

## 5 Staff costs

### P&C insurance

EURm	2013	2012
<b>Staff costs</b>		
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
<b>P&amp;C insurance, total</b>	<b>-564</b>	<b>-521</b>

### Life insurance

EURm	2013	2012
<b>Staff costs</b>		
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
<b>Life insurance, total</b>	<b>-46</b>	<b>-42</b>

### Holding

EURm	2013	2012
<b>Staff costs</b>		
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
<b>Holding, total</b>	<b>-23</b>	<b>-18</b>
<b>EURm</b>	<b>2013</b>	<b>2012</b>
<b>Group, total</b>	<b>-634</b>	<b>-582</b>

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