

# Businesses

## Sampo plc

Sampo Group is active in insurance and banking. The Group's operations are divided into four main businesses, which are subsidiaries If, Topdanmark and Mandatum Life and associated company Nordea. Sampo plc is Sampo Group's parent company. Sampo plc 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. Sampo plc has been listed on the Nasdaq Helsinki since January 1988.



If 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. If is Sampo plc's fully-owned subsidiary.

## Topdanmark

Topdanmark is the second largest non-life insurance company and the sixth largest life insurance company in Denmark. The company focuses on the private, agricultural, and SME market. Topdanmark's share is listed on Nasdaq Copenhagen. Topdanmark is Sampo plc's subsidiary. Sampo plc held 46.7 per cent of Topdanmark's shares at the end of 2017.

## 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. Nordea's share is listed on 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 2017 Sampo plc held 21.2 per cent of shares in Nordea.

## MANDATUM LIFE

The company provides its customers with a variety of services, including wealth management, investments, savings, personal risk insurance, as well as, incentive and reward solutions. In addition to Finland, Mandatum Life operates in the Baltic countries. Mandatum Life has an estimated 250,000 private and 25,000 corporate customers. Mandatum Life is Sampo plc's fully-owned subsidiary.