

## Notes on the liabilities and commitments

### 15 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.

### 16 Future rental commitments

EURm	2014	2013
Not more than one year	1	1
Over one year but not more than five years	1	2
<b>Total</b>	<b>2</b>	<b>3</b>

### 17 Off-balance sheet items

EURm	2014	2013
<b>Underwriting commitments</b>	<b>1</b>	<b>1</b>
<b>Off-balance sheet items total</b>	<b>1</b>	<b>1</b>
To or on behalf of Group companies	-	-
To or on behalf of associates	-	-