

**MIFID II product governance / Professional investors and ECPs only target market** – Solely for the purposes of the 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 manufacturer’s 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 manufacturer’s target market assessment) and determining appropriate distribution channels.

**Final Terms dated 5 September 2018**

**SAMPO PLC**

Issue of NOK 1,000,000,000 3.10 per cent. Notes due 7 September 2028  
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](http://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:   | 18                      |
|    | (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:                                      | Norwegian Krone ("NOK") |

3. Aggregate Nominal Amount:
  - (i) Series: NOK 1,000,000,000
  - (ii) Tranche: NOK 1,000,000,000
4. Issue Price: 100.000 per cent. of the Aggregate Nominal Amount
5. (i) Specified Denominations: NOK 2,000,000
  - (ii) Calculation Amount: NOK 2,000,000
6. (i) Issue Date: 7 September 2018
  - (ii) Interest Commencement Date: Issue Date
7. Maturity Date: 7 September 2028
8. Interest Basis: 3.10 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 2017

#### **PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

13. **Fixed Rate Note Provisions** Applicable
  - (i) Rate of Interest: 3.10 per cent. per annum payable in arrear on each Interest Payment Date
  - (ii) Interest Payment Date(s): 7 September in each year, from and including 7 September 2019 up to and including the Maturity Date
  - (iii) Fixed Coupon Amount: NOK 62,000 per Calculation Amount
  - (iv) Broken Amount(s): Not Applicable
  - (v) Day Count Fraction: 30/360
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** NOK 2,000,000 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: NOK 2,000,000 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:** No
23. **Additional Financial Centre(s) or other special provisions relating to payment dates:** Oslo and TARGET
24. **Talons for future Coupons to be attached to Definitive Notes in bearer form:** No
25. **Calculation Agent:** Not Applicable
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: .....

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 on or about the Issue Date.
- (ii) Estimate of total expenses related to admission to trading: Not Applicable

### 2. RATINGS

The Notes to be issued have not been rated.

### 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.

Skandinaviska Enskilda Banken AB (publ) and its 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: 3.10 per cent. per annum

### 5. OPERATIONAL INFORMATION

- (i) ISIN Code: XS1877343803
- (ii) Common Code: 187734380
- (iii) FISN: SAMPO PLC/3.1EMTN 20280907
- (iv) CFI code: DTFXFB
- (v) Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, S.A. and the relevant identification number(s): Not Applicable
- (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: No. Whilst the designation is specified as "no" at the date of these Final Terms,

eligibility:

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