11 Property, plant and equipment

P&C insurance

| EURm | 2015 Equipment | 2014 Equipment |
|--------------------------|-------------------|-------------------|
| At 1 Jan. | | |
| Cost | 63 | 64 |
| Accumulated depreciation | -46 | -48 |
| Net carrying amount | 16 | 16 |
| At 31 Dec. | | |
| Cost | 65 | 63 |
| Accumulated depreciation | -47 | -46 |
| Net carrying amount | 19 | 16 |



Life insurance

| | | 2015 | | | 2014 | |
|--------------------------|--------------------|-----------|-------|--------------------|-----------|-------|
| EURm | Land and buildings | Equipment | Total | Land and buildings | Equipment | Total |
| At 1 Jan. | | | | | | |
| Cost | 4 | 8 | 12 | 4 | 8 | 12 |
| Accumulated depreciation | -1 | -7 | -7 | -1 | -6 | -6 |
| Net carrying amount | 4 | 1 | 5 | 4 | 2 | 5 |
| At 31 Dec. | | | | | | |
| Cost | 4 | 8 | 12 | 4 | 8 | 12 |
| Accumulated depreciation | -1 | -7 | -8 | -1 | -6 | -7 |
| Net carrying amount | 4 | 1 | 5 | 4 | 1 | 5 |

Holding

| | 2015 | | | 2014 | | | |
|--------------------------|--------------------|-----------|-------|--------------------|-----------|-------|--|
| Rm | Land and buildings | Equipment | Total | Land and buildings | Equipment | Total | |
| At 1 Jan. | | | | | | | |
| Cost | 2 | 5 | 7 | 2 | 5 | 7 | |
| Accumulated depreciation | -1 | -3 | -4 | -1 | -2 | -3 | |
| Net carrying amount | 1 | 2 | 3 | 1 | 3 | 4 | |
| At 31 Dec. | | | | | | | |
| Cost | 2 | 4 | 6 | 2 | 5 | 7 | |
| Accumulated depreciation | -1 | -2 | -3 | -1 | -3 | -4 | |
| Net carrying amount | 1 | 2 | 3 | 1 | 2 | 3 | |
| URm | | | | | 2015 | 2014 | |
| roup, total | | | | | 26 | 24 | |

Equipment in different segments comprise IT equipment and furniture.