EXECUTION VERSION

Final Terms dated 15 November 2016

SAMPO PLC

Issue of EUR 750,000,000 1.00 per cent. Notes due 18 September 2023

under the
EUR 3,000,000,000 Euro Medium Term Note Programme

PART A - CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (the "**Conditions**") set forth in the base prospectus dated 6 April 2016 and the supplemental base prospectus dated 3 November 2016 which together constitute a base prospectus (the "**Base Prospectus**") for the purposes of Directive 2003/71/EC (and amendments thereto, including Directive 2010/73/EU) (the "**Prospectus Directive**"). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive. These Final Terms contain the final terms of the Notes and must be read in conjunction with such Base Prospectus.

Full information on the Issuer and the offer of the Notes described herein is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus and these Final Terms have been published on the website of the Regulatory News Service operated by the London Stock Exchange at www.londonstockexchange.com/exchange/news/market-news/market-news-home.html and on the Issuer's website at www.sampo.com/figures/debt-financing-and-ratings/public-debt.

1.	(i)	Series Number:	13
	(ii)	Tranche Number:	1
	(iii)	Date on which the Notes will be consolidated and form a single series:	Not Applicable
2.		Specified Currency or Currencies:	Euro ("**EUR**")
3.		Aggregate Nominal Amount:	
	(i)	Series:	EUR 750,000,000
	(ii)	Tranche:	EUR 750,000,000
4.		Issue Price:	99.961 per cent. of the Aggregate Nominal Amount
5.	(i)	Specified Denominations:	EUR 100,000 and integral multiples of EUR 1,000 in excess thereof up to EUR 199,000. No Notes in definitive form will be issued with a denomination above EUR

			199,000
	(ii)	Calculation Amount:	EUR 1,000
6.	(i)	Issue Date:	17 November 2016
	(ii)	Interest Commencement Date:	Issue Date
7.	Maturity Date:		18 September 2023
8.	Interest Basis:		1.00 per cent. Fixed Rate (see paragraph 13 below)
9.	Redemption/Payment Basis:		Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount
10.	Change of Interest Basis:		Not Applicable
11.	Put/Call Options:		Not Applicable
12.	Date of Board approval for issuance of Notes obtained:		14 March 2012

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

13.	**Fixed Rate Note Provisions**		Applicable
	(i)	Rate of Interest:	1.00 per cent. per annum payable in arrear on each Interest Payment Date
	(ii)	Interest Payment Date(s):	18 September in each year, from and including 18 September 2017 up to and including the Maturity Date
	(iii)	Fixed Coupon Amount:	EUR 10.00 per Calculation Amount (except for the Interest Payment Date falling on 18 September 2017 which is a short first coupon)
	(iv)	Broken Amount(s):	Short first coupon: EUR 8.36 per Calculation Amount, payable on the Interest Payment Date falling on 18 September 2017
	(v)	Day Count Fraction:	Actual/Actual (ICMA)
14.	**Floating Rate Note Provisions**		Not Applicable
15.	**Zero Coupon Note Provisions**		Not Applicable

PROVISIONS RELATING TO REDEMPTION

16.	**Notice Periods for Condition 9(b) (*Redemption for Tax Reasons*)**	Minimum period: 30 days Maximum period: 60 days
17.	**Call Option**	Not Applicable
18.	**Put Option**	Not Applicable
19.	**Final Redemption Amount**	EUR 1,000 per Calculation Amount
20.	**Early Redemption Amount**	
	Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons or on event of default or other early redemption:	EUR 1,000 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THE NOTES

21.	**Form of Notes:**	**Bearer Notes** Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes in the limited circumstances specified in the Permanent Global Note
22.	New Global Note:	Yes
23.	Additional Financial Centre(s) or other special provisions relating to payment dates:	Not Applicable
24.	Talons for future Coupons to be attached to Definitive Notes in bearer form:	No
25.	Calculation Agent:	Not Applicable

Signed on behalf of Sampo plc:

By:..

Duly authorised

Timo Rikkonen
Senior Legal Counsel

PART B - OTHER INFORMATION

1. **LISTING**

(i)	Listing and admission to trading:	Application is expected to be made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the Regulated Market of the London Stock Exchange with effect from the Issue Date
(ii)	Estimate of total expenses related to admission to trading:	£3,650

2. **RATINGS**

The Notes to be issued are expected to be rated Baa2 by Moody's Investors Service Ltd. and A- by Standard & Poor's Credit Market Services Europe Limited.

Moody's Investors Service Ltd. and Standard & Poor's Credit Market Services Europe Limited are established in the European Union and are registered under Regulation (EC) No. 1060/2009, as amended.

3. **INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE**

Save as discussed in "*Subscription and Sale*" in the Base Prospectus, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.

The joint lead managers of the issue of the Notes, BNP Paribas, Citigroup Global Markets Limited and Nordea Bank Danmark A/S, and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. **YIELD**

Indication of yield:	1.006 per cent. per annum

5. **OPERATIONAL INFORMATION**

(i)	ISIN Code:	XS1520733301
(ii)	Common Code:	152073330
(iii)	Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, société anonyme and the relevant identification number(s):	Not Applicable

	(iv)	Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
	(v)	Delivery:	Delivery against payment
	(vi)	Intended to be held in a manner which would allow Eurosystem eligibility:	Yes

6. **DISTRIBUTION**

U.S. Selling Restrictions:	Regulation S Category 2; TEFRA D