

Notes on the liabilities and commitments 15-16

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	2017	2016
Not more than one year	1	1
Over one year but not more than five years	4	4
Over five years	1	1
Total	6	5