

5 Staff costs

P&C insurance

EURm	2016	2015
Staff costs		
Wages and salaries	-368	-373
Cash-settled share-based payments	-6	-17
Pension costs		
- defined contribution plans	-66	213
- defined benefit plans (Note 31)	5	-137
Other social security costs	-76	-57
P&C insurance, total	-512	-371

Life insurance

EURm	2016	2015
Staff costs		
Wages and salaries	-36	-35
Cash-settled share-based payments	-1	-4
Pension costs - defined contribution plans	-6	-6
Other social security costs	-3	-3
Life insurance, total	-46	-47

Holding

EURm	2016	2015
Staff costs		
Wages and salaries	-9	-8
Cash-settled share-based payments	-4	-8
Pension costs - defined contribution plans	-2	-2
Other social security costs	-1	-1
Holding, total	-16	-20
EURm	2016	2015
Group, total	-574	-438

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