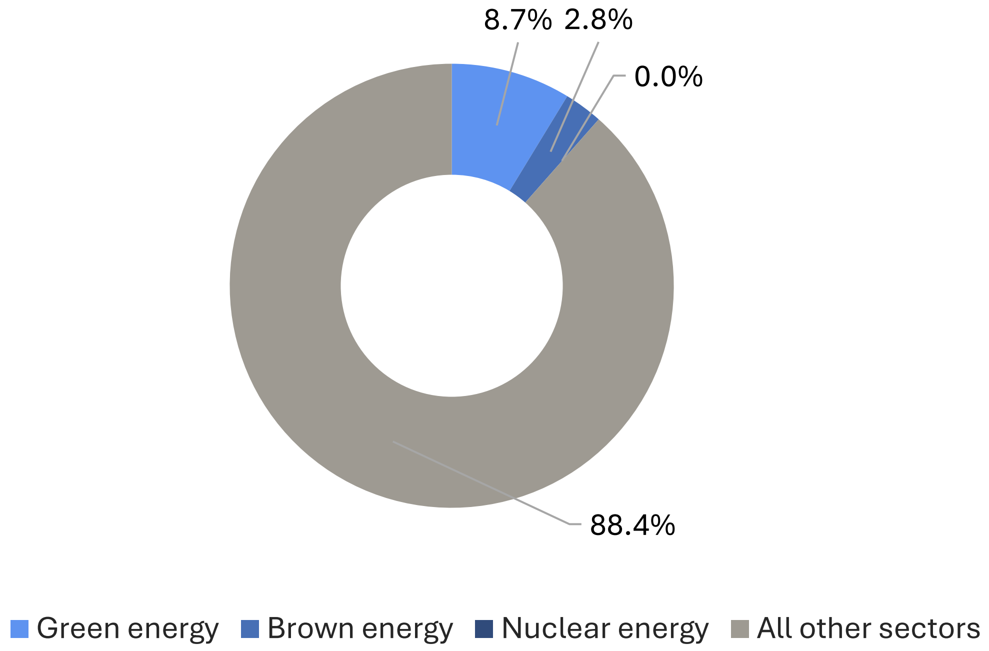


Calculated using gross written premiums in force, underlying currency is SEK. Premium is the monetary amount paid or payable by the policyholder in return for the insurance cover provided. If policy period longer than one year, the premium is annualized.

Green and brown energy in Nordic underwriting

- Sampo Group reports on its underwriting exposure to green and brown energy within its Nordic Industrial portfolio externally on a quarterly basis. In 2025, the segment represented approximately 6 per cent of the Group's insurance revenue.
- Sector involvement is based on NACE codes and the definitions used are:
  - Green energy: electricity, gas, steam and air conditioning supply (green); hydro; heat and power; wind power; solar; waste-to-energy; biomass; transmission of electricity; transmission of electricity via offshore cables; storage of electricity in batteries
  - Brown energy: mining of coal and lignite; extraction of crude petroleum and natural gas; manufacture of coke and refined petroleum products; electricity, gas, steam and air conditioning supply (non-green); production of heat and/or power with non-green sources (gas, coal, oil shale, non-green); distribution of gaseous fuels through mains
  - Nuclear energy: electricity generation using nuclear power
- In the Nordic Commercial portfolio, exposure to green energy and exposure to brown energy are each well below 0.05 per cent of the segment's premiums and are therefore not considered material for external reporting.

Exposure to green and brown energy, share of Nordic Industrial portfolio, 30 Jun. 2026



Calculated using gross written premiums in force, underlying currency is SEK. Premium is the monetary amount paid or payable by the policyholder in return for the insurance cover provided. If policy period longer than one year, premium is annualized.

Sustainability in supply chain management

Policies and practices related to sustainable procurement and due diligence, Sampo Group

- The Sampo Group Code of Conduct is the group level guidance document on its company-specific supplier codes of conduct.
- The codes of conduct set the minimum requirements that suppliers and sub-suppliers are expected to meet on topics related to human rights, labour rights, environment including climate change, and anti-corruption, and they are based on the UN Global Compact and its underlying conventions and declarations.
- Sampo Group engages with its suppliers, for example, through dialogue, self-assessment questionnaires, reviews, and site visits. The frequency and method of engagement depends on the assessed risk, which links, for example, to the type and size of the supplier in question.
- In case of a breach against a supplier code of conduct, Sampo Group engages with the supplier, for example by requesting a corrective action plan, to bring about improvements in the supplier's business conduct. The Group monitors the situation, and actions depend on the corrective measures taken by the supplier. Sampo Group can terminate the supplier contract if the supplier does not take steps to remediate the situation within a reasonable timeframe.

Supplier code of conduct included in existing supplier agreements*, Sampo Group

Metric	31 Dec. 2025	30 Jun. 2026
Share of suppliers	89.7%	90.1%

* Including supplier's own Codes of Conduct approved by Sampo Group.

- To evaluate its effectiveness in managing the supply chain risks and potential negative impacts in the supply chain, Sampo Group tracks the inclusion of supplier codes of conduct in supplier agreements. The data is updated biannually.
- In H1/2026, the share of suppliers that have signed a supplier code of conduct increased by 0.4 percentage points.
- Sampo Group has not set a specific group level target for the metric, but the long-term goal is that all suppliers have signed a supplier code of conduct.

More information on the sustainability of Sampo Group's supply chains available on pages 8 (voluntary SBTs for supplier engagement) and 13 (circular economy in claims handling).

SAMPO GROUP

Sustainability Factbook

January–June 2026

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