

Proposal for distribution of profit

Sampo plc's dividend policy is to pay a stable and sustainable regular dividend that grows in line with Sampo Group's operating result over time. In addition to this, excess capital is returned through share buybacks and/or extra dividends, to the extent that it is not utilised to support business development.

Pursuant to Sampo plc's dividend policy applicable to the distribution of 2024 earnings, total annual dividends paid shall represent at least 70 per cent of Sampo Group's operating result for the year. The Group's operating result for the financial year 2024 amounted to EUR 1,193 million. The parent company's distributable capital and reserves totalled EUR 7,851,175,075.24 of which profit for the financial year 2024 was EUR 1,862,690,915.83.

Based on the policies outlined above, the Board proposes to the Annual General Meeting that a total dividend of EUR 1.70 per share be paid, except for any shares held by Sampo plc on the dividend record date of 25 April 2025. However, if the share issue without consideration in proportion to shares owned by shareholders (share split) (as announced by Sampo plc on 5 February 2025) is successfully carried out and effected after the date of this proposal but prior to the dividend record date, the proposed total dividend shall instead be EUR 0.34 per share, except for any shares held by Sampo plc on the dividend record date.

The Board proposal to the Annual General Meeting corresponds to a total dividend of EUR 915 million in the aggregate, equating to a payout ratio of 77 per cent of the Group's operating result for the financial year 2024.

The remainder of the distributable funds are left in the company's equity capital. After adjusting for the proposed dividend, the parent company's 2024 year-end distributable funds amounted to approximately EUR 6,936 million and Group Solvency II ratio to 177 per cent. The Group's 2024 year-end financial leverage was 26.9 per cent.

Dividend payment

The dividend is proposed to be paid to the shareholders registered in the company's shareholders register maintained by Euroclear Finland Oy as at the record date of 25 April 2025. The Board proposes that the dividends be paid on 6 May 2025.

The issuer of the Swedish depository receipts shall ensure that the dividend is paid to the depository receipt holders registered in the securities depository and settlement register maintained by Euroclear Sweden AB as at the record date of 25 April 2025, with payment made in Swedish Krona.

The dividend payment for shares registered in the form of share entitlements book-entered in VP Securities A/S in Denmark as at the record date of 25 April 2025 will be administered by VP Securities A/S subsequent to receipt of the dividend by Euroclear Finland.

Financial position

No significant changes have taken place in the company's financial position since the end of the financial year. The company's liquidity position is good and in the view of the Board, the proposed distributions do not jeopardise the company's ability to fulfil its obligations.

6 February 2025
SAMPO PLC
Board of Directors