

5 Staff costs

P&C insurance

EURm	2014	2013
Staff costs		
Wages and salaries	-374	-390
Cash-settled share-based payments	-18	-22
Pension costs		
- defined contribution plans	-47	-51
- defined benefit plans (Note 31)	-24	-22
Other social security costs	-75	-79
P&C insurance, total	-537	-564

Life insurance

EURm	2014	2013
Staff costs		
Wages and salaries	-33	-33
Cash-settled share-based payments	-4	-5
Pension costs - defined contribution plans	-5	-5
Other social security costs	-4	-3
Life insurance, total	-46	-46

Holding

EURm	2014	2013
Staff costs		
Wages and salaries	-8	-8
Cash-settled share-based payments	-9	-12
Pension costs - defined contribution plans	-2	-3
Other social security costs	-0	-1
Holding, total	-20	-23
EURm	2014	2013
Group, total	-603	-634

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