

**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 700,000,000 0.875 per cent. 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](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:   | 16             |
|    | (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 700,000,000  |
|     | (ii) Tranche:  | SEK 700,000,000  |
| 4.  | Issue Price:   | 99.824 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:   | 23 May 2022  |
| 8.  | Interest Basis:  | 0.875 per cent. Fixed Rate<br><br>(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**

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|-----|-----------------------------------|---|
| 13. | <b>Fixed Rate Note Provisions</b> | Applicable  |
|     | (i) Rate of Interest:             | 0.875 per cent. per annum payable in arrear on each Interest Payment Date                 |
|     | (ii) Interest Payment Date(s):    | 23 May in each year, from and including 23 May 2019 up to and including the Maturity Date |
|     | (iii) Fixed Coupon Amount:        | SEK 8,750.00 per Calculation Amount   |
|     | (iv) Broken Amount(s):            | Not Applicable  |

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|-----|--------------------------------------|----------------|
|     | (v) Day Count Fraction:              | 30/360         |
| 14. | <b>Floating Rate Note Provisions</b> | Not Applicable |
| 15. | <b>Zero Coupon Note Provisions</b>   | Not Applicable |

#### **PROVISIONS RELATING TO REDEMPTION**

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|-----|--|--|
| 16. | <b>Notice Periods for Condition 9(b)</b><br><i>(Redemption for Tax Reasons)</i>  | Minimum period: 30 days<br>Maximum period: 60 days |
| 17. | <b>Call Option</b>   | Not Applicable                                     |
| 18. | <b>Put Option</b>  | Not Applicable                                     |
| 19. | <b>Final Redemption Amount</b>   | SEK 1,000,000 per Calculation Amount               |
| 20. | <b>Early Redemption Amount</b>   |  |
|     | 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**

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|-----|-----------------------|---|
| 21. | <b>Form of Notes:</b> | <b>Bearer Notes</b>   |
|     |                       | 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:  | 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:

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Duly authorised



**Timo Rikkinen**  
**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. YIELD

Indication of yield:	0.920 per cent. per annum
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### 5. OPERATIONAL INFORMATION

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|-------|--|--------------------------|
| (i)   | ISIN Code:   | XS1823483414             |
| (ii)  | Common Code:   | 182348341                |
| (iii) | FISN:  | SAMPO PLC/1EMTN 20220523 |
| (iv)  | CFI code:  | DTFXFB                   |
| (v)   | Any clearing system(s) other than Euroclear Bank SA/NV | Not Applicable           |

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

- |        |   |  |
|--------|---|--|
| (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
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