

## Sampo Group's Annual Report 2013

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5 Staff costs 5 Staff costs

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#### P&C insurance

EURm

2013 2012

#### Staff costs

Wages and salaries	-390	-381
Cash-settled share-based payments	-22	-16
Pension costs		
- defined contribution plans	-51	-44
- defined benefit plans (Note 31)	-22	-7
Other social security costs	-79	-73

#### P&C insurance, total

-564 -521

#### Life insurance

EURm

2013 2012

#### Staff costs

Wages and salaries	-33	-31
Cash-settled share-based payments	-5	-3
Pension costs - defined contribution plans	-5	-5
Other social security costs	-3	-2

#### Life insurance, total

-46 -42

#### Holding

EURm

2013 2012

#### Staff costs

Wages and salaries	-8	-8
Cash-settled share-based payments	-12	-7
Pension costs - defined contribution plans	-3	-3
Other social security costs	-1	-1

#### Holding, total

-23 -18

EURm

2013 2012

#### Group, total

-634 -582

More information on share-based payments in note 36 Incentive schemes.