

Sampo Group's **Annual Report 2013**

This is a user defined extract from Sampo's Online Annual Report and this kind of extract can in no circumstances be referred to as Sampo's Annual Report or an extract thereof. Sampo's entire Annual Report is available at www.sampo.com/annualreport.

Notes to the liabilities and commitments 16-18 Notes to the liabilities and commitments 16-18

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16 Pension liabilities

The basic and supplementary pension insurance of Sampo plc's staff is handled through insurances in Varma Mutual Insurance Company and in Mandatum Life Insurance Company Limited.

17 Future rental commitments

| EURm | 2013 | 2012 |
|--|-------------|-------------|
| Not more than one year | 1 | 1 |
| Over one year but not more than five years | 2 | 3 |
| Total | 3 | 4 |

18 Off-balance sheet items

| EURm | 2013 | 2012 |
|--------------------------------------|-------------|-------------|
| Underwriting commitments | 1 | 1 |
| Off-balance sheet items total | 1 | 1 |
| To or on behalf of Group companies | - | - |
| To or on behalf of associates | - | - |