

Annex 1 – Information on remuneration for all staff

Name of the institution/group:				Aktia Bank plc				
Performance year for which the remuneration is awarded:				2015				
	MB Supervisory function¹	MB Management function²	Investment banking³	Retail banking⁴	Asset management⁵	Corporate functions⁶	Independent control functions⁷	All other⁸
Number of members (Headcount)	7			647	163	211	30	
Total number of staff in FTE⁹	7			554	144	195	28	
Total net profit in year 2015				64,2 m€				

¹ 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.

² 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.

³ Including corporate finance advice services, private equity, capital markets, trading and sales.

⁴ Including total lending activity (to individuals and enterprises).

⁵ Including portfolio management, managing of UCITS and other forms of asset management.

⁶ 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.

⁷ 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.

⁸ Staff who cannot be mapped into one of the other business areas.

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

(in EUR)¹⁰								
Total remuneration (in EUR)¹¹	324 450			36 59 485	9 975 084	12 985 427	1 942 425	
Of which: variable remuneration (in EUR) ¹²	-			2 527 423	811 470	1 350 070	118 466	

¹⁰Net 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.

¹¹Total 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.

¹² 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

Name of the institution/group:				Aktia Bank plc				
Performance year for which the remuneration is awarded:				2015				
	MB Supervisory function¹	MB Management function²	Investment banking³	Retail banking⁴	Asset managements⁵	Corporate functions⁶	Independent control functions⁷	All others⁸
Members (Headcount⁹)				10	11	19	12	
Number of identified staff in FTE¹⁰				10	11	19	12	

¹ 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.

² 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.

³ Including corporate finance advice services, private equity, capital markets, trading and sales.

⁴ Including total lending activity (to individuals and enterprises).

⁵ Including portfolio management, managing of UCITS and other forms of asset management.

⁶ 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.

⁷ 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.

⁸ Staff which cannot be mapped into one of the other business areas.

⁹ Number of natural persons; year-end numbers.

¹⁰ 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.

Number of identified staff in senior management positions¹¹				2	1	4	1	
Total fixed remuneration (in EUR)¹²				2 079 890	1 268 397	2 948 208	1 213 589	
Of which: fixed in cash				-	-	-	-	
Of which: fixed in shares and share-linked instruments				-	-	-	-	
Of which: fixed in other types instruments				-	-	-	-	
Total variable remuneration (in EUR)¹³				737 134	186 805	514 458	102 481	
Of which: variable in cash				221 511	148 000	208 904	102 481	
Of which: variable in shares and share-linked instruments				515 623	38 805	305 554	-	

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

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

¹³ 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 ¹⁴								
Total amount of variable remuneration awarded in year 2015 which has been deferred (in EUR)¹⁵				406 038	32 196	264 497		
Of which: deferred variable in cash in 2015				87 752	6 733	35 331		
Of which: deferred variable in shares and share-linked instruments in 2015				318 826	25 462	229 166		
Of which: deferred variable in other types of instruments in year 2015 ¹⁶				-	-	-	-	

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

¹⁵ 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.

¹⁶ 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 2015 (in EUR)¹⁷				680 874	-	467 603	-	
Total amount of explicit <i>ex post</i> performance adjustment¹⁸ applied in year 2015 for previously awarded remuneration (in EUR)				-	-	-	-	
Number of beneficiaries of guaranteed variable remuneration (new sign-on payments)¹⁹				-	-	-	1	

¹⁷ 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.

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

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

Total amount of guaranteed variable remuneration (new sign-on payments) (in EUR)				-	-	-	48 800	
Number of beneficiaries of severance payments				-	-	-	-	
Total amount of severance payments paid in year 2015 (in EUR)				-	-	-	-	
Article 450 h(v) – Highest severance payment to a single person (in EUR)				-	-	-	-	
Number of beneficiaries of contributions to discretionary pension benefits in year 2015				-	-	-	-	
Total amount of contributions to discretionary pension benefits (in EUR) in year 2015				-	-	-	-	

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

Total amount of variable remuneration awarded for multi- year periods under programmes which are not revolved annually (in EUR)				1 015 097	80 490	661 243	-	
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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**

Total remuneration; payment band (in EUR)	Number of identified staff (headcount)¹
1 000 000 to below 1 500 000	-
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	-
8 000 000 to below 9 000 000	-
9 000 000 to below 10 000 000	-

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