

## Annex 1 – Information on remuneration for all staff

<b>Name of the institution/group:</b>				<b>Aktia Bank plc</b>				
<b>Performance year for which the remuneration is awarded:</b>				<b>2014</b>				
	<b>MB Supervisory function<sup>1</sup></b>	<b>MB Management function<sup>2</sup></b>	<b>Investment banking<sup>3</sup></b>	<b>Retail banking<sup>4</sup></b>	<b>Asset management<sup>5</sup></b>	<b>Corporate functions<sup>6</sup></b>	<b>Independent control functions<sup>7</sup></b>	<b>All other<sup>8</sup></b>
<b>Number of members (Headcount)</b>	7			689	163	191	25	
<b>Total number of staff in FTE<sup>9</sup></b>	7			588	139	181	24	
<b>Total net profit in year 2014</b>				68,3 m€				

<sup>1</sup> Members of the management body in its supervisory function; this includes non-executive directors of any board in the scope of consolidation, according to Article 3(1)(8) of Directive 2013/36/EU. Members should be assigned to this category taking into account point 5.7 of these guidelines. Attendance fees should be reported as remuneration.

<sup>2</sup> Members of the management body in its management function according to Article 3(1)(7) of Directive 2013/36/EU who have executive functions within the management body; this includes all executive directors of any board in the scope of consolidation.

<sup>3</sup> Including corporate finance advice services, private equity, capital markets, trading and sales.

<sup>4</sup> Including total lending activity (to individuals and enterprises).

<sup>5</sup> Including portfolio management, managing of UCITS and other forms of asset management.

<sup>6</sup> All functions that have responsibilities for the whole institution at the consolidated level and for subsidiaries with such functions at the solo level, e.g. Human Resources, IT.

<sup>7</sup> Staff active in the independent risk management, compliance and internal audit functions as described in the EBA's guidelines on internal governance. Such reporting requirements should apply to these functions at the consolidated level and for subsidiaries with such functions at the solo level.

<sup>8</sup> Staff who cannot be mapped into one of the other business areas.

<sup>9</sup> The numbers of staff should be expressed in full time equivalents (FTEs) and be based on year-end numbers.

<b>(in EUR)<sup>10</sup></b>								
<b>Total remuneration (in EUR)<sup>11</sup></b>	284 000			35 293 200	9 159 641	11 451 011	1 703 632	
Of which: variable remuneration (in EUR) <sup>12</sup>	-			2 591 772	1 159 338	1 289 117	33 304	

<sup>10</sup>Net profits should be based on the accounting system used for regulatory reporting. For groups, it is the profit (or loss) based on the consolidated accounts.

<sup>11</sup>Total remuneration comprises the fixed and variable remuneration. The amounts of remuneration provided should be gross numbers, including all costs for the institutions, except mandatory contributions by the institutions to social security and comparable schemes.

<sup>12</sup>Variable remuneration includes additional payments or benefits depending on performance or, in exceptional circumstances, other contractual elements but not those which form part of routine employment packages (such as healthcare, childcare facilities or proportionate regular pension contributions). Both monetary and non-monetary benefits should be included. Amounts should be reported gross, without any reduction due to the application of the discount rate for variable remuneration.

## Annex 2 – Information on remuneration of identified staff

<b>Name of the institution/group:</b>				<b>Aktia Bank plc</b>				
<b>Performance year for which the remuneration is awarded:</b>				<b>2014</b>				
	<b>MB Supervisory function<sup>1</sup></b>	<b>MB Management function<sup>2</sup></b>	<b>Investment banking<sup>3</sup></b>	<b>Retail banking<sup>4</sup></b>	<b>Asset management<sup>5</sup></b>	<b>Corporate functions<sup>6</sup></b>	<b>Independent control functions<sup>7</sup></b>	<b>All others<sup>8</sup></b>
<b>Members (Headcount<sup>9</sup>)</b>				14	8	21	11	
<b>Number of identified staff in FTE<sup>10</sup></b>				14	8	21	11	

<sup>1</sup> Members of the management body in its supervisory function; this includes non-executive directors of any board in the scope of consolidation, according to Article 3(1)(8) of Directive 2013/36/EU. Members should be assigned to this category taking into account point 5.7 of these guidelines. Attendance fees should be reported as remuneration.

<sup>2</sup> Members of the management body in its management function according to Article 3(1)(7) of Directive 2013/36/EU who have executive functions within the management body; this includes all executive directors of any board in the scope of consolidation.

<sup>3</sup> Including corporate finance advice services, private equity, capital markets, trading and sales.

<sup>4</sup> Including total lending activity (to individuals and enterprises).

<sup>5</sup> Including portfolio management, managing of UCITS and other forms of asset management.

<sup>6</sup> All functions that have responsibilities for the whole institution at the consolidated level and for subsidiaries with such functions at the solo level, e.g. Human Resources, IT.

<sup>7</sup> Staff active in the independent risk management, compliance and internal audit functions as described in the EBA's guidelines on internal governance. Such reporting requirements should apply to these functions at the consolidated level and for subsidiaries with such functions at the solo level.

<sup>8</sup> Staff which cannot be mapped into one of the other business areas.

<sup>9</sup> Number of natural persons; year-end numbers.

<sup>10</sup> Staff whose professional activities have a material impact on the institutions risk profile according to Article 92(2) of Directive 2013/36/EU (identified staff); year-end numbers.

<b>Number of identified staff in senior management positions<sup>11</sup></b>				2	1	2	2	
<b>Total fixed remuneration (in EUR)<sup>12</sup></b>				2 287 663	1 318 991	2 433 437	1 136 049	
Of which: fixed in cash				-	-	-	-	
Of which: fixed in shares and share-linked instruments				-	-	-	-	
Of which: fixed in other types instruments				-	-	-	-	
<b>Total variable remuneration (in EUR)<sup>13</sup></b>				984 921	397 999	547 635	167 906	
Of which: variable in cash				285 694	196 664	321 167	92 417	
Of which: variable in shares and share-linked instruments				699 227	201 335	226 468	75 489	

<sup>11</sup> Senior management as defined by point 9 of Article 3(1) of Directive 2013/36/EU; year-end numbers.

<sup>12</sup> Fixed remuneration includes payments, proportionate regular (non-discretionary) pension contributions, or benefits (where they are without consideration of any performance criteria).

<sup>13</sup> Variable remuneration includes additional payments or benefits depending on performance or, in exceptional circumstances, other contractual elements but not those which form part of routine employment packages (such as healthcare, childcare facilities or proportionate regular pension contributions). Both monetary and non-monetary benefits should be included. Amounts should be reported gross, without any reduction due to the application of the discount rate for variable remuneration for the categories of total variable remuneration, variable in cash, variable in shares and share-linked instruments, and variable in other types of instruments.

Of which: variable in other types instruments <sup>14</sup>								
<b>Total amount of variable remuneration awarded in year 2014 which has been deferred (in EUR)<sup>15</sup></b>				574 754	157 033	189 046	60 747	
Of which: deferred variable in cash in 2014				115 854	132 110	40 411	11 202	
Of which: deferred variable in shares and share-linked instruments in 2014				458 900	24 923	148 635	49 545	
Of which: deferred variable in other types of instruments in year 2014 <sup>16</sup>				-	-	-	-	

<sup>14</sup> Cash or instruments in accordance with Article 94(1)(l) Directive 2013/36/EU.

<sup>15</sup> Deferred remuneration in accordance with Article 94(1)(m) of Directive 2013/36/EU. Amounts should be reported gross, without any reduction due to the application of the discount rate for deferred variable remuneration for the categories of total deferred variable remuneration, deferred variable in cash, deferred variable in shares and share-linked instruments, and deferred variable in other types of instruments.

<sup>16</sup> Instruments referred to in Article 94(1)(l)(ii) of Directive 2013/36/EU.

Additional information regarding the amount of total variable remuneration								
Article 450 h(iii)CRR – total amount of outstanding deferred variable remuneration awarded in previous periods and not in year 2014 (in EUR) <sup>17</sup>				446 504	417 842	202 492	69 939	
Total amount of explicit <i>ex post</i> performance adjustment <sup>18</sup> applied in year 2014 for previously awarded remuneration (in EUR)				-	-	-	-	
Number of beneficiaries of guaranteed variable remuneration (new sign-on payments) <sup>19</sup>				-	-	-	1	

<sup>17</sup> This position includes the deferred variable remuneration which was awarded in previous periods and which has not yet vested. Amounts should be reported gross, without any reduction due to the application of the discount rate for deferred variable remuneration.

<sup>18</sup> Explicit *ex post* performance adjustment in accordance with Article 94(1)(n) of Directive 2013/36/EU.

<sup>19</sup> Guaranteed variable remuneration in accordance with Article 94(1)(d) of Directive 2013/36/EU.

<b>Total amount of guaranteed variable remuneration (new sign-on payments) (in EUR)</b>				-	-	-	48 800	
<b>Number of beneficiaries of severance payments</b>				-	-	-	-	
<b>Total amount of severance payments paid in year 2014 (in EUR)</b>				-	-	-	-	
<b>Article 450 h(v) – Highest severance payment to a single person (in EUR)</b>				-	-	-	-	
<b>Number of beneficiaries of contributions to discretionary pension benefits in year 2014</b>				-	-	-	-	
<b>Total amount of contributions to discretionary pension benefits (in EUR) in year 2014<sup>20</sup></b>				364 587	140 166	159 639	199 302	

<sup>20</sup> As defined under Article 3(53) of Directive 2013/36/EU.

<b>Total amount of variable remuneration awarded for multi- year periods under programmes which are not revolved annually (in EUR)</b>				1 449 592	396 235	477 361	153 239	
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**Annex 3 – Information on identified staff remunerated EUR 1 million or more per financial year  
Reporting under Article 450(1)(i) of Regulation (EU) No 575/2013**

<b>Total remuneration; payment band (in EUR)</b>	<b>Number of identified staff (headcount)<sup>1</sup></b>
<b>1 000 000 to below 1 500 000</b>	-
<b>1 500 000 to below 2 000 000</b>	-
<b>2 000 000 to below 2 500 000</b>	-
<b>2 500 000 to below 3 000 000</b>	-
<b>3 000 000 to below 3 500 000</b>	-
<b>3 500 000 to below 4 000 000</b>	-
<b>4 000 000 to below 4 500 000</b>	-
<b>4 500 000 to below 5 000 000</b>	-
<b>5 000 000 to below 6 000 000</b>	-
<b>6 000 000 to below 7 000 000</b>	-
<b>7 000 000 to below 8 000 000</b>	-
<b>8 000 000 to below 9 000 000</b>	-
<b>9 000 000 to below 10 000 000</b>	-

<sup>1</sup> Number of natural persons within the category ‘identified staff remunerated EUR 1 Million or more per financial year’.