

Final Terms dated 26 May 2015

SAMPO PLC

Issue of SEK 2,000,000,000 Floating Rate Notes due 28 May 2020

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 26 March 2015 and the supplemental base prospectus dated 8 May 2015 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.

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|----|-------|------------------------------------------------------------------------|-----------------------------------------------|
| 1. | (i) | Series Number: | 10 |
| | (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: | Swedish Krona (" SEK ") |
| 3. | | Aggregate Nominal Amount: | |
| | (i) | Series: | SEK 2,000,000,000 |
| | (ii) | Tranche: | SEK 2,000,000,000 |
| 4. | | Issue Price: | 100 per cent. of the Aggregate Nominal Amount |
| 5. | (i) | Specified Denominations: | SEK 1,000,000 |
| | (ii) | Calculation Amount: | SEK 1,000,000 |
| 6. | (i) | Issue Date: | 28 May 2015 |

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|------|-------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| (ii) | Interest Commencement Date: | Issue Date |
| 7. | Maturity Date: | 28 May 2020 |
| 8. | Interest Basis: | 3 month STIBOR + 0.77 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 2012 |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

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|--------|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| 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: | 28 February, 28 May, 28 August and 28 November in each year from and including 28 August 2015 to and including the Maturity Date |
| (iii) | First Interest Payment Date: | 28 August 2015 |
| (iv) | Business Day Convention: | Modified Following Business Day Convention |
| (v) | Additional Business Centre(s): | London, TARGET and Stockholm |
| (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:	Applicable
(xi)	Margin(s):	+ 0.77 per cent. per annum
(xii)	Minimum Rate of Interest:	0.00 per cent.
(xiii)	Maximum Rate of Interest:	Not Applicable
(xiv)	Day Count Fraction:	Actual/360
15.	Zero Coupon Note Provisions	Not Applicable

PROVISIONS RELATING TO REDEMPTION

16.	Notice Periods for Condition 9(b) <i>(Redemption for Tax Reasons)</i>	Minimum period: 30 days 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

- 22. New Global Note: Yes
- 23. Additional Financial Centre(s) or other special provisions relating to payment dates: London, TARGET and Stockholm
- 24. Talons for future Coupons to be attached to Definitive Notes in bearer form: No
- 25. Calculation Agent: Fiscal Agent

Signed on behalf of Sampo plc:

By:.....
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 28 May 2015. |
| (ii) | Estimate of total expenses related to admission to trading: | Not Applicable |

2. RATINGS

The Notes to be issued are expected to be rated Baa2 (Stable outlook) by Moody's Investors Service Ltd..

Moody's Investors Service Ltd. 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 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: | XS1238814278 |
| (ii) | Common Code: | 123881427 |
| (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 | Not Applicable |

any)

(v) Delivery: Delivery against payment

(vi) Intended to be held in a manner which would allow Eurosystem eligibility: No

6. **DISTRIBUTION**

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