

5 Staff costs

P&C insurance

EURm	2013	2012
Staff costs		
Wages and salaries	-390	-381
Cash-settled share-based payments	-22	-16
Pension costs		
- defined contribution plans	-51	-44
- defined benefit plans (Note 31)	-22	-7
Other social security costs	-79	-73
P&C insurance, total	-564	-521

Life insurance

EURm	2013	2012
Staff costs		
Wages and salaries	-33	-31
Cash-settled share-based payments	-5	-3
Pension costs - defined contribution plans	-5	-5
Other social security costs	-3	-2
Life insurance, total	-46	-42

Holding

EURm	2013	2012
Staff costs		
Wages and salaries	-8	-8
Cash-settled share-based payments	-12	-7
Pension costs - defined contribution plans	-3	-3
Other social security costs	-1	-1
Holding, total	-23	-18
EURm	2013	2012
Group, total	-634	-582

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