

## Sampo Group's **Annual Report 2013**

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### **5 Staff costs**

#### **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.