

## 5 Staff costs

### P&C insurance

EURm	2015	2014
<b>Staff costs</b>		
Wages and salaries	-373	-374
Cash-settled share-based payments	-17	-18
Pension costs		
- defined contribution plans	213	-64
- defined benefit plans (Note 31)	-137	-7
Other social security costs	-57	-75
<b>P&amp;C insurance, total</b>	<b>-371</b>	<b>-537</b>

### Life insurance

EURm	2015	2014
<b>Staff costs</b>		
Wages and salaries	-35	-33
Cash-settled share-based payments	-4	-4
Pension costs - defined contribution plans	-6	-5
Other social security costs	-3	-4
<b>Life insurance, total</b>	<b>-47</b>	<b>-46</b>

### Holding

EURm	2015	2014
<b>Staff costs</b>		
Wages and salaries	-8	-8
Cash-settled share-based payments	-8	-9
Pension costs - defined contribution plans	-2	-2
Other social security costs	-1	-0
<b>Holding, total</b>	<b>-20</b>	<b>-20</b>
<b>EURm</b>	<b>2015</b>	<b>2014</b>
<b>Group, total</b>	<b>-438</b>	<b>-603</b>

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