

Personnel

In the financial industry value creation relies on intangible assets such as employee competence, customer service, creativity and operational excellence. The dedicated employees of Sampo Group are building trust through operational excellence and they deliver first-class customer experience every day.

Sampo Group offers a work environment that supports the commitment of all employees. The continuous high results of regular employee satisfaction surveys show that Sampo has succeeded well in inspiring and engaging its employees.

The total reward package of Sampo Group also encompasses competitive remuneration and benefits such as private health care and broad insurance coverage, in addition to extensive competence development.

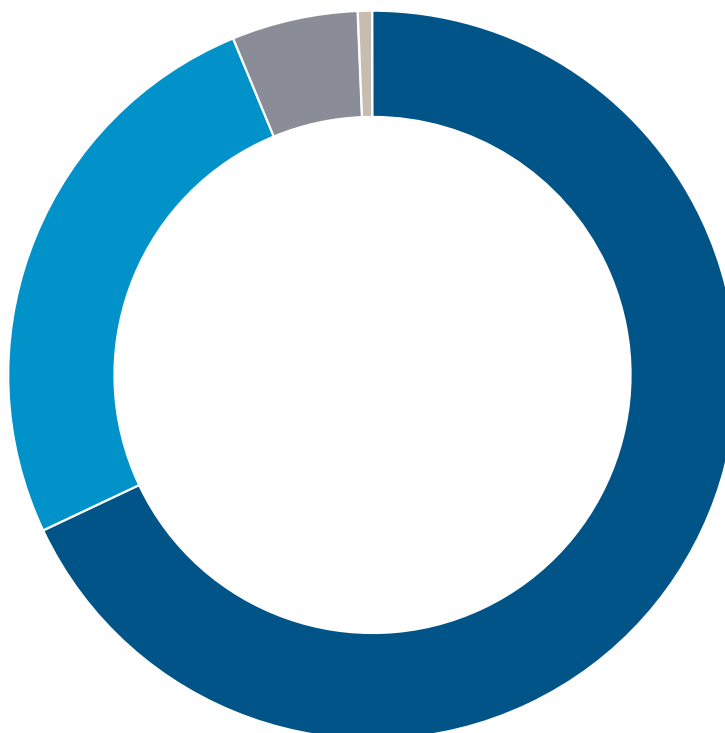
Sampo Group values the competence of employees and strives to offer possibilities to learn new skills and grow professionally. Sampo Group is a stable and trusted employer and the international career opportunities attract new employees. Future leaders grow from within Sampo Group and are offered challenging positions and projects and

supported with mentoring programs.

In 2017 Sampo Group employed on average 9,364 people (6,780), the increase is mainly due to Topdanmark's consolidation as a subsidiary as of 30 September 2017. P&C insurance is Sampo Group's largest business area, comprising 91 per cent of Sampo Group personnel (8,517 employees). Life insurance employed 8 per cent of the personnel and 1 per cent of the employees worked in the parent company Sampo plc.

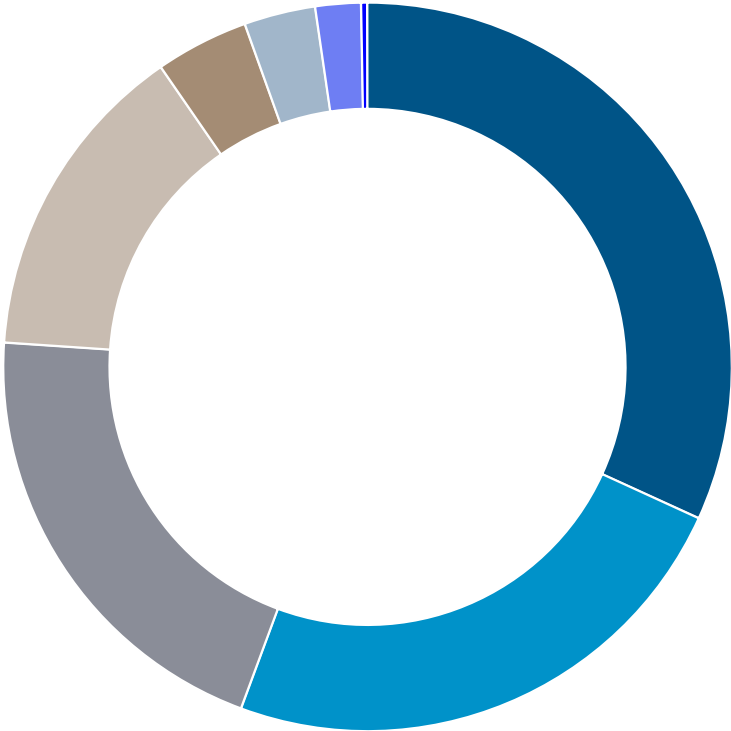
In geographical terms, 32 per cent of the Group's personnel was located in Denmark, 24 per cent in Finland, 20 per cent in Sweden and 14 per cent in Norway. The Baltic countries and other countries employed 10 per cent of the personnel.

Average Personnel (FTE) by Company
Sampo Group, 2017

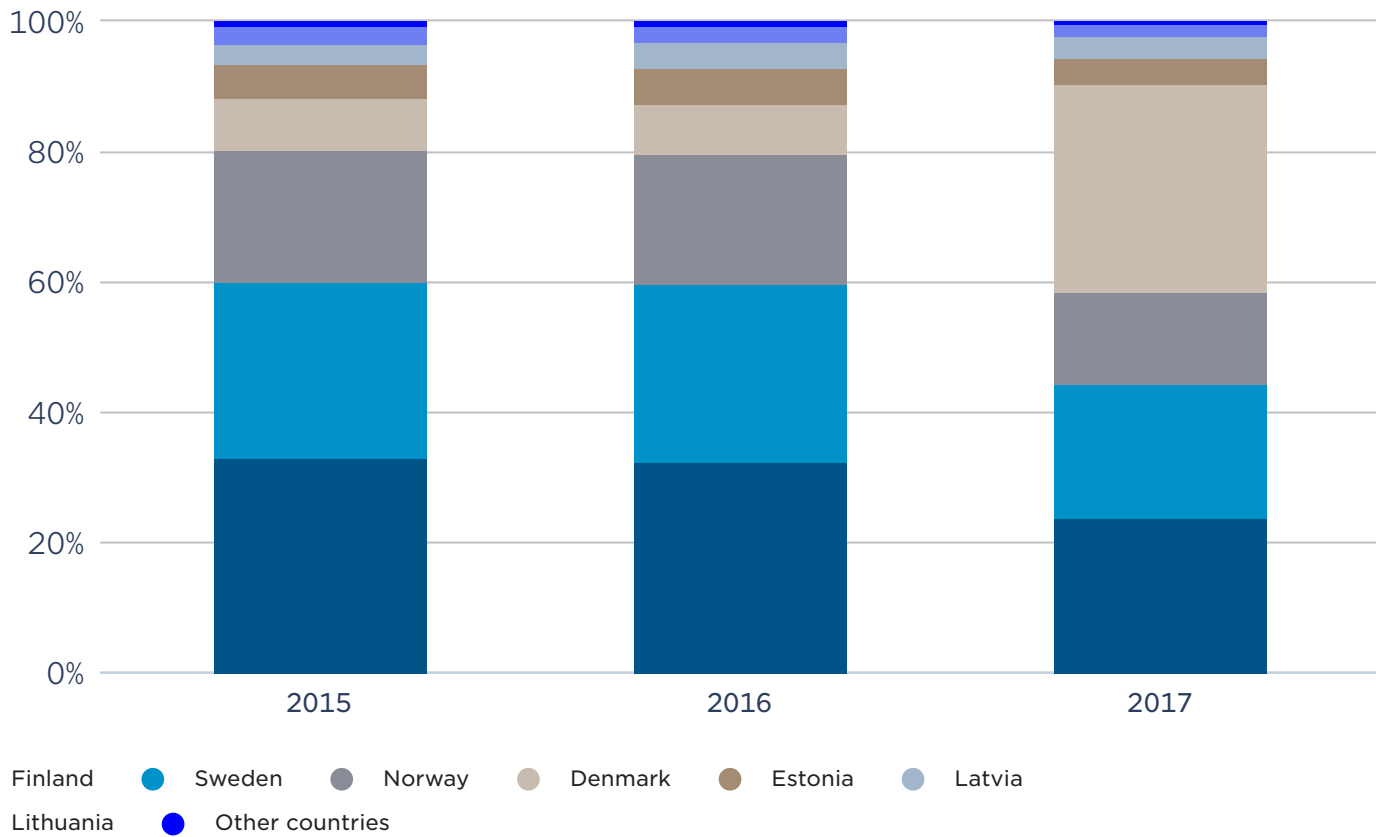


*Calculations based on Q4.

Average Personnel (FTE) by Country
Sampo Group, 2017



Distribution of Personnel by Country (FTE average)
Sampo Group, 2015-2017



Years of Employment
Sampo Group, 2017

