SAMPO GROUP

Sampo Oyj:n yhtiökokous 2026

22.4.2026

SAMPO GROUP

Sampo Oyj
Yhtiökokous 2026

Antti Mäkinen
Hallituksen puheenjohtaja

Vuosi 2025 oli jälleen erinomainen vuosi Sampo-konsernille

SAMPO GROUP

9 miljoonaa asiakasta 8 maassa

Useita vahvoja brändejä

Hastings · If · Topdanmark · Dansk Sundhedssikring · Volvia

Ainutlaatuinen kumppaniverkosto*

Volvo · Nordea · Mercedes-Benz · Volkswagen

*Esimerkkejä kumppanuuksista Pohjoismaissa

Taloudellinen suoritus vuonna 2025

Vakuutusmaksutuotot

9 078 milj. euroa
(8 386)
+8 %

Underwriting-tulos

1 485 milj. euroa
(1 316)
+13 %

Yhdistetty kulusuhde

83,6 %
(84,3)
-0,7 %-yks.

Osakekohtainen operatiivinen tulos

0,50 euroa
(0,47)
+7 %

Sammon ylin johto operatiivisen erinomaisuuden takana

Morten Thorsrud
Konsernijohtaja

Ricard Wennerklint
Varatoimitusjohtaja

Lars Kufall Beck
Talousjohtaja

Ingrid Janbu Holthe
Henkilöasiakkaat
Pohjoismaissa

Toby van der Meer
Henkilöasiakkaat
Isossa-Britanniassa

Klas Svensson
Pohjoismaiden
yritysasiakkaat

Poul Steffensen
Pohjoismaiden
suurasiakkaat

Ville Talasmäki
Sijoitusjohtaja

Tiina Halmesmäki
Lakiasiainjohtaja

Keskimäärin yli 15 vuoden työkokemus Sampo-konsernissa

Sammon päivitetty voitonjakopolitiikka

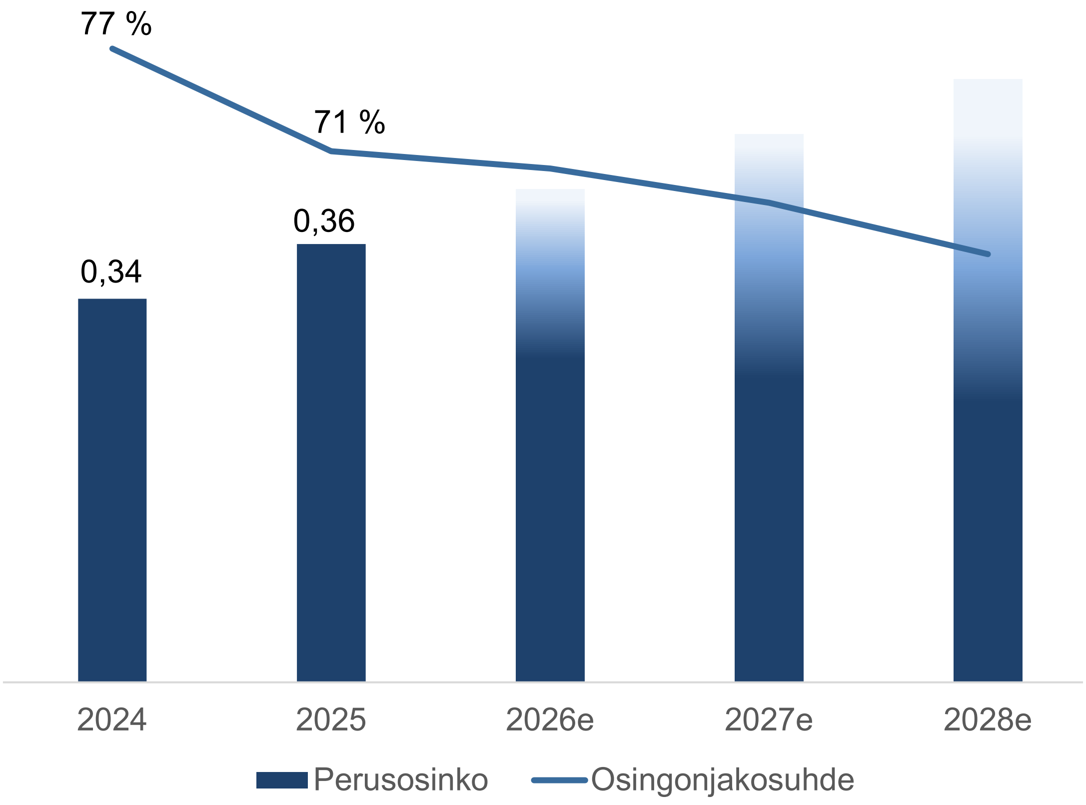
Sammon tavoitteena on palauttaa pääomaa **luotettavan ja progressiivisen perusosingon muodossa**, jota täydennetään omien osakkeiden takaisinostoilla.

Sampo arvioi, että tyypillisenä vuotena se voi palauttaa **noin 90 prosenttia** operatiivisesta tuloksestaan osakkeenomistajille osinkojen ja omien osakkeiden takaisinostojen muodossa. **Vuosittaisen osingon arvioidaan edustavan tästä yli kahta kolmasosaa**.

Varmistaakseen, että konsernin tase säilyy pääomanhallintakehikon mukaisesti vahvana ja tehokkaana, Sampo voi ryhtyä toimiin ylimääräisen pääoman palauttamiseksi tai taseen turvaamiseksi.

Voitonjakopolitiikka päivitetty helmikuussa 2026.

Sampo tavoittelee luotettavaa ja progressiivista perusosinkoa



Huom.: Vuodet 2026-2028 havainnollistavat asteittaista progressiota, eikä niitä tule tulkita ennusteiksi.

Kohokohtia vastuullisuudesta vuonna 2025

Edistyimme konsernin lyhyen aikavälin tieteeseen pohjautuvissa ilmastotavoitteissa

Asiakastyytyväisyys säilyi vakaana ja tNPS-tavoitteet saavutettiin

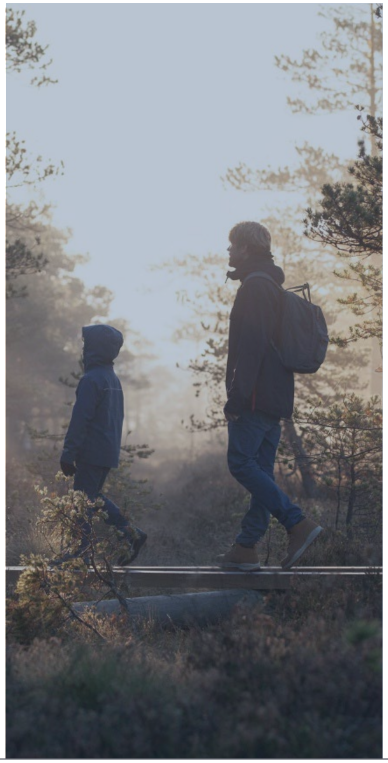
Vahinkojen ennaltaehkäisy ja riskienhallinta tukivat asiakkaiden terveyttä ja turvallisuutta

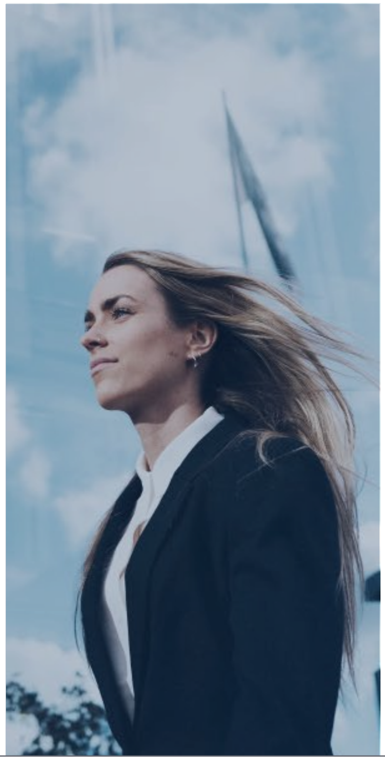
Vahva hallintotapa, toimiva riskienhallinta ja ennakoiva vastuullisuustyö näkyivät kehityksessä

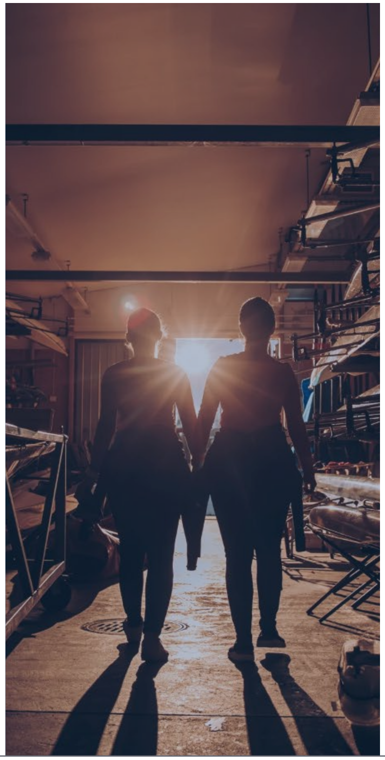
Sampo plc
Annual General Meeting 2026

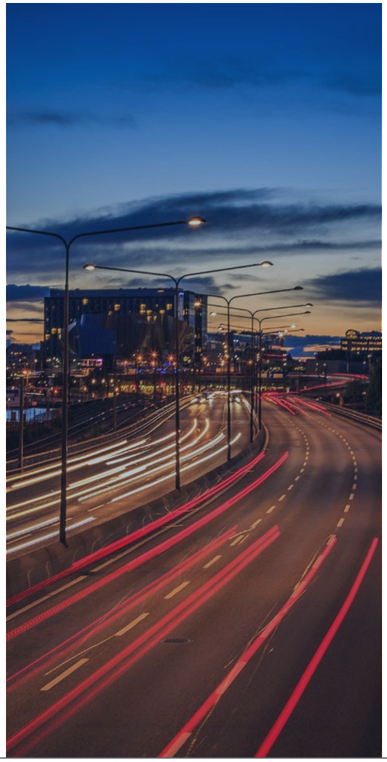
Morten Thorsrud
Group CEO

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 Sundhedssikring · Volvia

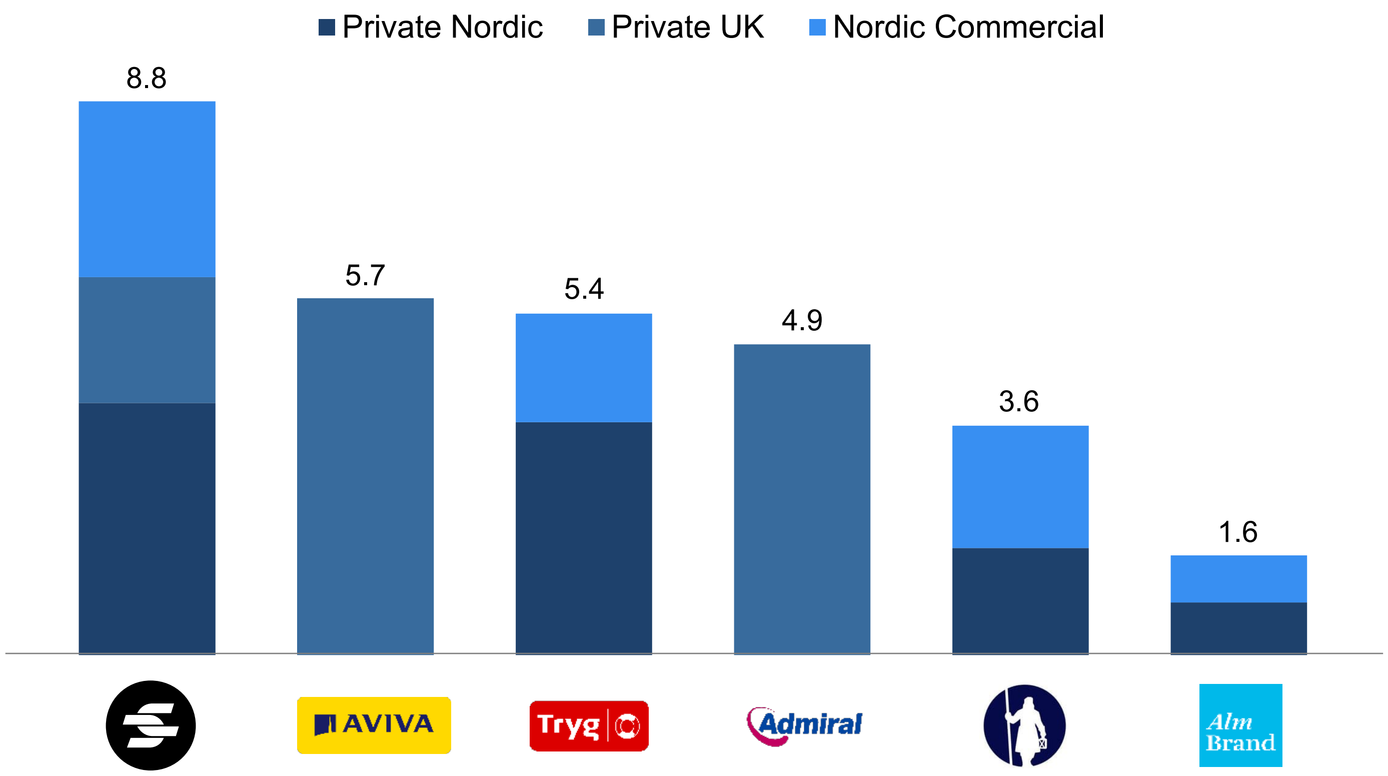
Unique partnership network*

Volvo · Nordea · Mercedes-Benz · Volkswagen

*Examples of Nordic partnerships

Our scale is unmatched among P&C peers

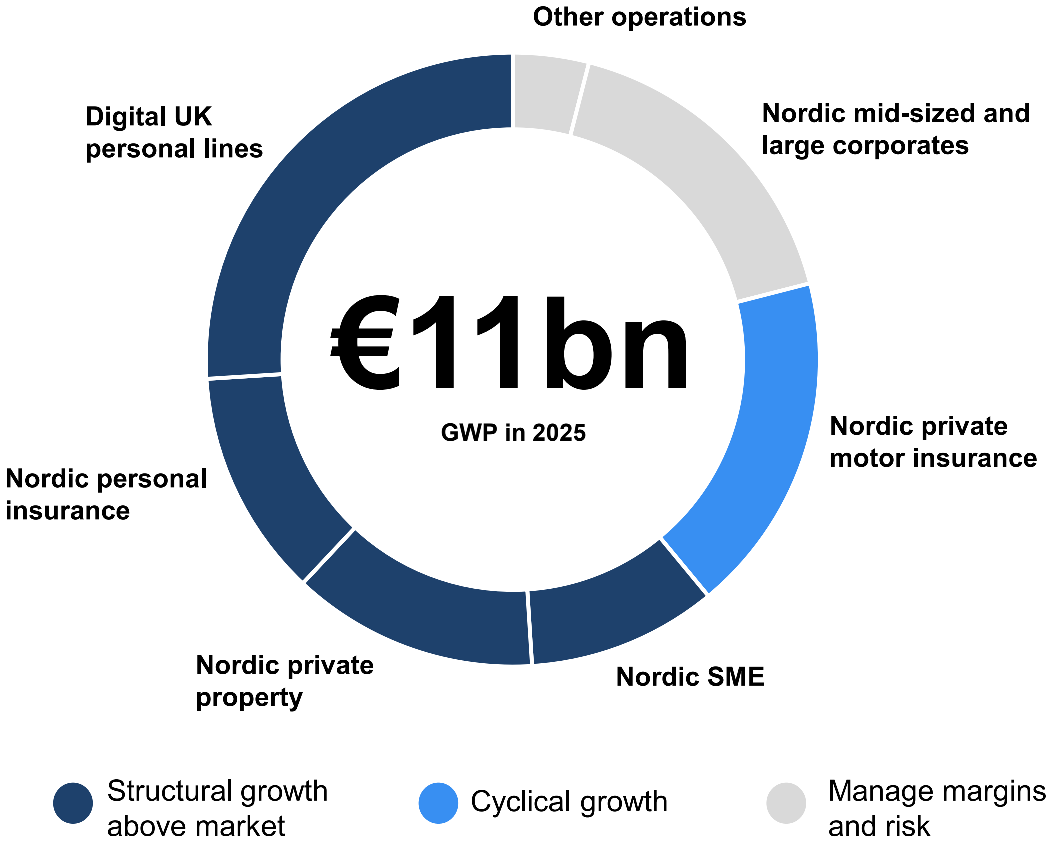
Insurance revenues, EURbn



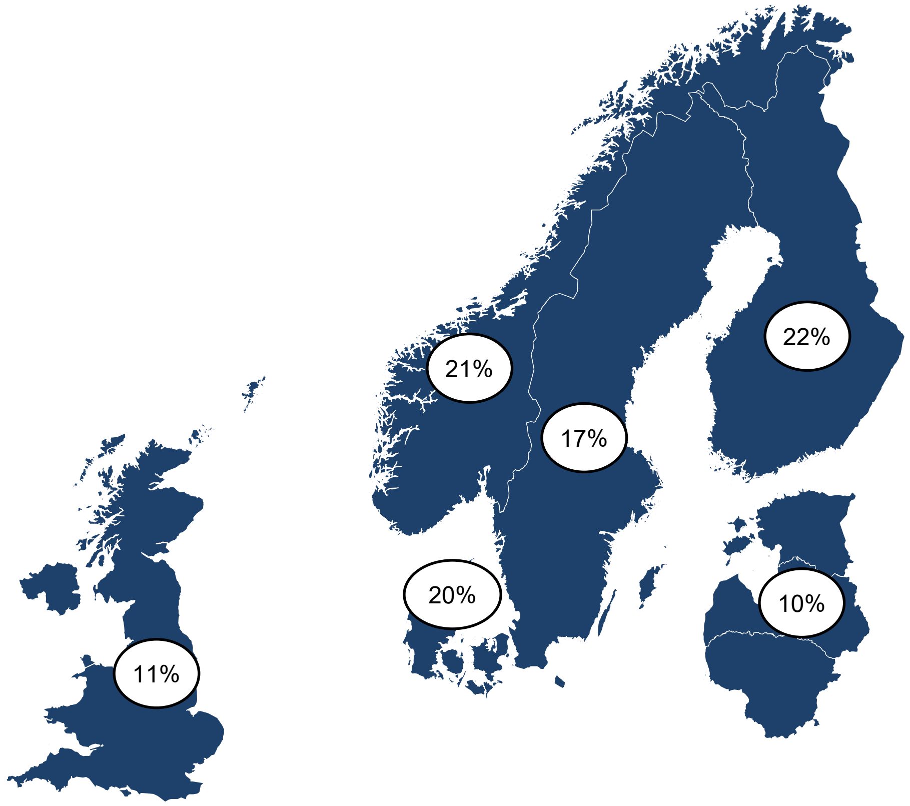
Note: Peers' figures based on segments relevant to Sampo.

A well-diversified platform with scalable growth potential

Multiple attractive growth areas



Leading market position across markets



Note: UK = Private car market share

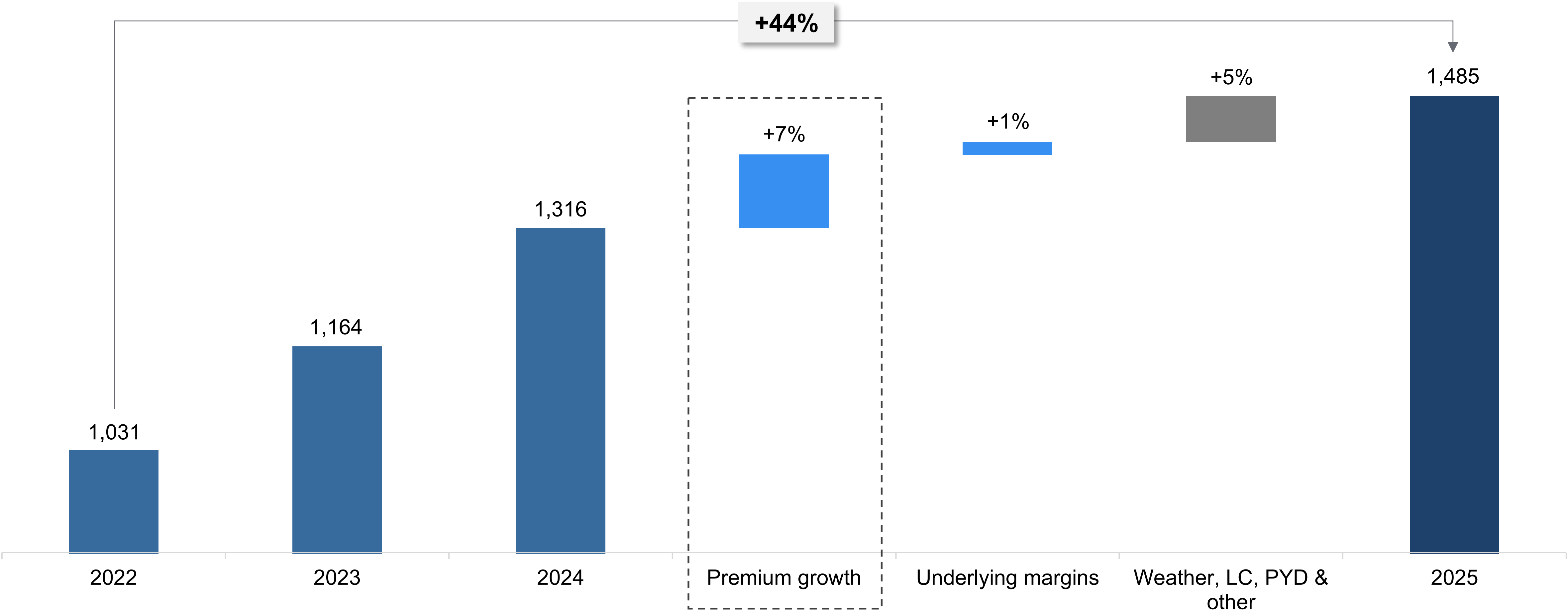
Strong execution of organic growth strategy throughout 2025

- Continued momentum in private and SME lines driving strong top-line growth
- Solid development across all key growth areas, including personal insurance, SME and the UK
- Strong UW margins, supported supported by a favourable claims environment and Topdanmark synergies
- Reported earnings per share increased by 65 per cent, supported by a EUR 540 million net gain on NOBA
- Progressive dividend per share development to continue, with a proposed regular dividend of EUR 0.36 per share

Key figures	2025	2024	Change
Gross written premiums, EURm	10,738	9,931	+8%
Insurance revenue, net, EURm	9,078	8,386	+8%
Underwriting result, EURm	1,485	1,316	+13%
Net financial result, EURm	1,210	636	+90%
Profit before taxes, EURm	2,436	1,559	+56%
Earnings per share, EUR	0.74	0.45	+65%
Operating result per share, EUR	0.50	0.47	+7%
Solvency II ratio, %	174	177	-3%-p
IFRS shareholders equity, EURm	7,794	7,059	+10%
Financial debt, EURm	2,402	2,596	-7%
Financial leverage, %	23.6	26.9	-3.3%-p

Note: Gross written premiums (GWP) and insurance revenue include broker revenues.

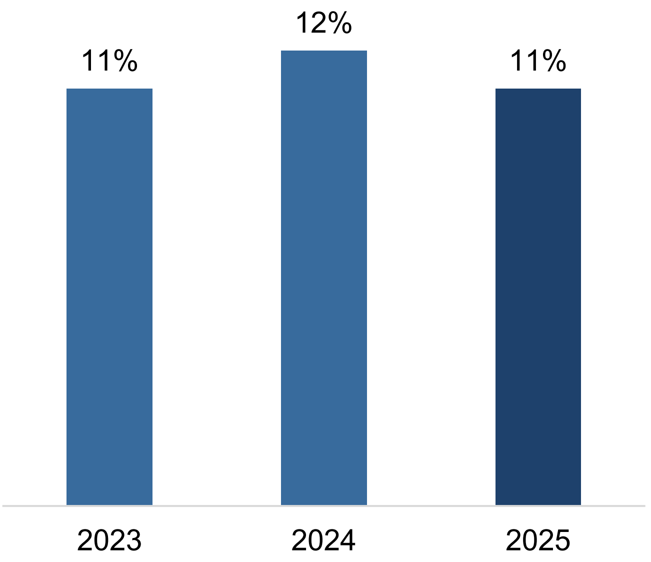
Underwriting profit continued to be driven by robust top-line growth



Operational highlights in 2025

Personal insurance GWP growth

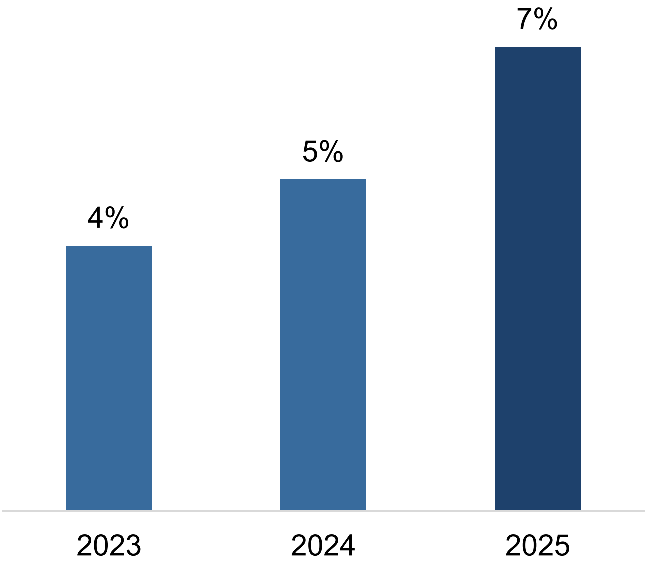
Like-for-like, %



Over 1 million Nordic customers with health insurance

SME GWP growth

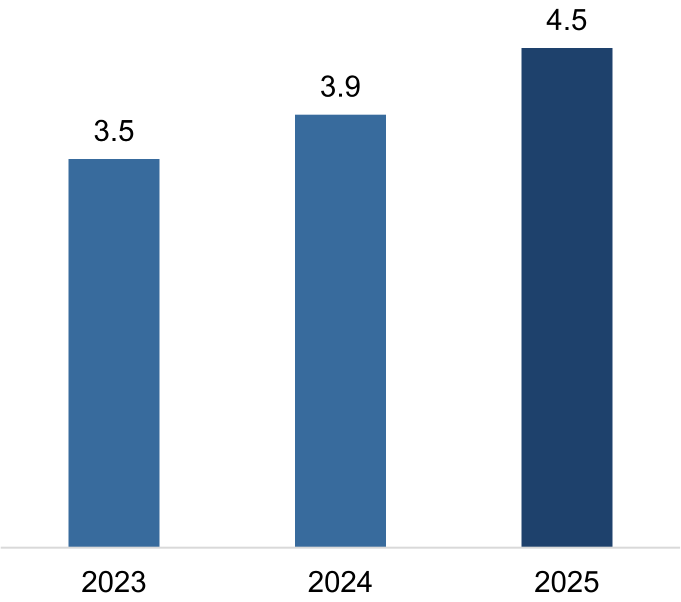
Like-for-like, %



Over 3,200 new SME customers added in 2025

UK customer policy count

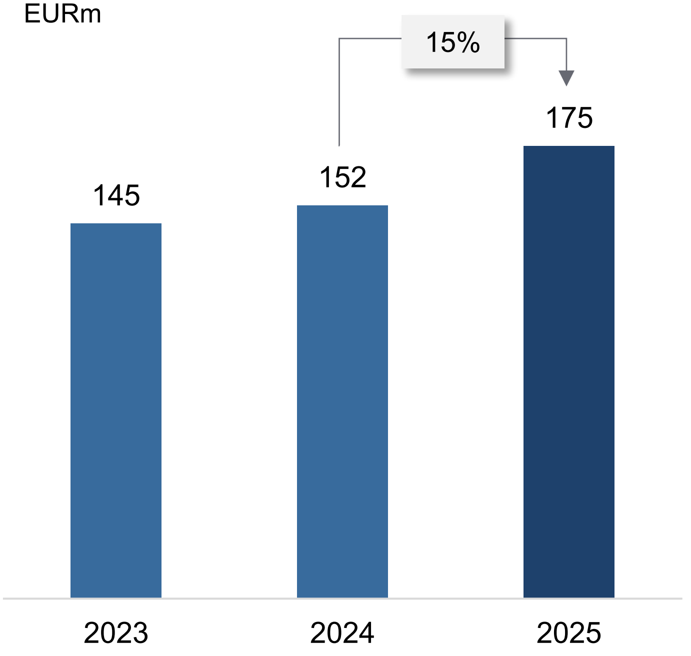
Millions



Over 600,000 new customers added in 2025

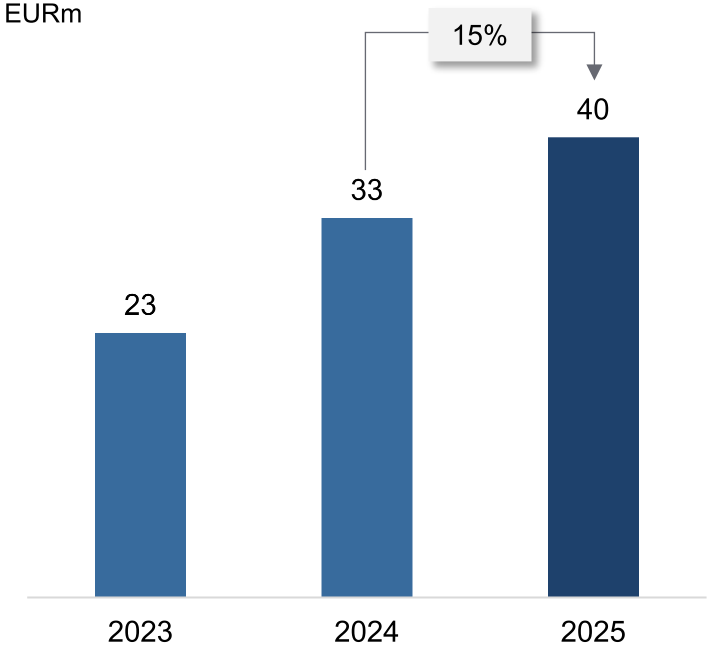
Operational highlights in 2025

Private Nordic digital sales



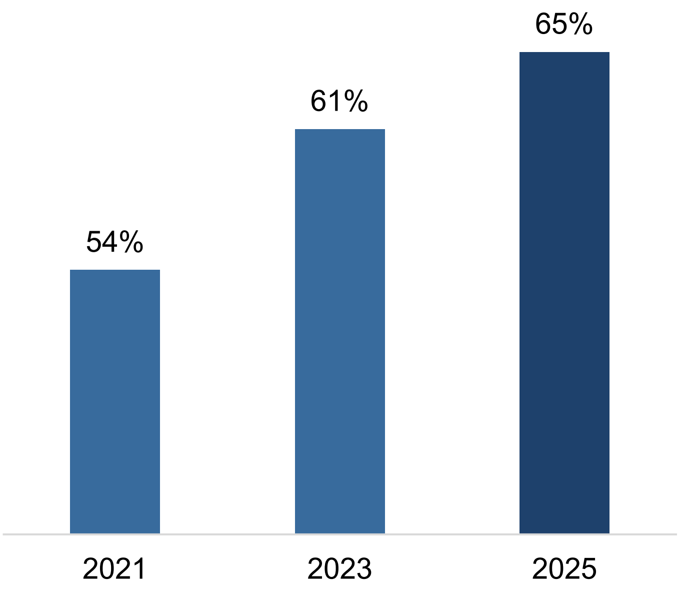
Operational ambition achieved one year ahead of plan

Nordic Commercial digital sales



SMEs are adapting digital services rapidly

Share of digitally reported claims



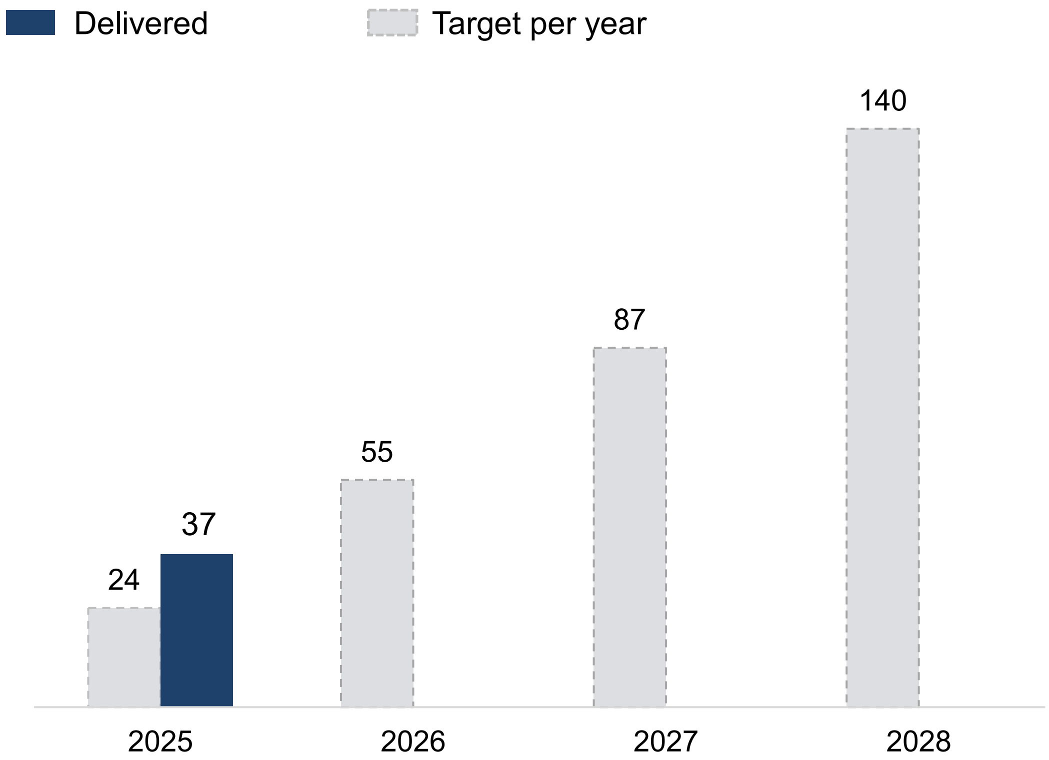
Digital channels lead to faster service and cost-efficiency

Note: Digital sales for 2023 excluding Topdanmark.

Topdanmark integration is progressing at full speed

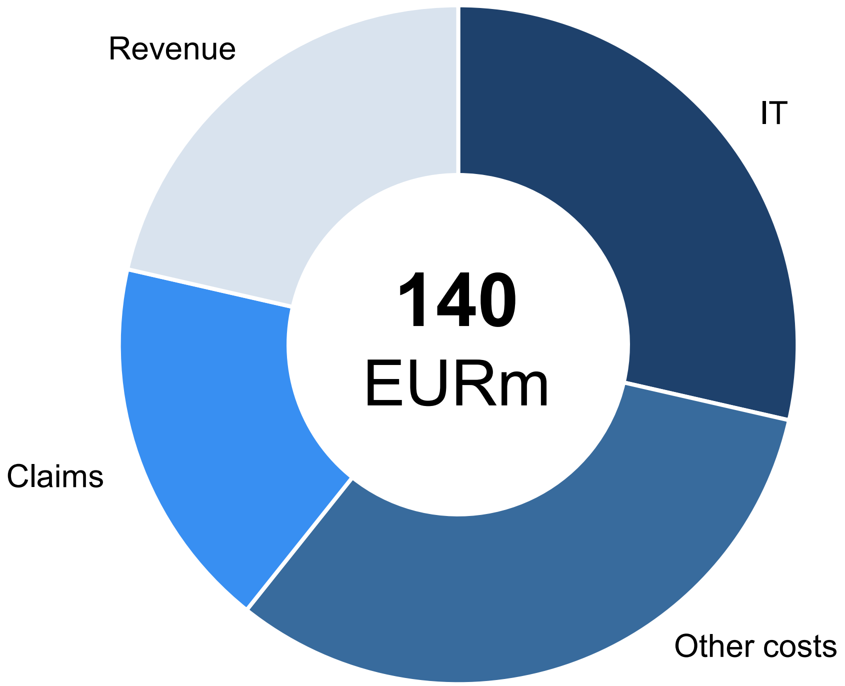
Synergy potential re-assessed and raised to EUR 140 million

Synergy run-rate realisation target by year, EURm



Integration benefits are material across multiple levers

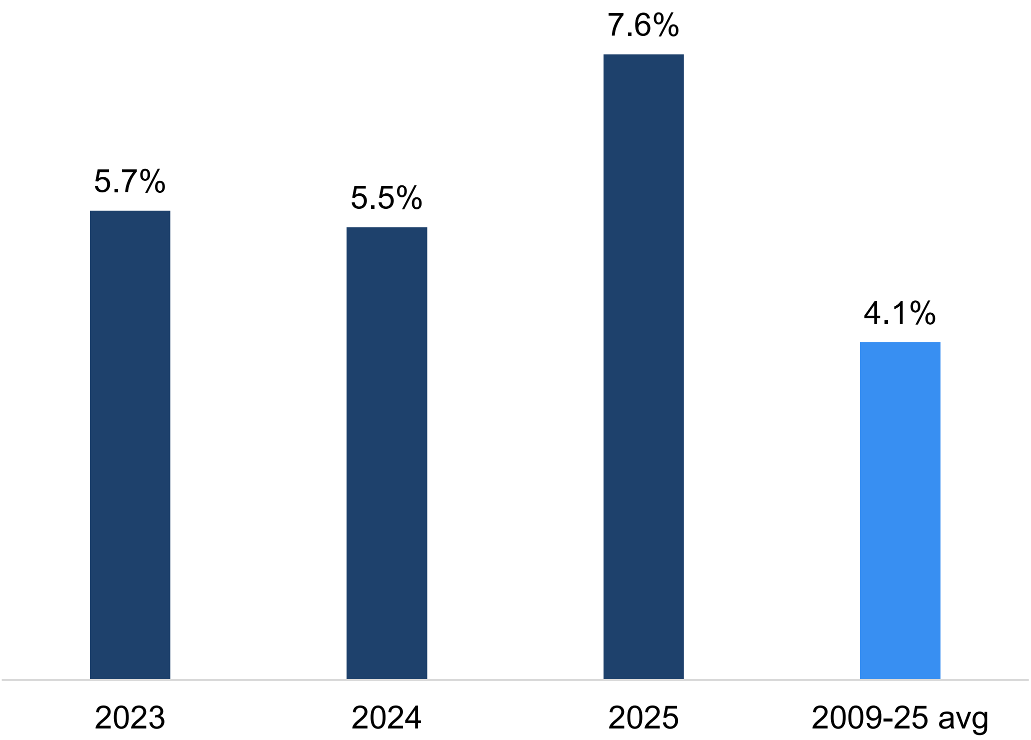
Targeted synergies by type in 2028, EURm



Attractive investment returns supplemented by large NOBA gain

Another year of strong investment returns

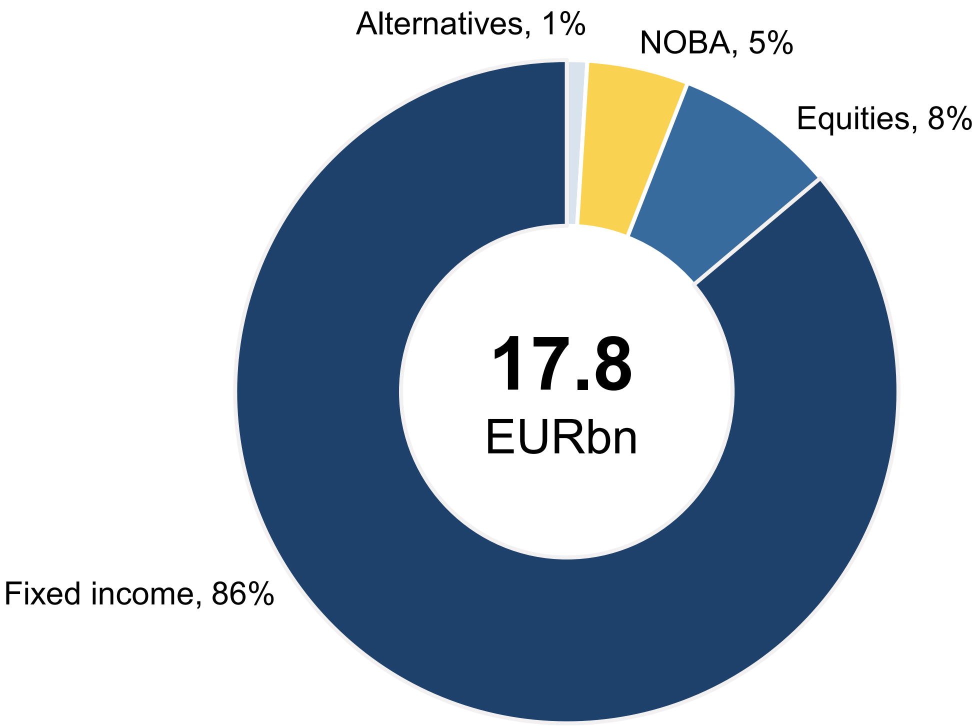
Sampo Group investment return, %



Note: Average investment return figure based on If portfolio until 2022

Group investment mix

Sampo Group assets allocation, EURbn

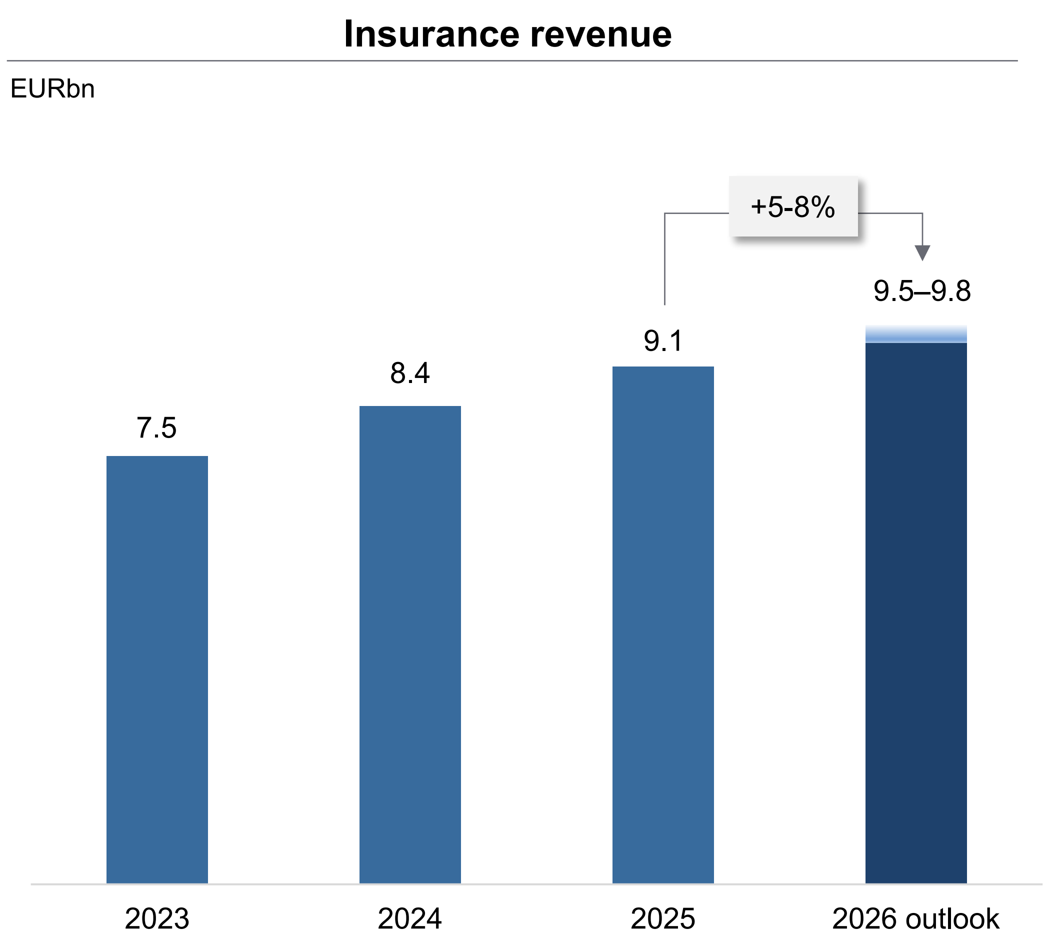


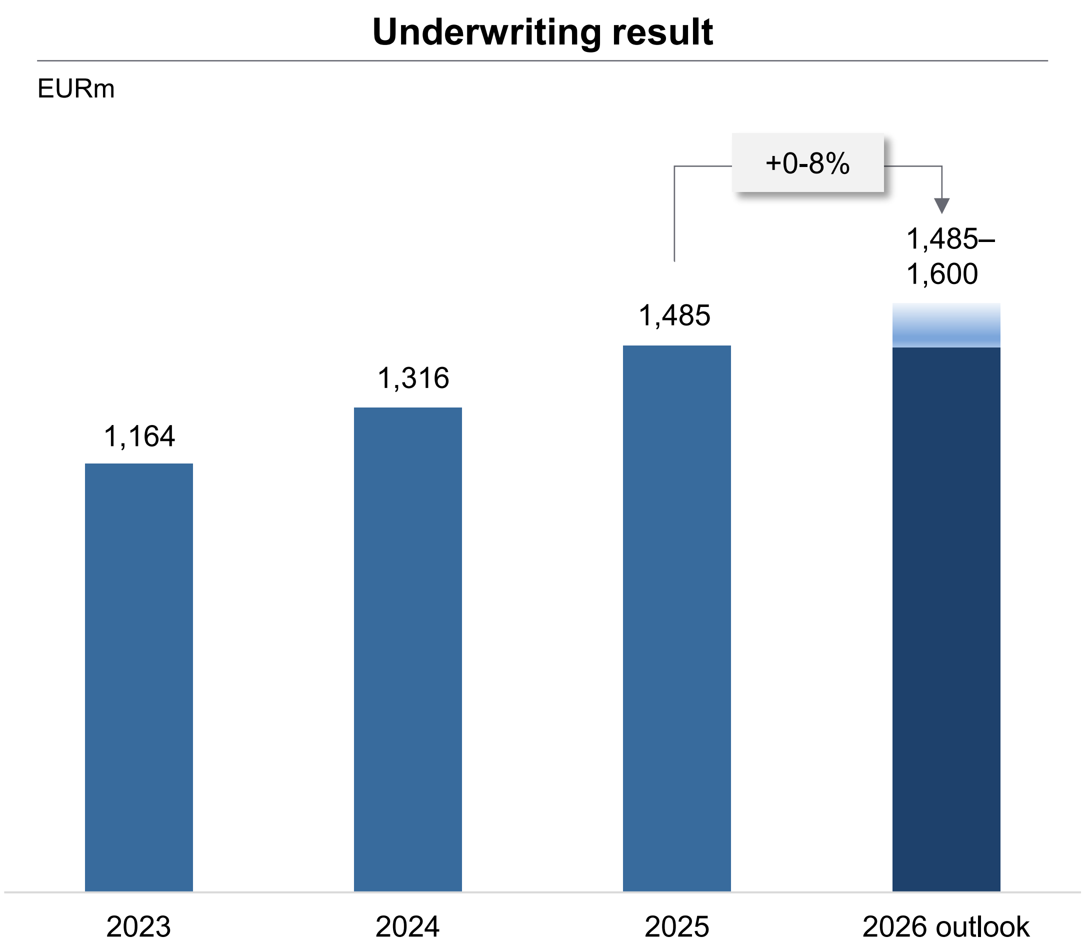
Consistent delivery against key financial targets

Targets for 2024-2026	2024		2025	
Operating EPS growth (period average): >9%*	13%	✓	10%	✓
Combined ratio: <85% (annual)	84.3%	✓	83.6%	✓
Deployable capital generation: >EUR 4.5 bn (cumulative)	2.0 EURbn	✓	3.5 EURbn	✓
Solvency II ratio: 150-190%	177%	✓	174%	✓
Financial leverage: <30%	26.9%	✓	23.6%	✓

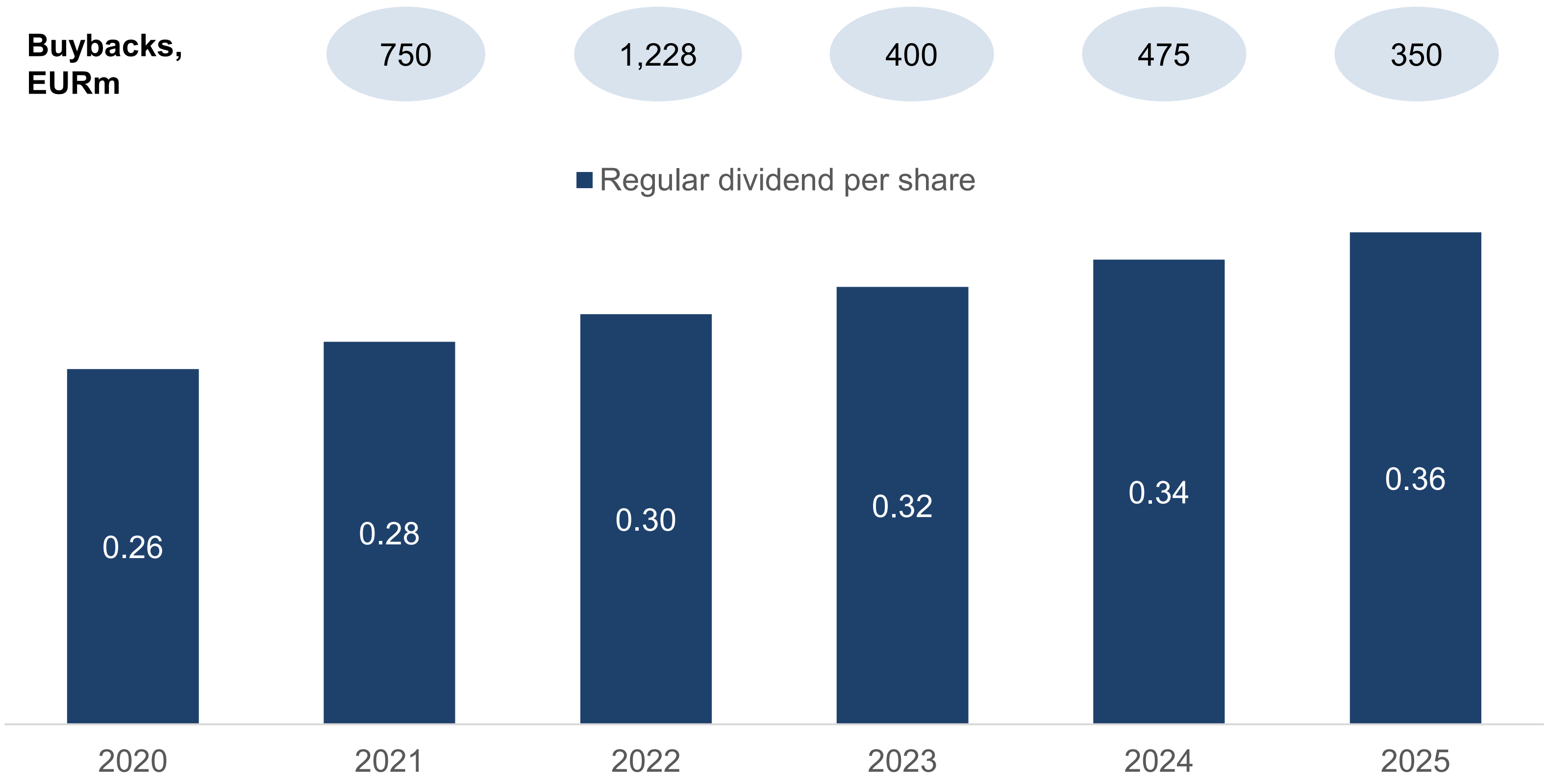
*) *Target raised from >7% in November 2025*

Sampo enters 2026 with solid operational momentum



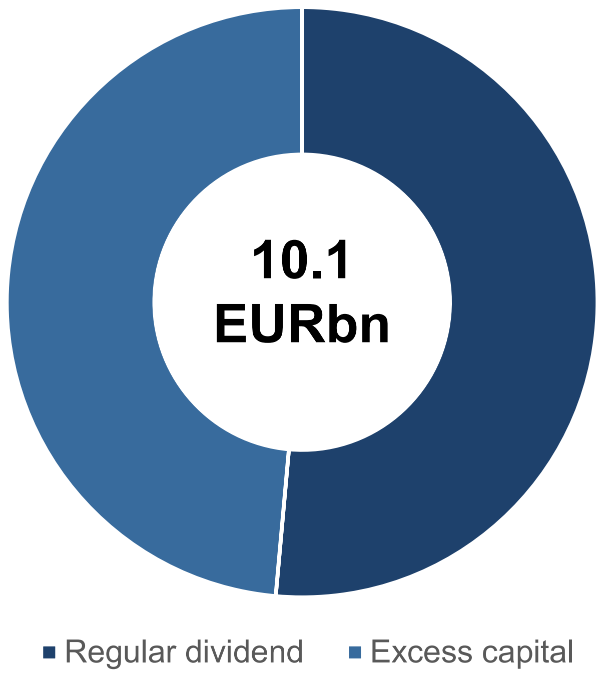


We aim to continue to deliver attractive capital returns



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

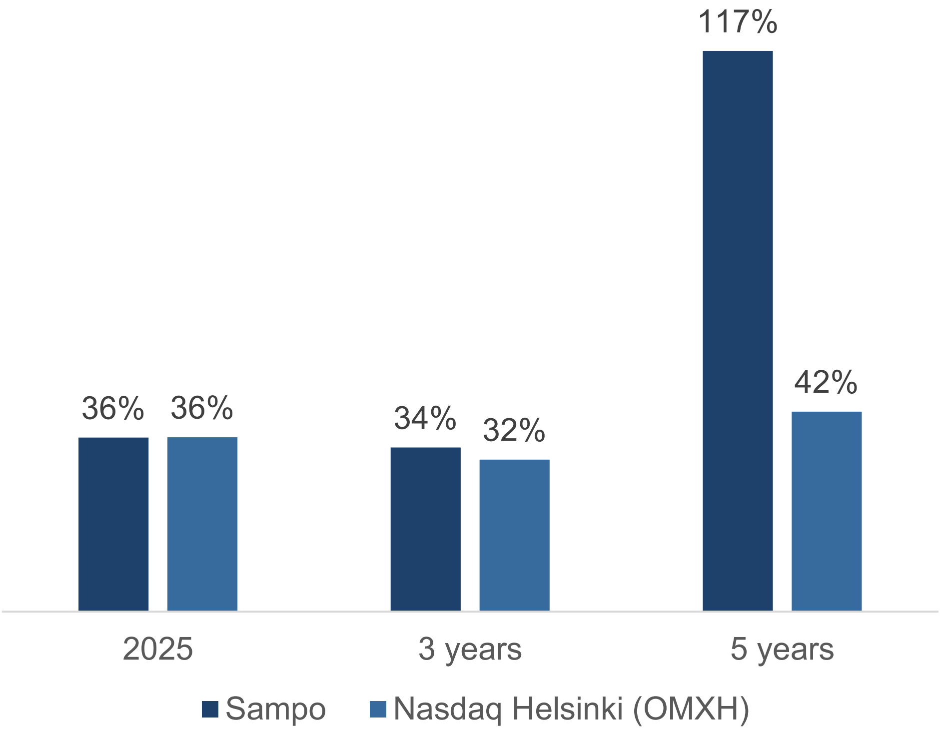
Total capital returned since 2020



Why invest in Sampo?

- **A market leader with comprehensive diversification**
- **Proven operational excellence**
- **Extensive organic growth opportunities**
- **Solid and resilient earnings growth**
- **Attractive and reliable capital returns**

Sampo total shareholder return vs Nasdaq Helsinki



Periods ending 31 December 2025; source Factset.

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