

## 5 Staff costs

### P&C insurance

EURm	2014	2013
<b>Staff costs</b>		
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
<b>P&amp;C insurance, total</b>	<b>-537</b>	<b>-564</b>

### Life insurance

EURm	2014	2013
<b>Staff costs</b>		
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
<b>Life insurance, total</b>	<b>-46</b>	<b>-46</b>

### Holding

EURm	2014	2013
<b>Staff costs</b>		
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
<b>Holding, total</b>	<b>-20</b>	<b>-23</b>
<b>EURm</b>	<b>2014</b>	<b>2013</b>
<b>Group, total</b>	<b>-603</b>	<b>-634</b>

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