## Businesses

Sampo Group is active in insurance and banking. Sampo plc, the parent company, has two fully owned insurance subsidiaries, If P&C Insurance Holding Ltd (publ) and Mandatum Life Insurance Company Ltd. In addition Sampo has two major associates, Nordea Bank AB and Topdanmark A/S, a Danish insurance company. Sampo plc is the largest shareholder in both Nordea Bank AB and Topdanmark A/S.

## Sampo plc

Sampo plc, the parent company, is listed in the Nasdaq Helsinki since January 1988. It has no business activities of its own but administers the subsidiaries and is responsible for centralized functions in Sampo Group such as investments, Group Finance, risk management and investor relations.



If P&C Insurance is the leading property and casualty insurer in the Nordic region, with operations in Finland, Sweden, Norway, Denmark and the Baltic countries. If's operations are divided into four business areas: Private, Commercial, Industrial and Baltic. In Group reporting, the share of profit of Danish insurance company Topdanmark, an associated company of Sampo plc, is reported in the segment P&C insurance.

## Nordea

Nordea, the largest bank in the Nordic region, has around 11 million customers and is one of the largest universal banks in Europe in terms of total market capitalization. The Nordea share is listed in the Nasdaq Nordic Exchanges in Stockholm, Helsinki and Copenhagen. In Group reporting Nordea is treated as an associate and included in the segment Holding. At the end of 2016 Sampo plc held 21.2 per cent of shares in Nordea.

## **MANDATUM LIFE**

Mandatum Life provides its customers with a variety of services, including wealth management, investments, savings, personal risk insurance, as well as, incentive and reward solutions. Mandatum Life has an estimated 250,000 private and 25,000 corporate customers. In addition to Finland, it operates in all the Baltic countries.



Danish insurance company Topdanmark A/S, in which Sampo plc owns more than 40 per cent of the shares, is the second largest P&C insurer in Denmark. It is accounted for as an associated company and in Group reporting included in the P&C insurance segment.