

MiFID II product governance / Professional investors and ECPs only target market – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, "**MiFID II**"); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturers' target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

Final Terms dated 18 May 2018

SAMPO PLC

Issue of SEK 1,300,000,000 Floating Rate Notes due 23 May 2022
under the

EUR 3,500,000,000 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 13 April 2018 and the supplemental base prospectus dated 11 May 2018 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 <http://www.sampo.com/figures/debt-financing-and-ratings/public-debt>.

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|----|-------|--|----------------|
| 1. | (i) | Series Number: | 17 |
| | (ii) | Tranche Number: | 1 |
| | (iii) | Date on which the Notes will be consolidated and form a single series: | Not Applicable |

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| 2. | Specified Currency or Currencies: | Swedish Krona ("SEK") |
| 3. | Aggregate Nominal Amount: | |
| | (i) Series: | SEK 1,300,000,000 |
| | (ii) Tranche: | SEK 1,300,000,000 |
| 4. | Issue Price: | 100.809 per cent. of the Aggregate Nominal Amount |
| 5. | (i) Specified Denominations: | SEK 2,000,000 and integral multiples of SEK 1,000,000 thereafter |
| | (ii) Calculation Amount: | SEK 1,000,000 |
| 6. | (i) Issue Date: | 23 May 2018 |
| | (ii) Interest Commencement Date: | Issue Date |
| 7. | Maturity Date: | Interest Payment Date falling on or nearest to 23 May 2022 |
| 8. | Interest Basis: | 3 month STIBOR + 0.75 per cent. Floating Rate
(see paragraph 14 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 2017 |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

13.	Fixed Rate Note Provisions	Not Applicable
14.	Floating Rate Note Provisions	Applicable
(i)	Specified Period:	Quarterly, subject to adjustment in accordance with Modified Following Business Day Convention
(ii)	Specified Interest Payment Dates:	23 February, 23 May, 23 August and 23 November in each year from and including 23 August 2018 to and including the Maturity Date
(iii)	First Interest Payment Date:	23 August 2018
(iv)	Business Day Convention:	Modified Following Business Day Convention
(v)	Additional Business Centre(s):	London, TARGET
(vi)	Manner in which the Rate(s) of Interest is/are to be determined:	Screen Rate Determination
(vii)	Party responsible for calculating the Rate(s) of Interest and/or Interest Amount(s):	Fiscal Agent
(viii)	Screen Rate Determination:	
	• Reference Rate:	3 month STIBOR
	• Interest Determination Date(s):	Second Stockholm business day prior to the start of each Interest Period
	• Relevant Screen Page:	3 month STIBOR as displayed on Reuters page SIDE
	• Relevant Time:	11.00 a.m. in the Relevant Financial Centre
	• Relevant Financial Centre:	Stockholm
(ix)	ISDA Determination:	Not applicable
(x)	Linear Interpolation:	Not Applicable
(xi)	Margin(s):	+ 0.75 per cent. per annum

- (xii) Minimum Rate of Interest: Not Applicable
- (xiii) Maximum Rate of Interest: Not Applicable
- (xiv) Relevant Benchmarks: STIBOR is provided by the Swedish Bankers' Association. As at the date hereof, STIBOR does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 (*Register of administrators and benchmarks*) of the Benchmark Regulation
- (xv) Day Count Fraction: Actual/360

15. **Zero Coupon Note Provisions** Not Applicable

PROVISIONS RELATING TO REDEMPTION

- 16. **Notice Periods for Condition 9(b)** Minimum period: 30 days
(Redemption for Tax Reasons) Maximum period: 60 days
- 17. **Call Option** Not Applicable
- 18. **Put Option** Not Applicable
- 19. **Final Redemption Amount** SEK 1,000,000 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: SEK 1,000,000 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

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| 22. | New Global Note: | Yes |
| 23. | Additional Financial Centre(s) or other special provisions relating to payment dates: | London, TARGET |
| 24. | Talons for future Coupons to be attached to Definitive Notes in bearer form: | No |
| 25. | Calculation Agent: | Fiscal Agent |
| 26. | Prohibition of Sales to EEA Retail Investors: | Not Applicable |
| 27. | Prohibition of Sales to Belgian Consumers: | Applicable |

Signed on behalf of Sampo plc:

By:

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Duly authorised



Timo Rikkonen
Senior Legal Counsel

PART B - OTHER INFORMATION

1. LISTING

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| (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: | Not Applicable |

2. RATINGS

The Notes to be issued are expected to be rated Baa1 by Moody's Investors Service Ltd. and A- by Standard & Poor's Credit Market Services Europe Limited.

Each of Moody's Investors Service Ltd. and Standard & Poor's Credit Market Services Europe Limited is established in the European Union and is 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, Nordea Bank AB (publ) and Danske Bank 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. HISTORIC INTEREST RATES

Details of historic STIBOR rates can be obtained from Reuters.

5. OPERATIONAL INFORMATION

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| (i) | ISIN Code: | XS1823484222 |
| (ii) | Common Code: | 182348422 |
| (iii) | FISN: | SAMPO PLC/VAREMTN 20220500 |
| (iv) | CFI code: | DTVXFB |
| (v) | Any clearing system(s) other than Euroclear Bank SA/NV | Not Applicable |

and Clearstream Banking S.A.
and the relevant identification
number(s):

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| (vi) | Names and addresses of additional Paying Agent(s) (if any): | Not Applicable |
| (vii) | Delivery: | Delivery against payment |
| (viii) | Intended to be held in a manner which would allow Eurosystem eligibility: | No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the ICSDs as common safekeeper. Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met. |

6. DISTRIBUTION

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