

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 19 February 2018

SAMPO PLC

Issue of EUR 500,000,000 1.625 per cent. Notes due 21 February 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 12 April 2017 and the supplemental base prospectuses dated 11 May 2017 and 7 February 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: | 15 |
| | (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 500,000,000
 - (ii) Tranche: EUR 500,000,000
4. Issue Price: 99.061 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: 21 February 2018
 - (ii) Interest Commencement Date: Issue Date
7. Maturity Date: 21 February 2028
8. Interest Basis: 1.625 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: Call Option
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: 1.625 per cent. per annum payable in arrear on each Interest Payment Date
 - (ii) Interest Payment Date(s): 21 February in each year, from and including 21 February 2019 up to and including the Maturity Date

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| (iii) | Fixed Coupon Amount: | EUR 16.25 per Calculation Amount |
| (iv) | Broken Amount(s): | Not Applicable |
| (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

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

Maximum period: 60 days |
| 17. | Call Option | Applicable |
| (i) | Optional Redemption Date(s) (Call): | Any day during the period from and including 21 November 2027 to but excluding the Maturity Date |
| (ii) | Optional Redemption Amount(s) (Call): | EUR 1,000 per Calculation Amount |
| (iii) | If redeemable in part: | Not Applicable |
| (iv) | Notice period: | Minimum period: 15 days
Maximum period: 60 days |
| 18. | Put Option | Not Applicable |
| 19. | Final Redemption Amount | EUR 1,000 per Calculation Amount |
| 20. | Early Redemption Amount | EUR 1,000 per Calculation Amount |
| | Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons or on event of default or other early redemption: | |

GENERAL PROVISIONS APPLICABLE TO THE NOTES

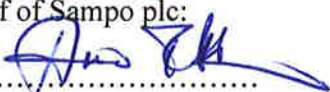
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| 21. | Form of Notes: | Bearer Notes

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: | Not Applicable |
| 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 |

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: | GBP 3,600 |

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, BNP Paribas, Deutsche Bank AG, London Branch, HSBC Bank plc and Nordea Bank AB (publ), 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:	1.728 per cent. per annum
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6. OPERATIONAL INFORMATION

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| (i) | ISIN Code: | XS1775786574 |
| (ii) | Common Code: | 177578657 |
| (iii) | Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking S.A. and the relevant identification number(s): | Not Applicable |

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| (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 |

7. **DISTRIBUTION**

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