26 Cash and cash equivalents

P&C insurance

EURm	2013	2012
Cash at bank and in hand	250	145
Short-term deposits (max 3 months)	33	261
P&C insurance, total	33	261

Life insurance

EURm	2013	2012
Cash at bank and in hand	179	55
Short-term deposits (max 3 months)	44	99
P&C insurance, total	222	154

Holding

EURm	2013	2012
Cash	280	200
Short-term deposits (max 3 months)	-	273
Holding, total	280	473
Group, total	535	889