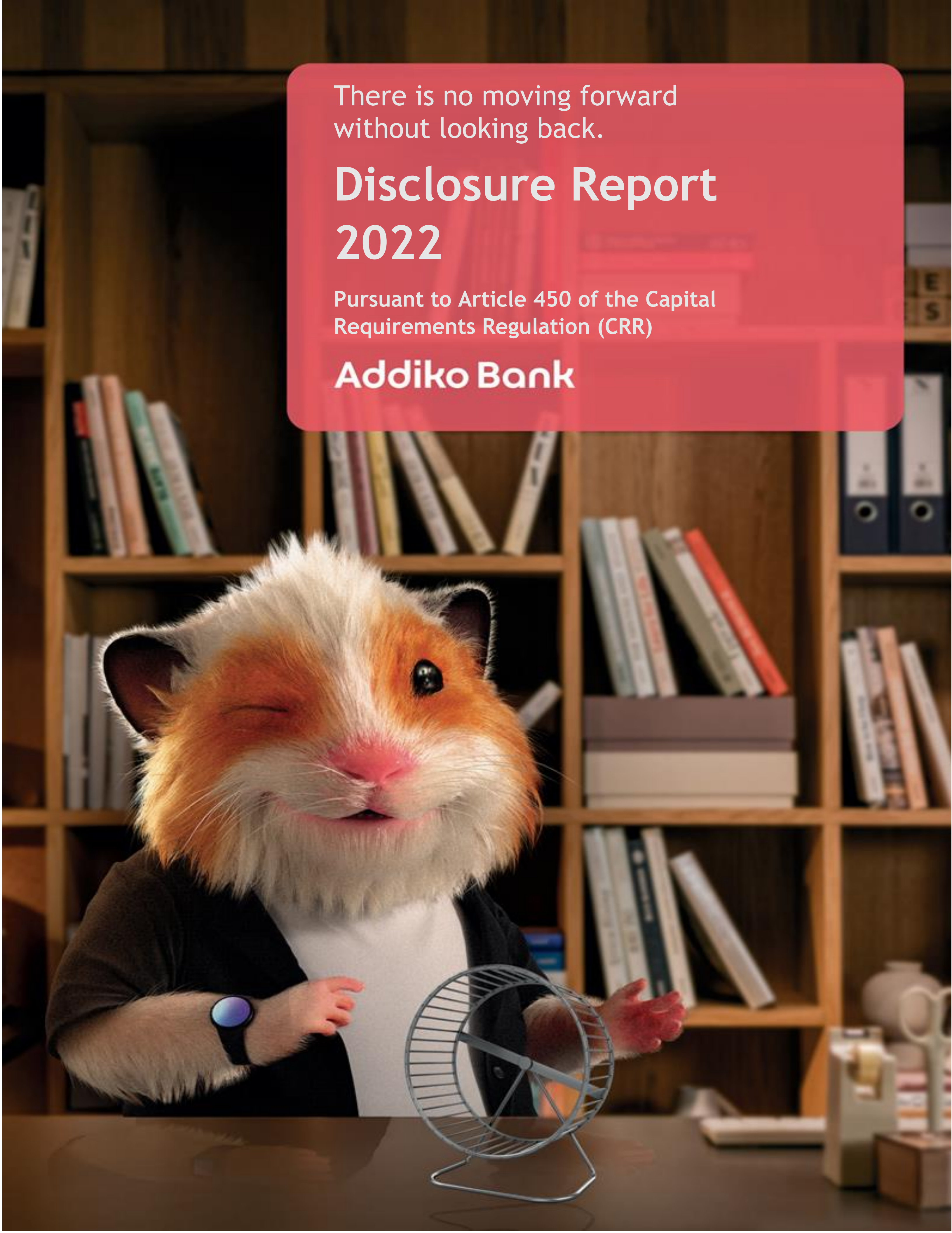
There is no moving forward without looking back.

Disclosure Report 2022

Pursuant to Article 450 of the Capital Requirements Regulation (CRR)

Addiko Bank



Disclosure pursuant to Article 450 CRR

Remuneration policy and practices

The Nomination and Remuneration Committee as a committee of the Supervisory Board of Addiko Bank AG (the Group Supervisory Board) oversees and recommended changes to the Renumeration policy of Addiko Bank AG in 2022 in accordance with sections 29 and 39c Austrian Banking Act (BWG).

The committee deals with topics relating to succession planning, supports the Supervisory Board with the preparation of proposals to the Annual General Meeting for filling of vacancies on the Supervisory Board level of Addiko Bank AG, recommends diversity targets as well as ensures balanced skills, experience, size, composition, and performance of the members of the corporate bodies of Addiko Bank AG. Furthermore, remuneration matters including variable remuneration and resolutions that have an impact on the bank 's risk and how they will be managed are elaborated.

Group Human Resources (GHR) provides the documents and, supported by the Finance team, data which is required for monitoring the adherence to the remuneration policy and remuneration practices across the Group. These are presented to the members of the respective committee of the Supervisory Board. Furthermore, GHR advises the Management Board of Addiko Bank AG (the Group Management Board) on remuneration matters.

The risk management function assists and informs on the definition of suitable risk-adjusted performance measures (including ex post adjustments) and assesses how the variable remuneration structure affects the risk profile and culture of the bank. The risk management function validates and assesses data related to risk adjustments.

Without prejudice to the tasks of the Nomination and Remuneration Committee, the Credit and Risk Committee of the Supervisory Board must examine whether incentives, provided by the remuneration policies and practices, take into consideration the bank's risk, capital and liquidity situation and the likelihood and timing of generated earnings.

The Compliance function analyses how the remuneration policy affects the bank’s compliance with legislation, regulations, internal policies, and risk culture, and reports all identified compliance risks and issues of non-compliance to the management body, both in its management and supervisory functions. The findings of the Compliance function are considered by the supervising function respectively board during the approval, review of procedures and oversight of the adherence to the remuneration policy.

The Group Internal Audit function provides an independent review of the design, implementation, and effects of the bank’s remuneration policies on its risk profile. The Group Internal Audit function performs the central review of the compliance with regulation, group policies, procedures, and internal rules. All subsidiary banks of Addiko Group perform such independent review on an individual basis.

The Nomination and Remuneration Committee of the Supervisory Board of Addiko Bank AG met 6 times in 2022, and external legal advisors were consulted for areas of the remuneration framework.

The scope of the remuneration framework can be described as follows.

At Addiko Group, remuneration is generally prescribed by the Group Remuneration Policy. For the members of the Group Management Board, it is additionally elaborated in the Remuneration Policy of Addiko Bank AG’s Management Board (“*Vergütungspolitik des Vorstandes der Addiko Bank AG*“), while for the members of the Group Supervisory Board it is additionally elaborated in the Remuneration Policy of Addiko Bank AG’s Supervisory Board (“*Vergütungspolitik des Aufsichtsrates der Addiko Bank AG*”). The key principles are:

- As part of a continuous process, the design and development of remuneration and the alignment with the applicable legal frameworks, regulatory guidelines and the strategic direction of the Group’s material business activities is ensured. For example, in 2022 the Group Remuneration Policy was revised following recommendations obtained from the ECB.
- The Group Remuneration Policy is locally implemented in all subsidiaries of the group and the established group standards are monitored by established local committees as well as by the local Supervisory Boards and Management Boards, supported by the respective local human resources, the local compliance function and local internal audit.
- In 2022 the Nomination and Remuneration Committees continued to serve as the responsible committee to support all local Supervisory Boards of subsidiary banks in Addiko group. The remuneration system is aligned

to the bank's long-term business strategy, in line with the overall strategy of the bank and quantified risk appetite levels within a multi-year horizon.

- Variable remuneration serves to remunerate achievements by directly linking pay to performance (Group performance, local performance and individual performance). It also serves to motivate staff members to pursue the targets and interests of the bank and enables them to participate if targets are successfully achieved.

All variable remuneration schemes are designed to provide flexibility to allow reduction or cancellation in the case that results turn out to be negative or the competent supervising authority would require such measure. If the capital requirements are not fulfilled at year-end of the respective performance year, the basic condition for variable remuneration is not met, which triggers the knock-out criteria. This means that annual variable remuneration for the respective financial year will not be activated and thus no variable remuneration (bonus) will be distributed for the respective financial year, which would apply to the respective bonus for the financial year as well as deferred bonus instalments from previous years.

Revisions to the Group Remuneration Policy in 2022

In accordance with regulatory requirements, the Group Remuneration Policy must be revised at least once a year or upon changes in regulation. Group Human Resources is tasked to recommend such changes while the Group Management Board, the Nomination and Remuneration Committee of the Group Supervisory Board and the Group Supervisory Board review and approve the Group Remuneration Policy. In the year 2022, the Group Remuneration Policy was adapted twice following this process.

An overview of the performed changes, the impact of these changes on remuneration, as well as the reasons for the performed changes are as follows:

In 2022, several changes in regulations which required adaptation of the Group Remuneration Policy entered into force, including the CRD V, the revised EBA guidelines on sound remuneration policies and the Regulatory Technical Standards for identified staff. In addition, the ECB provided Addiko with specific recommendations related to the remuneration framework as part of their supervisory activities. All of the above were addressed and reflected in the respective updates of the Group Remuneration Policy, and specifically addressed as follows:

1) Integration of the Group Job Grading Policy into the Group Remuneration Policy with the aim of unifying all policies related to the area of compensation and benefits in alignment with job grading
2) Implementation of the link to the Addiko Group ESG Strategy and further topics related to ESG, where Environmental, Social, and Corporate Governance (ESG) targets have been integrated into the target setting process in order to fulfil regulatory and general expectations of setting ESG related targets for senior management positions
3) Revision of the Performance Acceleration Incentive Framework (PAIF), including a detailed description of the revised rules for the activation of PAIF, as well as the inclusion of a long-term component
4) Strengthened of the ex-post and ex-ante risk adjustment criteria via new indicators: Average Probability of Default (PD) of the performing portfolio, Cost-of-Risk, Stage 2 share of the performing portfolio, Risk Bearing Capacity
5) Definition of the Gender Pay Gap analysis, in accordance with the newly issued EBA Guidelines on benchmarking for remuneration practices related to the gender pay gap, and approved higher ratios under Directive 2013/36/EU

Criteria for the identification of staff

The process of identification of staff in Addiko Bank AG and the subsidiary banks of Addiko Group is based on the Regulatory Technical Standards on criteria to define managerial responsibility and control functions, a material business unit and a significant impact on its risk profile, as well as categories of staff whose professional activities have a material impact on an institution's risk profile (EBA/RTS/2020/05), according to the Articles 92 & 94 of Directive 2013/36/EU (the Capital Requirements Directive – CRD), the Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 and EBA Guidelines on sound remuneration policies under Directive 2013/36/EU.

In accordance with the above regulations, it is considered that employees have a material impact on the risk profile of the bank if the quantitative and/or qualitative criteria specified in the Regulatory Technical Standards are met.

For the purpose of determining identified employees at the beginning of the current financial year,on the basis of quantitative criteria, the bank considers the total cash and non-cash benefits granted to the employee in the previous business year, regardless of when these benefits were already paid or will be paid.

The bank periodically updates the process of identifying employees as so-called Identified Staff, at least in terms of qualitative criteria. Employees identified on the basis of qualitative criteria for a period of at least three months in a business year are considered to be identified staff for that business year. In 2022, a total of 189 employees across the entire Addiko Group were defined as Identified Staff, representing 7.27% of total staff.

Fixed remuneration

The main parameters for determining the amount of fixed remuneration are:
- Statutory and collective remuneration regulations
- The Group Remuneration Policy
- The Remuneration Policy of the Management Board of Addiko AG
- Job or role performed and job grading as defined in the Group Job Grading Policy
- Position within the bank (hierarchy levels, assuming corporate responsibility, assessing past performance)
- Basic remuneration in line with market practise and benchmarks and the specific role (fulfilment is assessed by benchmarks)

Variable remuneration

Following the transposition of the European Banking Authority's CEBS Guidelines on Remuneration Policies and Practices into national law in Section 39b Austrian Banking Act (BWG), including the associated annex, Addiko Bank AG updated its Group Remuneration Policy in line with legal requirements and implemented it throughout all subsidiaries of Addiko Group.

Corporate success is measured by using clearly defined performance and risk indicators. The staff member's individual performance is assessed via Target Setting and/or a regular performance evaluation process.

Performance management contributes to the effective management of individuals in order to achieve a high level of organizational performance. The Performance Management process is conducted on an annual basis, and includes the following:
1. Target Setting
2. Ongoing Performance Communication during the year
3. Annual Performance Review
4. Evaluation, i.e., Performance Calibration and
5. Communication of Overall Performance Appraisal Rating and Remuneration

Targets for Management Board Members are defined in individual scorecards allowing for the assessment of individual results within the annual performance cycle. Targets are set as a balanced combination of quantitative/financial targets and qualitative/non-financial targets which comprise a total weighting of 100%. The individual scorecard is balanced and ensures that objectives are aligned with the bank's strategy, its risk appetite and the risk management framework of the bank.

Quantitative targets are based on the approved budget for the respective financial year and are set within the following categories:
- Business transformation (e.g., number of customers with active performing loan in focus area, focus revenue growth, …)
- Risk (e.g., Non-performing exposures / NPE ratio, Non-performing loans / NPL stock, Net NPL migration ratio, …)
- Efficiency (e.g., Cost Income Ratio / CIR, Operating expenses / OPEX, Operating result / NBI - OPEX, Return on equity/ROE, …)
- Financial performance (e.g., Net profit/ Profit after Tax, …)

Specific targets are set for each financial/business year. For each quantitative/financial target, the precise indicators (KPIs) for the lower threshold (Floor), the targeted value (Target) and upper threshold (Cap) in terms of performance achievement are defined. The calculation of achievements for the quantitative targets is prepared by the Finance team and the CFO, risk management and other relevant functions. The final confirmation of those KPIs is performed by the respective Supervisory Board. Non-financial targets are defined on the basis of business performance and the specific requirements set for the Management Board and include, for example, team leadership, successful completion of business transformation, support for the group-wide digital transformation, strengthening the risk culture as well as progress in delivery the defined ESG roadmap.

The individual targets of employees are derived from the bank's overall goals (Corporate Targets) and the goals set for the corresponding organizational unit. Such targets are in compliance with the values prescribed in the Code of Business Conduct and Ethics as well as with regard to the specifics of the job. Individual targets encourage employees to become more involved and to have an extraordinary performance.

Target setting follows the following guidelines:

- Individual targets for employees in Control Functions reflect primarily the performance of their own function (to minimize potential conflicts of interest)
- B1 level Managers have 30% of their individual annual performance targets assigned as Corporate Targets. The Management Board is defining the Corporate Targets at the beginning of each business year based on the approved financial plan
- For all employees, at least 10% of individual targets should be based on Addiko values and behaviours, corporate culture and Code of Business Conduct and Ethics. [AND NOT CORPORSATE TARGETS?]

The prerequisite for fulfilling performance criteria is the documented achievement of set targets. This includes both, agreed quantitative/financial and qualitative/non-financial targets for the respective employee and the department overall.

In addition, further aspects are taken into consideration for the performance calibration process:

- Managerial skills
- Collaboration
- Compliance (regulatory compliance, internal audit findings, penalties, protection of interests and consumer rights, etc.)

Any potential of variable remuneration depends on the job/function performed by the respective employee and is capped at a maximum amount. The variable remuneration, paid as annual bonus, is thereby determined by considering three factors: Target bonus (defined by function and annual base salary), Company Success Factor (Group/Country performance) and Individual Performance.

The annual bonus is the last step of the performance management process where performance-related remuneration complements the applicable fixed remuneration.

Maximum ratio of variable to fixed remuneration component

Each subsidiary of Addiko Group has defined explicit maximum ratio(s) on the variable component in relation to the fixed component of remuneration within the local remuneration policy. This maximum ratio must be set for the different categories of staff whose professional activities have a material impact on the risk profile of the bank.

In all cases, the separation between the fixed and variable components must clearly defined, thereby avoiding leakage between these two components.

Overall variable remuneration in general shall not exceed 100% of the fixed remuneration component for each individual member of staff. Any Addiko subsidiary may set a lower maximum percentage, but also can propose to shareholders to approve a higher maximum level of the ratio between the fixed and variable components of remuneration, provided that the overall level of the variable component does not exceed an absolute maximum of 200% of the fixed component for an individual.

Such exceptions can be justified if they do not harm the maintenance of a solid risk profile and capital position of the respective bank, especially in terms of compulsory own funds requirements, must be endorsed by Group Human Resources and Group Compliance, and recommended to the Supervisory Board by the Nomination and Remuneration Committee of the Supervisory Board, and subsequently approved by the Supervisory Board.

The mix of fixed and variable remuneration for control function personnel should be weighted in favour of fixed remuneration. If they receive variable remuneration, this part should be based on specific objectives of the respective control function, and not be determined by the financial performance of the business area such employees monitor.
Therefore, the share of variable remuneration for employees with a control function the upper limit is set to a maximum of of 50% of the individual's annual fixed remuneration.

For Addiko Bank AG, variable compensation of members of the group Management Board above 100% of the fixed component additionally require an approval by the Annual General Meeting (AGM), and needs to fulfil other requirements prescribed by local law.

At the end of 2022, Addiko Bank AG put forward a proposal for the AGM 2023 to increase the variable remuneration component of the remuneration of the members of the Management Board of Addiko Bank AG to up to 100% for Chief Risk Officer and up to 200% for the other members of the Group Management Board.

For the business year 2022, there were no employees in Addiko Group who were granted variable remuneration in excess of 100% of the fixed remuneration for the financial year 2022.

Effective risk management

When determining the size of the available pools for distribution of variable remuneration or individual awards in any given financial year, the bank considers a full range of current and potential (unexpected) risks associated with the activities undertaken. Since performance measures used in defining the pool for variable remuneration may not adequately capture risks undertaken in full at the respective point of time, ex-ante adjustments can be applied to ensure that the variable remuneration is fully aligned with the risks undertaken. The bank uses quantitative and qualitative measures for such risk adjustment process. When assessing risk and performance, both current and future risks that are considered for the staff member, the business unit, each bank in the group and the group as a whole.

Ex-post risk adjustments of variable remuneration are established to be used as a response to materialized risks of the employee`s actions or changed circumstances. The implementation of such ex-post risk adjustments is an explicit risk alignment mechanism through which the bank is able to adjusts remuneration of a staff member by means of a malus arrangement or claw back clauses. In addition, the Remuneration Policy promotes effective risk management and does not encourage risk taking that exceeds the regulated/tolerated risk level as defined in the risk appetite.

All variable schemes are consistent with the bank's Internal Capital Adequacy Assessment Process (ICAAP) and with the bank's individual liquidity adequacy assessment.

All banks in Addiko Group must consider the risks associated with its remuneration system with regard to its possible impact on its capital base on a consolidated and individual basis.

Therefore, all banks have to include the impact of variable remuneration - both upfront and deferred amounts - within capital planning and in the overall capital adequacy assessment process.

The total variable remuneration awarded by a bank shall not limit the ability of the respective bank to maintain or restore a sound capital base in the long term. When assessing if the capital basis is sound, the respective bank must consider its overall own funds and in particular the Common Equity Tier 1 capital, the capital requirement, including the combined capital buffer requirement, the leverage ratio buffer requirement as prescribed for deriving the minimum requirement for own funds and eligible liabilities, as well as any capital add-on and the re-strictions on distributions.

For the ex-post risk adjustment analysis on variable remuneration pay out for 2022, Addiko has identified the following indicators as relevant for the identification of the ex-post risk adjustment:

1. Inflow into Non-Performing Exposures (NPE Inflow)
2. Non–Performing Exposure Ratio (NPE ratio)
3. Coverage of Non-Performing exposure with provisions (NPE Coverage Ratio)

Those indicators are recognized and tracked within the risk appetite framework and are part of the recovery plan of Addiko Group. These indicators show the impact of management and business activities conducted in previous periods on the risk the bank has assumed within its portfolio. These indicators are constantly compared to predefined thresholds to enable a continuous monitoring if risks are above any limits the bank is prepared to assume. The thresholds observed are defined internally, while comments by the competent authority are used in their calibration and communicated to the respective regulatory authority.

If for the above-mentioned indicators, the defined amber threshold of the recovery plan would have been breached for more than 6 months, or if the defined red threshold would have been breached for more than 3 months, an ex-post risk adjustment would be initiated.

Such a continued breach of a defined time period or in case of consecutive often occurring breaches would indicate structural weakness of the portfolio on the basis of past managerial decisions, in contrast to a short term or rarely occurring breach which might have been caused by temporary volatility under the influence of idiosyncratic impacts or external events respectively.

There were no breaches of an amber or a red threshold as defined in the recovery plan on Group level were not recognized during 2022. Therefore, no indication for a need of an ex-post risk adjustment for deferred pay-outs apply to distributions for the 2022 and previous financial years.

In addition to the ex-post risk assessment, the assessment of the impact of variable remuneration pay-out for each business year on capital adequacy is performed, with the aim to identify the effects of variable remuneration payout for the financial year 2022 on the capital adequacy from a regulatory/normative (Pillar I) and internal/economic (Pillar 2) perspective.

Generally, as the costs for pay-out of remuneration are part of the budgeted costs, they are also part of regular capital planning and forecasting process and their impact is evaluated ex ante during the budgeting process.

For 2022, even when considering the highest possible impact of the CHF law in Slovenia, the pay-out of the budgeted variable remuneration for the financial year 2022, and the provisioned variable remuneration amount from previous years would not have resulted in breaching the thresholds for capital adequacy, covering both minimum regulatory requirements, guidance and internal buffers (P2R, OCR, P2G, Management Steering Buffer).

Variable remuneration pay-out model

Based on currently valid regulations referred to in the preamble on Remuneration policy and practices, a threshold for deferring variable remuneration (bonus) has been defined. Having considered the risk profile and the nature of the business of Addiko, variable remuneration amounts, calculated as the sum of all variable components of remuneration in any given performance year, shall be deferred if:

- the total variable remuneration is equal or higher than € 50.000 or
- the total variable remuneration exceeds 1/3 (one third) of the individual's annual fixed remuneration

In case that local regulation in any of subsidiaries of Addiko Bank AG is stricter compared to the above stated thresholds, the stricter local regulation is applied.

For the variable remuneration defined for 2022 in amounts between EUR 50.000 and EUR 150.000, the payout consists of a payment of 50% in cash and a payment of 50% in company shares or financial instruments (if applicable), as follows:

(i) In the first half of the following financial year, an employee is entitled to a variable remuneration instalment amounting to 60% of the total variable remuneration, payable half in cash and half in shares of the Company or financial instruments (if applicable). The cash instalment will be paid as soon as possible after the end of the financial year for which the employee was rewarded (at the latest by the end of the first half of Y+1). At the same time, the employee shall receive the other half of the remuneration instalment in shares of the Company or financial instruments (if applicable), for which a retention period of one year is prescribed.

(ii) The remaining 40% of the total variable remuneration will be deferred and paid out and distributed proportionally over a period of 5 years (8% per year), payable half in cash (4%) and half in shares of the Company or financial instruments (if applicable) (4%). The cash instalments are paid as soon as possible after the end of the first / second / third / fourth / fifth financial year (at the latest by the end of the first half of Y+2 / Y+3 / Y+4 / Y+5 / Y+6). According to the same scheme, the other half is to be paid out in shares of the Company or financial instruments (if applicable), with a retention period of one year for each instalment.

If the total variable remuneration amount exceeds EUR 150,000, 60% of the total variable remuneration amount is reserved and paid out pro rata over a period of 5 years as follows:

(i) In the first half of the following financial year, an employee is entitled to a variable remuneration instalment amounting to 40% of the total variable remuneration, payable half in cash and half in shares of the Company or financial instruments (if applicable). The cash instalment will be paid as soon as possible after the end of the financial year for which the employee was rewarded (at the latest by the end of the first half of Y+1). At the same time, the employee shall receive the other half of the remuneration instalment in shares of the Company or financial instruments (if applicable), for which a retention period of one year is prescribed.

(ii) The remaining 60% of the total variable remuneration will be deferred and paid out and distributed proportionally over a period of 5 years (12% per year), payable half in cash (6%) and half in shares of the Company or financial instruments (if applicable) (6%). The cash instalments are paid as soon as possible after the end of the first / second / third / fourth / fifth financial year (at the latest by the end of the first half of Y+2 / Y+3 / Y+4 / Y+5 / Y+6). According to the same scheme, the other half is to be paid out in shares of the Company or financial instruments (if applicable), with a retention period of one year for each instalment.

For the 2022 variable remuneration cycle, the company shares were used for the Management Board members in Addiko Bank AG in Austria, while financial instruments were used in Addiko Bank d.d. in Slovenia, Addiko Bank d.d. in Croatia and Addiko Bank a.d. Banja Luka.

Capital Requirements Regulation (CRR), Article 450, ANNEX XXXIII

Template EU REM1 - Remuneration awarded for the financial year

		MB Supervisory function	MB Management function	Other senior management	Other identified staff
Fixed remuneration	Number of identified staff	19	21	102,75	46,25
	Total fixed remuneration	849.434 €	5.181.065 €	8.153.584 €	2.507.660 €
	Of which: cash-based	849.434 €	5.181.065 €	8.153.584 €	2.507.660 €
	(Not applicable in the EU)				
	Of which: shares or equivalent ownership interests				
	Of which: share-linked instruments or equivalent non-cash instruments				
	Of which: other instruments				
	(Not applicable in the EU)				
	Of which: other forms				
	(Not applicable in the EU)				
Variable remuneration	Number of identified staff	0	21	102,75	46,25
	Total variable remuneration		2.749.095 €	1.365.594 €	273.695 €
	Of which: cash-based		1.684.577 €	1.365.594 €	273.695 €
	Of which: deferred		727.206 €		
	Of which: shares or equivalent ownership interests		509.173 €		
	Of which: deferred		305.504 €		
	Of which: share-linked instruments or equivalent non-cash instruments				
	Of which: deferred				
	Of which: other instruments		555.345 €		
	Of which: deferred		242.240 €		
	Of which: other forms				
	Of which: deferred				
Total remuneration (2 + 10)		€ 849.434	€ 7.930.160	€ 9.519.177	€ 2.781.355

Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

	MB Supervisory function	MB Management function	Other senior management	Other identified staff
Guaranteed variable remuneration awards				
Guaranteed variable remuneration awards - Number of identified staff			1	
Guaranteed variable remuneration awards -Total amount			7.500 €	
Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap				
Severance payments awarded in previous periods, that have been paid out during the financial year				
Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff				
Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount				
Severance payments awarded during the financial year				
Severance payments awarded during the financial year - Number of identified staff		1	5	
Severance payments awarded during the financial year - Total amount		47.250 €	227.787 €	
Of which paid during the financial year		47.250 €	227.787 €	
Of which deferred				
Of which severance payments paid during the financial year, that are not taken into account in the bonus cap				
Of which highest payment that has been awarded to a single person		47.250 €	67.000 €	

Template EU REM3 - Deferred remuneration

Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e.changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
MB Supervisory function	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Cash-based								
Shares or equivalent ownership interests								
Share-linked instruments or equivalent non-cash instruments								
Other instruments								
Other forms								
MB Management function	€ 5.854.219	€ 2.366.369	€ 3.487.850	€ 0	€ 0	€ 0	€ 2.316.950	€ 2.428.406
Cash-based	5.266.999 €	2.113.948 €	3.153.052 €				2.056.591 €	2.081.570 €
Shares or equivalent ownership interests	348.502 €	153.266 €	195.236 €				153.266 €	195.236 €
Share-linked instruments or equivalent non-cash instruments								
Other instruments	238.717 €	99.155 €	139.562 €				107.092 €	151.600 €
Other forms								
Other senior management	€ 602.338	€ 279.311	€ 323.027	€ 0	€ 0	€ 0	€ 286.826	€ 266.214
Cash-based	564.015 €	259.478 €	304.537 €				259.478 €	246.382 €
Shares or equivalent ownership interests								
Share-linked instruments or equivalent non-cash instruments								
Other instruments	38.322 €	19.833 €	18.490 €				27.347 €	19.833 €
Other forms								
Other identified staff	€ 29.086	€ 15.257	€ 13.829	€ 0	€ 0	€ 0	€ 15.257	€ 0
Cash-based	29.086 €	15.257 €	13.829 €				15.257 €	
Shares or equivalent ownership interests								
Share-linked instruments or equivalent non-cash instruments								
Other instruments								
Other forms								
Total amount	€ 6.485.642	€ 2.660.936	€ 3.824.706	€ 0	€ 0	€ 0	€ 2.619.032	€ 2.694.621

Template EU REM4 - Remuneration of 1 million EUR or more per year

EUR	Total number of identified staff
1 000 000 to below 1 500 000	1
1 500 000 to below 2 000 000	
2 000 000 to below 2 500 000	
2 500 000 to below 3 000 000	
3 000 000 to below 3 500 000	
3 500 000 to below 4 000 000	
4 000 000 to below 4 500 000	
4 500 000 to below 5 000 000	
5 000 000 to below 6 000 000	
6 000 000 to below 7 000 000	
7 000 000 to below 8 000 000	

Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

	Management body remuneration			Business areas						
	MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
Total number of identified staff										189
Of which: members of the MB	19	21	40							
Of which: other senior management				0	23	0	54,75	18,5	6,5	
Of which: other identified staff				0	8	0	26,25	12	0	
Total remuneration of identified staff	849.434 €	7.930.160 €	8.779.594 €	0 €	3.125.653 €	0 €	6.282.071 €	2.295.026 €	597.783 €	
Of which: variable remuneration	0 €	2.749.095 €	2.749.095 €	0 €	658.038 €	0 €	692.550 €	220.797 €	67.903 €	
Of which: fixed remuneration	849.434 €	5.181.065 €	6.030.499 €	0 €	2.467.615 €	0 €	5.589.520 €	2.074.228 €	529.880 €	