

# **EBA Report**

High Earners 2010 and 2011 data



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### Introduction

Directive 2010/76/EC (CRDIII) introduced the requirement that home Member State competent authorities have to collect information on the number of individuals per credit institution in pay brackets of at least EUR 1 million, including the business area involved and the main elements of salary, bonus, long-term award and pension contribution. That information shall be forwarded to the EBA, which shall disclose it on an aggregate home Member State basis in a common reporting format. To facilitate the data collection, in 2012 the EBA published Guidelines on the data collection exercise for High Earners, which includes the template used for the data collection.

Within this report the EBA presents the results of the data collection exercise regarding High Earners. According to the mandate, the report contains the aggregation of data regarding High Earners for 2010 and 2011 respectively, showing the number of High Earners for each Member State and the amount of remuneration received, separated into business areas and including the main elements of remuneration for each year.

National competent authorities have collected the data on High Earners from institutions on a consolidated basis, but have separated the data into figures for each Member State. All figures received from national competent authorities have been aggregated by EBA and represent the remuneration paid to High Earners in the given Member State, including remuneration paid to staff by a subsidiary or branch of a EU parent institution which is located in another Member State.

All but one Member State of the European Union have participated in this exercise. Poland will comply with the respective EBA guidelines and will submit data from 2012 onwards. Hungary and Norway have reported data for 2011 only, and for this reason the 2010 figures include only High Earners which have been reported by other Member States. Data from EEA countries was available from Norway for 2011.



#### Template used for the data collection: EBA/GL/2012/5 - ANNEX - Information on the remuneration of high earners

Name of the institution/group:				
Member state to which the data relate:				
Performance year for which remuneration is awarded (Year N):				
Business areas:	Investment banking <sup>1</sup>	Retail banking <sup>2</sup>	Asset management <sup>3</sup>	All other <sup>4</sup>
Total number <sup>5</sup> of individuals	#	#	#	#
Of which: Number of "Identified Staff"	#	#	#	#
Total fixed <sup>7</sup> remuneration	€ mn	€mn	€mn	€ mn
Total variable <sup>8</sup> remuneration	€ mn	€mn	€mn	€ mn
Of which: Total discretionary pension benefits <sup>9</sup>	€ mn	€mn	€mn	€ mn
Of which: Total variable remuneration deferred in Year N <sup>10</sup>	€mn	€mn	€mn	€mn

Footnote: Staff reported in the column "all other" consist of ... [to be completed as per footnote 4 below]

1.Incl. corporate finance advice services, private equity, capital markets, trading and sales.

2.Incl. total lending activity (to individuals and enterprises).

3.Incl. portfolio management, managing of UCITS and other forms of asset management.

4. This column should include high earners that cannot be allocated to one of the designated business areas. In this case, institutions should add a footnote (see end of the table) explaining in which areas these high earners work.

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

 $6. Identified \ staff \ according \ to \ paragraph \ 16 \ of \ the \ CEBS \ Guidelines \ on \ Remuneration \ Policies \ and \ Practices.$ 

7. Fixed remuneration according to paragraph 11 of the CEBS Guidelines on Remuneration Policies and Practices.

8. Variable remuneration according to paragraph 11 of the CEBS Guidelines on Remuneration Policies and Practices. This includes deferred and non-deferred variable remuneration. This also includes discretionary pension benefits, amounts regarding guaranteed variable remuneration and severance payments.

9. Discretionary pension benefits according to section 3.1.2 of the CEBS Guidelines on Remuneration Policies and Practices.

10. Deferred remuneration according to section 4.1.1 of CEBS Guidelines on Remuneration Policies and Practices.



Derived metrics for AUSTRIA for 2010				•	
		Total Monetary Amo	unt in Euro per busi	ness area	
		Bu	siness Area		
	Investment banking	Retail banking	A: set management	Other business areas	Total
Metric					
Number of high earners	3	1	0	10	14
Number of high earners that are identified staff	2	0	0	9	11
Total fixed remuneration	1,686,000	771,426	0	9,056,845	11,514,271
Total variable remuneration	2,565,000	270,005	0	7,871,667	10,706,672
Total amount of variable remuneration deferred in Year N	1,220,000	150,005	0	3,408,667	4,778,672
Total amount of discretionary pension benefits	0	0	0	0	0
Average Total Remuneration per Individual	1,417,000	1,041,431		1,692,851	1,587,210
Ratio variable/fixed remuneration in %	152%	35%		87%	93%
Ratio variable/total remuneration in %	60%	26%		46%	48%
Ratio of deferred variable/total variable	48%	56%		43%	45%

Derived metrics for BELGIUM for 2010					
		Total Monetary Amo	unt in Euro per busi	ness area	
		Bu	siness Area		
	Investment banking	Retail banking	Asset management	Other business areas	Total
Metric			mana-		
Number of high earners	6	2	0	5	13
Number of high earners that are identified staff	6	0	0	5	11
Total fixed remuneration	1,376,062	1,462,458	0	4,950,000	7,788,520
Total variable remuneration	5,775,000	1,853,435	0	2,610,000	10,238,435
Total amount of variable remuneration deferred in Year N	3,316,650	870,475	0	1,360,000	5,547,125
Total amount of discretionary pension benefits	0	0	0	0	0
Average Total Remuneration per Individual	1,191,844	1,657,947		1,512,000	1,386,689
Ratio variable/fixed remuneration in %	420%	127%		53%	131%
Ratio variable/total remuneration in %	81%	56%		35%	57%
Ratio of deferred variable/total variable					
remuneration in %	57%	47%		52%	54%

Derived metrics for BULGARIA for 2010									
	Total Monetary Amount in Euro per business area								
		Business Area							
	Investment banking	Retail banking	Asset management	Other business areas	Total				
Metric			· ·						
Number of high earners	0		0 (	0	0				
Number of high earners that are identified staff	0		0 (	0	0				
Total fixed remuneration	0		0 (	0	0				
Total variable remuneration	0		0 (	0	0				
Total amount of variable remuneration deferred									
in Year N	0		0 (	0	0				
Total amount of discretionary pension benefits	0		0 (	0	0				
Average Total Remuneration per Individual									
Ratio variable/fixed remuneration in %									
Ratio variable/total remuneration in %									
Ratio of deferred variable/total variable									
remuneration in %									



Derived metrics for CYPRUS for 2010					
		Total Monetary Amo	unt in Euro per bus	iness area	
		Bu	siness Area		
	Investment banking	Retail banking	A: set	Other business	Total
		Retail Daliking	management	areas	
Metric					
Number of high earners	0	1	0	2	3
Number of high earners that are identified staff	0	1	0	2	3
Total fixed remuneration	0	1,150,000	0	1,300,000	2,450,000
Total variable remuneration	0	0	0	1,000,000	1,000,000
Total amount of variable remuneration deferred					
in Year N	0	0	0		
Total amount of discretionary pension benefits	0	0	0	0	0
Average Total Remuneration per Individual		1,150,000	0	1,150,000	1,150,000
Ratio variable/fixed remuneration in %				77%	41%
Ratio variable/total remuneration in %				43%	29%
Ratio of deferred variable/total variable					

Derived metrics for CZECH REPUBLIC for 2010						
Derived metrics for CZECH REPOBLIC for 2010		Total Monetany A	manust in Fura nor b		000 000	
		Total Wolletary A	mount in Euro per l	Jusiii	ess area	
			Business Area			
	Investment banking	Retail banking	Asset		Other business	Total
			management		areas	
Metric						
Number of high earners	0		0	0	0	0
Number of high earners that are identified staff	0		0	0	0	0
Total fixed remuneration	0		0	0	0	0
Total variable remuneration	0		0	0	0	0
Total amount of variable remuneration deferred						
in Year N	0		0	0	0	0
Total amount of discretionary pension benefits	0		0	0	0	0
Average Total Remuneration per Individual	•				•	
Ratio variable/fixed remuneration in %						
Ratio variable/total remuneration in %						
Ratio of deferred variable/total variable						
remuneration in %						

Derived metrics for DENMARK for 2010									
	Total Monetary Amount in Euro per business area								
		Business Area							
	Investment banking	Retail banking	Asset management	Other business areas	Total				
Metric			•						
Number of high earners	19	1	1	8	29				
Number of high earners that are identified staff	17	1	0	8	26				
Total fixed remuneration	8,507,035	1,000,000	16,617	7,890,898	17,414,550				
Total variable remuneration	16,733,268	200,000	1,408,583	7,331,415	25,673,266				
Total amount of variable remuneration deferred									
in Year N	9,656,756	200,000	0	300,000	10,156,756				
Total amount of discretionary pension benefits	21,249	0	0	0	21,249				
Average Total Remuneration per Individual	1,328,437	1,200,000	1,425,200	1,902,789	1,485,787				
Ratio variable/fixed remuneration in %	197%	20%	8477%	93%	147%				
Ratio variable/total remuneration in %	66%	17%	99%	48%	60%				
Ratio of deferred variable/total variable									
remuneration in %	58%	100%	0%	4%	40%				



Derived metrics for ESTONIA for 2010						
		Total Monetary A	Amount in Euro pe	busi	iness area	
			<b>Business Area</b>			
	Investment banking	Retail banking	Asset managemen	t	Other business areas	Total
Metric			_			
Number of high earners	0		0	0	0	
Number of high earners that are identified staff	0		0	0	0	
Total fixed remuneration	0		0	0	0	
Total variable remuneration	0		0	0	0	
Total amount of variable remuneration deferred						
in Year N	0		0	0	0	
Total amount of discretionary pension benefits	0		0	0	0	
Average Total Remuneration per Individual						
Ratio variable/fixed remuneration in %						
Ratio variable/total remuneration in %						
Ratio of deferred variable/total variable						
remuneration in %						

Derived metrics for FINLAND for 2010						1
		Total Monetary A	lmo	unt in Euro per busi	ness area	
			Bu	siness Area		
	Investment banking	Retail banking		Asset	Other business	Total
	investment banking	rictan banking		management	areas	Total
Metric						
Number of high earners	2		0	1	2	5
Number of high earners that are identified staff	2		0	1	2	5
Total fixed remuneration	800,000		0	200,000	1,600,000	2,600,000
Total variable remuneration	1,400,000		0	800,000	800,000	3,000,000
Total amount of variable remuneration deferred						
in Year N	800,000		0	0	600,000	1,400,000
Total amount of discretionary pension benefits	0		0	0	0	0
Average Total Remuneration per Individual	1,100,000			1,000,000	1,200,000	1,120,000
Ratio variable/fixed remuneration in %	175%			400%	50%	115%
Ratio variable/total remuneration in %	64%			80%	33%	54%
Ratio of deferred variable/total variable						
remuneration in %	57%			0%	75%	47%

Derived metrics for FRANCE for 2010									
		<b>Total Monetary Amo</b>	unt in Euro per busi	ness area					
		Business Area							
	Investment banking	Retail banking	Asset management	Other business areas	Total				
Metric									
Number of high earners	220	5	17	50	292				
Number of high earners that are identified staff	151	4	8	33	196				
Total fixed remuneration	46,845,179	2,060,740	3,987,053	20,185,822	73,078,794				
Total variable remuneration	345,025,031	4,191,192	25,414,555	74,752,962	449,383,740				
Total amount of variable remuneration deferred									
in Year N	229,452,018	1,305,669	13,419,544	37,170,648	281,347,879				
Total amount of discretionary pension benefits	0	0	0	0	0				
Average Total Remuneration per Individual	1,781,228	1,250,386	1,729,506	1,898,776	1,789,255				
Ratio variable/fixed remuneration in %	737%	203%	637%	370%	615%				
Ratio variable/total remuneration in %	88%	67%	86%	79%	86%				
Ratio of deferred variable/total variable									
remuneration in %	67%	31%	53%	50%	63%				



Derived metrics for GERMANY for 2010					
		<b>Total Monetary Amo</b>	unt in Euro per busi	ness area	
		Bu	siness Area		
	Investment banking	Retail banking	Asset management	Other business areas	Total
Metric					
Number of high earners	123	6	5	61	195
Number of high earners that are identified staff	49	6	2	41	98
Total fixed remuneration	38,475,755	3,236,000	7,066,004	36,581,940	85,359,699
Total variable remuneration	190,187,998	5,686,000	5,320,415	97,205,342	298,399,755
Total amount of variable remuneration deferred					
in Year N	122,013,173	433,000	3,631,207	59,197,670	185,275,050
Total amount of discretionary pension benefits	0	0	0	301,000	301,000
Average Total Remuneration per Individual	1,859,055	1,487,000	2,477,284	2,193,234	1,967,997
Ratio variable/fixed remuneration in %	494%	176%	75%	266%	350%
Ratio variable/total remuneration in %	83%	64%	43%	73%	78%
Ratio of deferred variable/total variable					
remuneration in %	64%	8%	68%	61%	62%

Derived metrics for GREECE for 2010								
		Total Monetary A	mount in Euro per	busin	ess area			
		Business Area						
	Investment banking	Retail banking	Asset management		Other business areas	Total		
Metric								
Number of high earners	0		0	0	0	0		
Number of high earners that are identified staff	0		0	0	0	0		
Total fixed remuneration	0		0	0	0	0		
Total variable remuneration	0		0	0	0	0		
Total amount of variable remuneration deferred								
in Year N	0		0	0	0	0		
Total amount of discretionary pension benefits	0		0	0	0	0		
Average Total Remuneration per Individual	•							
Ratio variable/fixed remuneration in %	•							
Ratio variable/total remuneration in %								
Ratio of deferred variable/total variable								
remuneration in %								

Derived metrics for HUNGARY for 2010*							
		Total Monetary	Amo	unt in Euro per bu	ısin	ess area	
			Bu	siness Area			
	Investment banking	Retail banking		Asset management		Other business areas	Total
Metric							
Number of high earners	1		0	(	)	0	1
Number of high earners that are identified staff	0		0	(	)	0	0
Total fixed remuneration	260,000		0	(	)	0	260,000
Total variable remuneration	1,372,000		0	(	)	0	1,372,000
Total amount of variable remuneration deferred							
in Year N	971,000						971,000
Total amount of discretionary pension benefits	0		0	(	)	0	0
Average Total Remuneration per Individual	1,632,000					•	1,632,000
Ratio variable/fixed remuneration in %	528%						528%
Ratio variable/total remuneration in %	84%					•	84%
Ratio of deferred variable/total variable	71%						71%
* Hungary did not collect information on High Earn	ers for 2010, data shown i	n this table was repo	orted	from other Meml	ber	States	



Derived metrics for IRELAND for 2010					
		Total Monetary Amo	unt in Euro per busi	ness area	
		Bus	siness Area		
	Investment banking	Retail banking	Asset management	Other business areas	Total
Metric					
Number of high earners	15	1	1	4	21
Number of high earners that are identified staff	12	1	1	3	17
Total fixed remuneration	3,215,074	500,000	133,333	4,012,000	7,860,407
Total variable remuneration	17,601,348	900,000	1,446,683	3,560,000	23,508,031
Total amount of variable remuneration deferred					
in Year N	12,772,508	0	0	1,240,000	14,012,508
Total amount of discretionary pension benefits	54,508	0	0	30,000	84,508
Average Total Remuneration per Individual	1,387,761	1,400,000	1,580,016	1,893,000	1,493,735
Ratio variable/fixed remuneration in %	547%	180%	1085%	89%	299%
Ratio variable/total remuneration in %	85%	64%	92%	47%	75%
Ratio of deferred variable/total variable					
remuneration in %	73%	0%	0%	35%	60%

Derived metrics for ITALY for 2010					
		Total Monetary Amo	unt in Euro per busi	iness area	
		Bu	siness Area		
	Investment banking	Retail banking	Asset management	Other business areas	Total
Metric					
Number of high earners	37	14	10	58	119
Number of high earners that are identified staff	22	11	8	51	92
Total fixed remuneration	23,616,762	10,394,811	5,170,215	54,720,813	93,902,601
Total variable remuneration	38,275,069	14,407,080	8,791,488	92,027,688	153,501,325
Total amount of variable remuneration deferred					
in Year N	22,159,938	3,521,400	1,624,119	17,768,766	45,074,223
Total amount of discretionary pension benefits	0	0	0	1,278,000	1,278,000
Average Total Remuneration per Individual	1,672,752	1,771,564	1,396,170	2,530,147	2,079,025
Ratio variable/fixed remuneration in %	162%	139%	170%	168%	163%
Ratio variable/total remuneration in %	62%	58%	63%	63%	62%
Ratio of deferred variable/total variable	58%	24%	18%	19%	29%

Derived metrics for LATVIA for 2010						٦	
		Total Monetary An	nount in Euro per b	usiness area			
	Business Area						
	Investment banking	Retail banking	Asset management	Other business areas	Total		
Metric			· ·				
Number of high earners	0	(	)	0	0	0	
Number of high earners that are identified staff	0	(	)	0	0	0	
Total fixed remuneration	0	(	)	0	0	0	
Total variable remuneration	0	(	)	0	0	0	
i otal amount of variable remuneration deferred in Year N	0	(	)	0	0	0	
Total amount of discretionary pension benefits	0	(	)	0	0	0	
Average Total Remuneration per Individual							
Ratio variable/fixed remuneration in %							
Ratio variable/total remuneration in %						-	
κατιο οτ αετεrreα variable/τοται variable remuneration in %					÷		



Derived metrics for LITHUANIA for 2010						
		Total Monetary	Amou	int in Euro per bus	iness area	
			Bus	iness Area		
	Investment banking	Retail banking		Asset management	Other business areas	Total
Metric						
Number of high earners	0		0	0	0	
Number of high earners that are identified staff	0		0	0	0	
Total fixed remuneration	0		0	0	0	
Total variable remuneration	0		0	0	0	
Total amount of variable remuneration deferred						
in Year N	0		0	0	0	(
Total amount of discretionary pension benefits	0		0	0	0	
Average Total Remuneration per Individual						
Ratio variable/fixed remuneration in %						
Ratio variable/total remuneration in %						
Ratio of deferred variable/total variable						
remuneration in %						

Derived metrics for LUXEMBOURG for 2010						
		Total Monetary	Amo	unt in Euro per busi	ness area	
			Bu	siness Area		
	Investment banking	Retail banking		Asset management	Other business areas	Total
Metric						
Number of high earners	0		0	2	4	6
Number of high earners that are identified staff	0		0	2	3	5
Total fixed remuneration	0		0	1,270,000	2,057,000	3,327,000
Total variable remuneration	0		0	1,550,000	6,110,000	7,660,000
Total amount of variable remuneration deferred						
in Year N	0		0	700,000	1,780,000	2,480,000
Total amount of discretionary pension benefits	0		0	0	0	C
Average Total Remuneration per Individual				1,410,000	2,041,750	1,831,167
Ratio variable/fixed remuneration in %				122%	297%	230%
Ratio variable/total remuneration in %				55%	75%	70%
Ratio of deferred variable/total variable						
remuneration in %				45%	29%	32%

Derived metrics for MALTA for 2010						
		Total Monetary A	mount in Euro per b	ousiness area		
			Business Area			
	Investment banking	Retail banking	Asset management	Other business areas	Total	
Metric						
Number of high earners	0		0	0	0	0
Number of high earners that are identified staff	0		0	0	0	0
Total fixed remuneration	0		0	0	0	0
Total variable remuneration	0		0	0	0	0
Total amount of variable remuneration deferred						
in Year N	0		0	0	0	0
Total amount of discretionary pension benefits	0		0	0	0	0
Average Total Remuneration per Individual						
Ratio variable/fixed remuneration in %	•		•		•	
Ratio variable/total remuneration in %						
Ratio of deferred variable/total variable						
remuneration in %	•					



Derived metrics for NETHERLANDS for 2010								
		Total Monetary Amo	unt in Euro per busi	ness area				
		Business Area						
	Investment banking	Retail banking	Asset	Other business	Total			
		netur burking	management	areas	Total			
Metric								
Number of high earners	12	3	7	21	43			
Number of high earners that are identified staff	3	0	0	3	6			
Total fixed remuneration	4,956,000	1,984,266	2,040,000	15,063,000	24,043,266			
Total variable remuneration	14,595,920	2,154,610	13,883,000	17,873,000	48,506,530			
Total amount of variable remuneration deferred								
in Year N	4,321,954	827,305	3,459,000	7,156,138	15,764,397			
Total amount of discretionary pension benefits	0	0	0	235,000	235,000			
Average Total Remuneration per Individual	1,629,327	1,379,625	2,274,714	1,568,381	1,687,205			
Ratio variable/fixed remuneration in %	295%	109%	681%	119%	202%			
Ratio variable/total remuneration in %	75%	52%	87%	54%	67%			
Ratio of deferred variable/total variable								
remuneration in %	30%	38%	25%	40%	32%			

Derived metrics for NORWAY for 2010**					
		<b>Total Monetary Amo</b>	unt in Euro per bus	ness area	
		Bu	siness Area		
	Investment banking	Retail banking	Asset management	Other business areas	Total
Metric			•		
Number of high earners	2	1	1	1	5
Number of high earners that are identified staff	2	1	1	1	5
Total fixed remuneration	600,000	1,100,000	900,000	1,400,000	4,000,000
Total variable remuneration	1,700,000	400,000	400,000	100,000	2,600,000
Total amount of variable remuneration deferred					
in Year N	900,000	200,000	300,000	100,000	1,500,000
Total amount of discretionary pension benefits	0	0	0	0	O
Average Total Remuneration per Individual	1,150,000	1,500,000	1,300,000	1,500,000	1,320,000
Ratio variable/fixed remuneration in %	283%	36%	44%	7%	65%
Ratio variable/total remuneration in %	74%	27%	31%	7%	39%
Ratio of deferred variable/total variable					
remuneration in %	53%	50%	75%	100%	58%

Derived metrics for POLAND for 2010***					
		<b>Total Monetary Amo</b>	unt in Euro per bus	iness area	
		Bu	siness Area		
	Investment banking	Retail banking	A: set management	Other business areas	Total
Metric					
Number of high earners	0	1	0	1	:
Number of high earners that are identified staff	0	0	0	1	:
Total fixed remuneration	0	502,000	0	774,892	1,276,89
Total variable remuneration	0	949,000	0	870,647	1,819,64
Total amount of variable remuneration deferred					
in Year N	0	107,000	0	732,296	839,29
Total amount of discretionary pension benefits	0	0	0	0	
Average Total Remuneration per Individual		1,451,000		1,645,539	1,548,270
Ratio variable/fixed remuneration in %	•	189%		112%	1439
Ratio variable/total remuneration in %		65%		53%	599
Ratio of deferred variable/total variable					
remuneration in %		11%		84%	46%



Derived metrics for PORTUGAL for 2010					
		Total Monetary Amo	unt in Euro per busi	ness area	
		Bu	siness Area		
	Investment banking	Retail banking	Asset management	Other business areas	Total
Metric			manas		
Number of high earners	1	12	0	0	13
Number of high earners that are identified staff	1	12	0	0	13
Total fixed remuneration	329,977	5,512,823	0	0	5,842,800
Total variable remuneration	1,240,525	11,956,680	0	0	13,197,205
Total amount of variable remuneration deferred					
in Year N	0	335,000	0	0	335,000
Total amount of discretionary pension benefits	556,542	3,479,659	0	0	4,036,201
Average Total Remuneration per Individual	1,570,502	1,455,792			1,464,616
Ratio variable/fixed remuneration in %	376%	217%			226%
Ratio variable/total remuneration in %	79%	68%			69%
Ratio of deferred variable/total variable					
remuneration in %	0%	3%			3%

Derived metrics for ROMANIA for 2010								
		Total Monetary A	mount in Euro per b	ousi	ness area			
		Business Area						
	Investment banking	Retail banking	Asset management		Other business areas	Total		
Metric			-					
Number of high earners	0		0	0	1	1		
Number of high earners that are identified staff	0		0	0	1	1		
Total fixed remuneration	0		0	0	1,184,038	1,184,038		
Total variable remuneration	0		0	0	400,000	400,000		
Total amount of variable remuneration deferred								
in Year N	0		0	0	233,333	233,333		
Total amount of discretionary pension benefits	0		0	0	0	0		
Average Total Remuneration per Individual	0		0	0	1,584,038	1,584,038		
Ratio variable/fixed remuneration in %					34%	34%		
Ratio variable/total remuneration in %					25%	25%		
Ratio of deferred variable/total variable								
remuneration in %					58%	58%		

Derived metrics for SLOVAKIA for 2010									
		Total Monetary A	٩mo	unt in Euro per busi	ness area				
		Business Area							
	Investment banking	Retail banking		Asset management	Other business areas	Total			
Metric				· ·					
Number of high earners	0		0	1	0	1			
Number of high earners that are identified staff	0		0	1	0	1			
Total fixed remuneration	0		0	0	0	0			
Total variable remuneration	0		0	1,024,000	0	1,024,000			
Total amount of variable remuneration deferred									
in Year N	0		0	0	0	0			
Total amount of discretionary pension benefits	0		0	0	0	0			
Average Total Remuneration per Individual	•			1,024,000		1,024,000			
Ratio variable/fixed remuneration in %	•								
Ratio variable/total remuneration in %	•			100%		100%			
Ratio of deferred variable/total variable									
remuneration in %				0%		0%			



Derived metrics for SLOVENIA for 2010						
		Total Monetary A	Amount in	Euro per bus	iness area	
			Business	Area		
	Investment banking	Retail banking		Asset agement	Other business areas	Total
Metric				-		
Number of high earners	0		0	0	0	0
Number of high earners that are identified staff	0		0	0	0	0
Total fixed remuneration	0		0	0	0	0
Total variable remuneration	0		0	0	0	0
Total amount of variable remuneration deferred						
in Year N	0		0	0	0	0
Total amount of discretionary pension benefits	0		0	0	0	0
Average Total Remuneration per Individual						
Ratio variable/fixed remuneration in %						
Ratio variable/total remuneration in %						
Ratio of deferred variable/total variable						
remuneration in %						

Derived metrics for SPAIN for 2010								
	Total Monetary Amount in Euro per business area							
		Bu	siness Area					
	Investment banking	Retail banking	Asset management	Other business areas	Total			
Metric			-					
Number of high earners	54	21	1	57	133			
Number of high earners that are identified staff	31	19	0	42	92			
Total fixed remuneration	18,812,664	15,359,000	649,000	56,493,000	91,313,664			
Total variable remuneration	79,030,794	33,618,000	1,330,000	94,871,000	208,849,794			
Total amount of variable remuneration deferred in Year N	29,464,736	6,624,000	0	15,060,000	51,148,736			
Total amount of discretionary pension benefits	4,347,000	1,200,000	1,125,000	4,756,000	11,428,000			
Average Total Remuneration per Individual	1,811,916	2,332,238	1,979,000	2,655,509	2,256,868			
Ratio variable/fixed remuneration in %	420%	219%	205%	168%	229%			
Ratio variable/total remuneration in %	81%	69%	67%	63%	70%			
Ratio of deferred variable/total variable								
remuneration in %	37%	20%	0%	16%	24%			

Derived metrics for SWEDEN for 2010								
		Total Monetary A	Amo	unt in Euro per bus	iness area			
		Business Area						
	Investment banking	Retail banking		Asset management	Other business areas	Total		
Metric								
Number of high earners	10		0	0	4	14		
Number of high earners that are identified staff	6		0	0	4	10		
Total fixed remuneration	3,371,161		0	0	4,975,964	8,347,125		
Total variable remuneration	7,170,000		0	0	1,140,000	8,310,000		
Total amount of variable remuneration deferred								
in Year N	2,590,000		0	0	1,040,000	3,630,000		
Total amount of discretionary pension benefits	0		0	0	0	0		
Average Total Remuneration per Individual	1,054,116				1,528,991	1,189,795		
Ratio variable/fixed remuneration in %	213%				23%	100%		
Ratio variable/total remuneration in %	68%				19%	50%		
Ratio of deferred variable/total variable								
remuneration in %	36%				91%	44%		



Derived metrics for UNITED KINGDOM for 2010								
	Total Monetary Amount in Euro per business area							
		Bu	siness Area					
	Investment banking	Retail banking	Asset management	Other business areas	Total			
Metric								
Number of high earners	1,934	71	162	358	2,525			
Number of high earners that are identified staff	556	44	72	164	836			
Total fixed remuneration	627,552,897	21,143,428	48,401,974	120,710,533	817,808,832			
Total variable remuneration	4,061,704,281	76,846,410	282,942,587	578,813,541	5,000,306,819			
Total amount of variable remuneration deferred								
in Year N	2,605,264,012	47,708,406	135,140,583	284,072,418	3,072,185,419			
Total amount of discretionary pension benefits	15,118,095	2,806,260	361,249	2,547,844	20,833,448			
Average Total Remuneration per Individual	2,424,642	1,380,139	2,045,337	1,953,978	2,304,204			
Ratio variable/fixed remuneration in %	647%	363%	585%	480%	611%			
Ratio variable/total remuneration in %	87%	78%	85%	83%	86%			
Ratio of deferred variable/total variable								
remuneration in %	64%	62%	48%	49%	61%			



Derived metrics for AUSTRIA for 2011					
		<b>Total Monetary Amo</b>	unt in Euro per busi	ness area	
		Bu	siness Area		
	Investment banking	Retail banking	Asset management	Other business areas	Total
Metric					
Number of high earners	2	2	1	5	10
Number of high earners that are identified staff	2	2	1	5	10
Total fixed remuneration	1,040,000	1,858,741	380,000	6,453,308	9,732,049
Total variable remuneration	1,440,000	1,642,000	1,109,765	4,811,010	9,002,775
Total amount of variable remuneration deferred					
in Year N	1,340,000	1,127,000	1,048,002	3,426,604	6,941,606
Total amount of discretionary pension benefits	0	0	0	0	0
Average Total Remuneration per Individual	1,240,000	1,750,371	1,489,765	2,252,864	1,873,482
Ratio variable/fixed remuneration in %	138%	88%	292%	75%	93%
Ratio variable/total remuneration in %	58%	47%	74%	43%	48%
Ratio of deferred variable/total variable					
remuneration in %	93%	69%	94%	71%	77%

Derived metrics for BELGIUM for 2011								
	Total Monetary Amount in Euro per business area							
			Busi	iness Area				
	Investment banking	Retail banking		Asset management	Other business areas	Total		
Metric				-				
Number of high earners	4		0	0	4	8		
Number of high earners that are identified staff	2		0	0	4	6		
Total fixed remuneration	1,300,000		0	0	3,990,000	5,290,000		
Total variable remuneration	4,474,000		0	0	1,790,000	6,264,000		
Total amount of variable remuneration deferred	1,300,000		0	0	780,000	2,080,000		
Total amount of discretionary pension benefits	0		0	0	0	0		
Average Total Remuneration per Individual	1,443,500				1,445,000	1,444,250		
Ratio variable/fixed remuneration in %	344%				45%	118%		
Ratio variable/total remuneration in %	77%				31%	54%		
Ratio of deferred variable/total variable								
remuneration in %	29%				44%	33%		

Derived metrics for BULGARIA for 2011							
		Total Monetary A	Amount in Euro per	busi	ness area		
	Business Area						
	Investment banking	Retail banking	Asset management	:	Other business areas	Total	
Metric			•				
Number of high earners	0		0	0	0	0	
Number of high earners that are identified staff	0		0	0	0	0	
Total fixed remuneration	0		0	0	0	0	
Total variable remuneration	0		0	0	0	0	
Total amount of variable remuneration deferred							
in Year N	0		0	0	0	0	
Total amount of discretionary pension benefits	0		0	0	0	0	
Average Total Remuneration per Individual			•				
Ratio variable/fixed remuneration in %							
Ratio variable/total remuneration in %							
Ratio of deferred variable/total variable							
remuneration in %							



Derived metrics for CYPRUS for 2011						
		Total Monetary A	Amount in Euro pe	r bus	iness area	
			<b>Business Area</b>			
	Investment banking	Retail banking	Asset		Other business	Total
	vestiment building	netun bunning	manageme	nt	areas	
Metric						
Number of high earners	0		0	0	4	4
Number of high earners that are identified staff	0		0	0	4	4
Total fixed remuneration	0		0	0	3,663,297	3,663,297
Total variable remuneration	0		0	0	2,717,210	2,717,210
Total amount of variable remuneration deferred						
in Year N	0		0	0	167,640	167,640
Total amount of discretionary pension benefits	0		0	0	0	0
Average Total Remuneration per Individual			•		1,595,127	1,595,127
Ratio variable/fixed remuneration in %			•		74%	74%
Ratio variable/total remuneration in %					43%	43%
Ratio of deferred variable/total variable					6%	6%

Derived metrics for CZECH REPUBLIC for 2011								
		Total Monetary	Amount in Euro pe	r busi	iness area			
		Business Area						
	Investment banking	Retail banking	Asset manageme	nt	Other business areas	Total		
Metric			_					
Number of high earners	0		0	0	0	0		
Number of high earners that are identified staff	0		0	0	0	0		
Total fixed remuneration	0		0	0	0	0		
Total variable remuneration	0		0	0	0	0		
Total amount of variable remuneration deferred								
in Year N	0		0	0	0	0		
Total amount of discretionary pension benefits	0		0	0	0	0		
Average Total Remuneration per Individual								
Ratio variable/fixed remuneration in %								
Ratio variable/total remuneration in %								
Ratio of deferred variable/total variable								
remuneration in %								

Derived metrics for DENMARK for 2011								
	Total Monetary Amount in Euro per business area							
	Business Area							
	Investment banking	Retail banking	Asset management	Other business areas	Total			
Metric			_					
Number of high earners	21	2	2	8	33			
Number of high earners that are identified staff	18	2	1	8	29			
Total fixed remuneration	11,711,441	1,909,024	800,000	15,174,492	29,594,957			
Total variable remuneration	13,378,706	601,225	1,600,000	3,434,265	19,014,196			
Total amount of variable remuneration deferred in Year N	6,576,312	436,080	500,000	97,216	7,609,608			
Total amount of discretionary pension benefits	229,863	0	0	0	229,863			
Average Total Remuneration per Individual	1,194,769	1,255,125	1,200,000	2,326,095	1,473,005			
Ratio variable/fixed remuneration in %	114%	31%	200%	23%	64%			
Ratio variable/total remuneration in %	53%	24%	67%	18%	39%			
Ratio of deferred variable/total variable								
remuneration in %	49%	73%	31%	3%	40%			



Derived metrics for ESTONIA for 2011						
		Total Monetary	Amount in Euro	per busir	ness area	
			Business Area	1		
	Investment banking	Retail banking	Asse manager		Other business areas	Total
Metric						
Number of high earners	0		0	0	0	
Number of high earners that are identified staff	0		0	0	0	
Total fixed remuneration	0		0	0	0	
Total variable remuneration	0		0	0	0	
Total amount of variable remuneration deferred						
in Year N	0		0	0	0	(
Total amount of discretionary pension benefits	0		0	0	0	
Average Total Remuneration per Individual						
Ratio variable/fixed remuneration in %						
Ratio variable/total remuneration in %						
Ratio of deferred variable/total variable						
remuneration in %						

Derived metrics for FINLAND for 2011						
		Total Monetary	Amo	unt in Euro per busi	ness area	
			Bu	siness Area		
	Investment banking	Retail banking		Asset management	Other business areas	Total
Metric				· ·		
Number of high earners	1		0	1	1	3
Number of high earners that are identified staff	1		0	1	1	3
Total fixed remuneration	400,000		0	200,000	800,000	1,400,000
Total variable remuneration	700,000		0	800,000	400,000	1,900,000
Total amount of variable remuneration deferred in Year N	400,000		0	0	300,000	700,000
Total amount of discretionary pension benefits	0		0	0	0	0
Average Total Remuneration per Individual	1,100,000			1,000,000	1,200,000	1,100,000
Ratio variable/fixed remuneration in %	175%			400%	50%	136%
Ratio variable/total remuneration in %	64%			80%	33%	58%
Ratio of deferred variable/total variable						
remuneration in %	57%			0%	75%	37%

Derived metrics for FRANCE for 2011								
		<b>Total Monetary Amo</b>	unt in Euro per busi	ness area				
		Business Area						
	Investment banking	Retail banking	Asset management	Other business areas	Total			
Metric								
Number of high earners	101	5	13	43	162			
Number of high earners that are identified staff	63	4	5	35	107			
Total fixed remuneration	27,550,663	2,531,439	3,781,150	20,500,869	54,364,121			
Total variable remuneration	130,454,066	3,136,596	17,652,364	51,516,399	202,759,425			
Total amount of variable remuneration deferred in Year N	91,655,288	490,748	8,503,474	28,177,479	128,826,989			
Total amount of discretionary pension benefits	0	0	0	101,590	101,590			
Average Total Remuneration per Individual	1,564,403	1,133,607	1,648,732	1,674,820	1,587,182			
Ratio variable/fixed remuneration in %	474%	124%	467%	251%	373%			
Ratio variable/total remuneration in %	83%	55%	82%	72%	79%			
Ratio of deferred variable/total variable								
remuneration in %	70%	16%	48%	55%	64%			



Derived metrics for GERMANY for 2011					
		<b>Total Monetary Amo</b>	unt in Euro per busi	ness area	
		Bu	siness Area		
	Investment banking	Retail banking	Asset management	Other business areas	Total
Metric					
Number of high earners	90	10	6	64	170
Number of high earners that are identified staff	59	10	5	50	124
Total fixed remuneration	32,663,213	6,110,000	6,832,067	40,373,778	85,979,058
Total variable remuneration	115,525,754	12,582,000	5,293,194	92,620,296	226,021,244
Total amount of variable remuneration deferred					
in Year N	92,591,875	1,063,000	3,457,117	59,782,806	156,894,798
Total amount of discretionary pension benefits	0	0	0	0	0
Average Total Remuneration per Individual	1,646,544	1,869,200	2,020,877	2,078,032	1,835,296
Ratio variable/fixed remuneration in %	354%	206%	77%	229%	263%
Ratio variable/total remuneration in %	78%	67%	44%	70%	72%
Ratio of deferred variable/total variable					
remuneration in %	80%	8%	65%	65%	69%

Derived metrics for GREECE for 2011						
		Total Monetary A	Amou	nt in Euro per bus	iness area	
			Bus	iness Area		
	Investment banking	Retail banking		Asset management	Other business areas	Total
Metric				_		
Number of high earners	1		0	0	1	2
Number of high earners that are identified staff	0		0	0	1	1
Total fixed remuneration	310,000		0	0	2,023,000	2,333,000
Total variable remuneration	1,125,000		0	0	630,000	1,755,000
Total amount of variable remuneration deferred in Year N	393,750		0	0	0	393,750
Total amount of discretionary pension benefits	0		0	0	0	0
Average Total Remuneration per Individual	1,435,000				2,653,000	2,044,000
Ratio variable/fixed remuneration in %	363%				31%	75%
Ratio variable/total remuneration in %	78%				24%	43%
Ratio of deferred variable/total variable						
remuneration in %	35%				0%	22%

Derived metrics for HUNGARY for 2011*					
		Total Monetary Amo	unt in Euro per bus	iness area	
		Bu	siness Area		
	Investment banking	Retail banking	Asset management	Other business areas	Total
Metric			aa-		
Number of high earners	1	3	0	4	8
Number of high earners that are identified staff	1	3	0	4	8
Total fixed remuneration	242,000	957,000	0	1,795,000	2,994,000
Total variable remuneration	1,001,000	2,860,000	0	4,915,000	8,776,000
Total amount of variable remuneration deferred					
in Year N	901,000	1,405,000	0	2,399,000	4,705,000
Total amount of discretionary pension benefits	0	0	0	0	C
Average Total Remuneration per Individual	1,243,000	1,272,333		1,677,500	1,471,250
Ratio variable/fixed remuneration in %	414%	299%		274%	293%
Ratio variable/total remuneration in %	81%	75%		73%	75%
Ratio of deferred variable/total variable					
remuneration in %	90%	49%		49%	54%



Derived metrics for IRELAND for 2011						
		Total Monetary	Amo	unt in Euro per busi	ness area	
			Bu	siness Area		
	Investment banking	Retail banking		Asset management	Other business areas	Total
Metric						
Number of high earners	14		0	3	4	21
Number of high earners that are identified staff	12		0	1	4	17
Total fixed remuneration	3,605,459		0	685,000	2,373,000	6,663,459
Total variable remuneration	15,369,657		0	3,398,987	3,630,000	22,398,644
Total amount of variable remuneration deferred						
in Year N	11,899,665		0	2,891,682	2,100,000	16,891,347
Total amount of discretionary pension benefits	87,548		0	0	30,000	117,548
Average Total Remuneration per Individual	1,355,365			1,361,329	1,500,750	1,383,910
Ratio variable/fixed remuneration in %	426%			496%	153%	336%
Ratio variable/total remuneration in %	81%			83%	60%	77%
Ratio of deferred variable/total variable	770/			050/	F00/	750/
remuneration in %	77%			85%	58%	75%

Derived metrics for ITALY for 2011					
		<b>Total Monetary Amo</b>	unt in Euro per busi	ness area	
		Bu	siness Area		
	Investment banking	Retail banking	Asset	Other business	Total
	vestiment banking	Retail Dallking	management	areas	Total
Metric					
Number of high earners	32	14	9	41	96
Number of high earners that are identified staff	21	11	5	34	71
Total fixed remuneration	22,887,115	11,590,692	4,235,963	44,339,206	83,052,976
Total variable remuneration	31,000,900	11,494,301	12,613,824	19,892,938	75,001,963
Total amount of variable remuneration deferred					
in Year N	14,490,840	4,394,300	7,427,824	6,710,805	33,023,769
Total amount of discretionary pension benefits	0	0	0	546,000	546,000
Average Total Remuneration per Individual	1,684,000	1,648,928	1,872,199	1,566,638	1,646,406
Ratio variable/fixed remuneration in %	135%	99%	298%	45%	90%
Ratio variable/total remuneration in %	58%	50%	75%	31%	47%
Ratio of deferred variable/total variable					
remuneration in %	47%	38%	59%	34%	44%

Derived metrics for LATVIA for 2011								
		Total Monetary Am	nount in Euro per bus	siness area				
		Business Area						
	Investment banking	Retail banking	Asset management	Other business areas	Total			
Metric			•					
Number of high earners	0	0	0	0	0			
Number of high earners that are identified staff	0	0	0	0	0			
Total fixed remuneration	0	0	0	0	0			
Total variable remuneration	0	0	0	0	0			
Total amount of variable remuneration deferred								
in Year N	0	0	0	0	0			
Total amount of discretionary pension benefits	0	0	0	0	0			
Average Total Remuneration per Individual								
Ratio variable/fixed remuneration in %								
Ratio variable/total remuneration in %								
Ratio of deferred variable/total variable								
remuneration in %	-							



Derived metrics for LITHUANIA for 2011						
		Total Monetary A	Amount in Euro per	busir	ness area	
			<b>Business Area</b>			
	Investment banking	Retail banking	Asset management		Other business areas	Total
Metric						
Number of high earners	0		0	0	0	
Number of high earners that are identified staff	0		0	0	0	
Total fixed remuneration	0		0	0	0	
Total variable remuneration	0		0	0	0	
Total amount of variable remuneration deferred						
in Year N	0		0	0	0	(
Total amount of discretionary pension benefits	0		0	0	0	(
Average Total Remuneration per Individual						
Ratio variable/fixed remuneration in %						
Ratio variable/total remuneration in %						
Ratio of deferred variable/total variable						
remuneration in %						

Derived metrics for LUXEMBOURG for 2011						
		Total Monetary	Amo	unt in Euro per busi	ness area	
			Bu	siness Area		
	Investment banking	Retail banking		Asset management	Other business areas	Total
Metric				-		
Number of high earners	1		0	2	7	10
Number of high earners that are identified staff	1		0	2	6	9
Total fixed remuneration	328,199		0	2,340,000	3,786,000	6,454,199
Total variable remuneration	677,994		0	1,480,000	8,016,000	10,173,994
Total amount of variable remuneration deferred in Year N	406,796		0	760,000	2,837,000	4,003,796
Total amount of discretionary pension benefits	0		0	0	0	0
Average Total Remuneration per Individual	1,006,193			1,910,000	1,686,000	1,662,819
Ratio variable/fixed remuneration in %	207%			63%	212%	158%
Ratio variable/total remuneration in %	67%			39%	68%	61%
Ratio of deferred variable/total variable						
remuneration in %	60%			51%	35%	39%

Derived metrics for MALTA for 2011								
		Total Monetary A	mount in Euro per b	ousiness area				
		Business Area						
	Investment banking	Retail banking	Asset management	Other business areas	Total			
Metric			· ·					
Number of high earners	0		0	0	0 0			
Number of high earners that are identified staff	0		0	0	0 0			
Total fixed remuneration	0		0	0	0 0			
Total variable remuneration	0		0	0	0 0			
Total amount of variable remuneration deferred								
in Year N	0		0	0	0 0			
Total amount of discretionary pension benefits	0		0	0	0 0			
Average Total Remuneration per Individual								
Ratio variable/fixed remuneration in %								
Ratio variable/total remuneration in %								
Ratio of deferred variable/total variable								
remuneration in %								



Derived metrics for NETHERLANDS for 2011					
		<b>Total Monetary Amo</b>	unt in Euro per busi	iness area	
		Bu	siness Area		
	Investment banking	Retail banking	Asset management	Other business areas	Total
Metric			· ·		
Number of high earners	14	4	3	15	36
Number of high earners that are identified staff	10	4	3	15	32
Total fixed remuneration	5,970,000	2,544,000	1,690,000	12,773,703	22,977,703
Total variable remuneration	16,938,950	2,160,375	1,990,550	9,154,662	30,244,537
Total amount of variable remuneration deterred in Year N Total amount of discretionary pension benefits	7,785,300 0	1,130,225 0	1,111,830 0	5,616,997 154,000	15,644,352 154,000
Average Total Remuneration per Individual	1,636,354	1,176,094	1,226,850	1,461,891	1,478,396
Ratio variable/fixed remuneration in %	284%	85%	118%	72%	132%
Ratio variable/total remuneration in %	74%	46%	54%	42%	57%
Ratio of deferred variable/total variable remuneration in %	46%	52%	56%	61%	52%

Derived metrics for NORWAY for 2011**						
		Total Monetary A	mou	int in Euro per busi	ness area	
			Bus	iness Area		
	Investment banking	Retail banking		Asset management	Other business areas	Total
Metric				_		
Number of high earners	15		0	0	4	19
Number of high earners that are identified staff	12		0	0	4	16
Total fixed remuneration	4,387,000		0	0	4,000,000	8,387,000
Total variable remuneration	11,484,000		0	0	800,000	12,284,000
Total amount of variable remuneration deferred						
in Year N	5,897,000		0	0	500,000	6,397,000
Total amount of discretionary pension benefits	0		0	0	0	(
Average Total Remuneration per Individual	1,058,067				1,200,000	1,087,947
Ratio variable/fixed remuneration in %	262%				20%	146%
Ratio variable/total remuneration in %	72%				17%	599
Ratio of deferred variable/total variable						
remuneration in %	51%				63%	52%

Derived metrics for POLAND for 2011***						
		Total Monetary An	nount in Euro per b	usin	iess area	
		1	Business Area			
	Investment banking	Retail banking	Asset management		Other business areas	Total
Metric						
Number of high earners	1	(	)	0	3	4
Number of high earners that are identified staff	0	(	)	0	3	3
Total fixed remuneration	200,000	(	)	0	1,441,556	1,641,556
Total variable remuneration	1,010,000	(	)	0	3,540,500	4,550,500
Total amount of variable remuneration deferred						
in Year N	310,000	(	)	0	1,711,000	2,021,000
Total amount of discretionary pension benefits	0	(	)	0	0	(
Average Total Remuneration per Individual	1,210,000				1,660,685	1,548,014
Ratio variable/fixed remuneration in %	505%				246%	277%
Ratio variable/total remuneration in %	83%				71%	73%
Ratio of deferred variable/total variable						
remuneration in %	31%				48%	44%



Derived metrics for PORTUGAL for 2011					
		Total Monetary Amo	unt in Euro per busi	ness area	
		Bu	siness Area		
	Investment banking	Retail banking	A: set management	Other business areas	Total
Metric			manas		
Number of high earners	1	10	0	0	11
Number of high earners that are identified staff	1	10	0	0	11
Total fixed remuneration	451,000	4,751,664	0	0	5,202,664
Total variable remuneration	1,395,010	11,079,556	0	0	12,474,566
Total amount of variable remuneration deferred					
in Year N	311,926	3,166,760	0	0	3,478,686
Total amount of discretionary pension benefits	807,084	5,060,620	0	0	5,867,704
Average Total Remuneration per Individual	1,846,010	1,583,122			1,607,021
Ratio variable/fixed remuneration in %	309%	233%			240%
Ratio variable/total remuneration in %	76%	70%			71%
Ratio of deferred variable/total variable					
remuneration in %	22%	29%			28%

Derived metrics for ROMANIA for 2011						
		Total Monetary A	Amount in Euro per	busi	ness area	
			<b>Business Area</b>			
	Investment banking	Retail banking	Asset managemen	t	Other business areas	Total
Metric						
Number of high earners	0		0	0	0	0
Number of high earners that are identified staff	0		0	0	0	0
Total fixed remuneration	0		0	0	0	0
Total variable remuneration	0		0	0	0	0
Total amount of variable remuneration deferred						
in Year N	0		0	0	0	0
Total amount of discretionary pension benefits	0		0	0	0	0
Average Total Remuneration per Individual						
Ratio variable/fixed remuneration in %						
Ratio variable/total remuneration in %						
Ratio of deferred variable/total variable						
remuneration in %						

Derived metrics for SLOVAKIA for 2011						
		Total Monetary	Amo	unt in Euro per busi	ness area	
			Bu	siness Area		
	Investment banking	Retail banking		Asset management	Other business areas	Total
Metric						
Number of high earners	0		0	1	1	2
Number of high earners that are identified staff	0		0	1	1	2
Total fixed remuneration	0		0	180,000	0	180,000
Total variable remuneration	0		0	1,821,000	1,619,000	3,440,000
Total amount of variable remuneration deferred						
in Year N	0		0	0	0	(
Total amount of discretionary pension benefits	0		0	0	0	(
Average Total Remuneration per Individual				2,001,000	1,619,000	1,810,000
Ratio variable/fixed remuneration in %				1012%		1911%
Ratio variable/total remuneration in %				91%	100%	95%
Ratio of deferred variable/total variable						
remuneration in %				0%	0%	0%



Derived metrics for SLOVENIA for 2011						
		Total Monetary	Amount in Euro pe	busi	iness area	
			<b>Business Area</b>			
	Investment banking	Retail banking	Asset managemen	t	Other business areas	Total
Metric			_			
Number of high earners	0		0	0	0	(
Number of high earners that are identified staff	0		0	0	0	(
Total fixed remuneration	0		0	0	0	(
Total variable remuneration	0		0	0	0	(
Total amount of variable remuneration deferred						
in Year N	0		0	0	0	(
Total amount of discretionary pension benefits	0		0	0	0	(
Average Total Remuneration per Individual	*					
Ratio variable/fixed remuneration in %	*					
Ratio variable/total remuneration in %						
Ratio of deferred variable/total variable						
remuneration in %						

Derived metrics for SPAIN for 2011					
		Total Monetary Amo	unt in Euro per bus	iness area	
		Bu	siness Area		
	Investment banking	Retail banking	A: set management	Other business areas	Total
Metric			munu-		
Number of high earners	44	21	0	60	125
Number of high earners that are identified staff	32	20	0	56	108
Total fixed remuneration	18,903,752	18,945,000	0	69,060,000	106,908,752
Total variable remuneration	68,690,526	31,430,000	0	97,914,000	198,034,526
Total amount of variable remuneration deferred	27 205 204	45 207 000		45 600 000	00 202 204
in Year N	27,395,204	15,207,000	0	45,690,000	88,292,204
Total amount of discretionary pension benefits	0	157,000	0	3,666,000	3,823,000
Average Total Remuneration per Individual	1,990,779	2,398,810	•	2,782,900	2,439,546
Ratio variable/fixed remuneration in %	363%	166%		142%	185%
Ratio variable/total remuneration in %	78%	62%	•	59%	65%
Ratio of deferred variable/total variable					
remuneration in %	40%	48%		47%	45%

Derived metrics for SWEDEN for 2011					
		<b>Total Monetary Amo</b>	unt in Euro per bus	ness area	
		Bu	siness Area		
	Investment banking	Retail banking	Asset management	Other business areas	Total
Metric					
Number of high earners	7	2	0	6	15
Number of high earners that are identified staff	5	0	0	6	11
Total fixed remuneration	4,137,638	470,000	0	9,307,145	13,914,783
Total variable remuneration	3,838,260	1,540,000	0	2,470,000	7,848,260
Total amount of variable remuneration deferred in Year N	1,797,741	920,000	0	2,270,000	4,987,741
Total amount of discretionary pension benefits	0	0	0	0	О
Average Total Remuneration per Individual	1,139,414	1,005,000		1,962,858	1,450,870
Ratio variable/fixed remuneration in %	93%	328%		27%	56%
Ratio variable/total remuneration in %	48%	77%		21%	36%
Ratio of deferred variable/total variable					
remuneration in %	47%	60%		92%	64%



Derived metrics for UNITED KINGDOM for 2011					
		Total Monetary Amo	unt in Euro per busi	iness area	
		Bu	siness Area		
	Investment banking	Retail banking	Asset management	Other business areas	Total
Metric					
Number of high earners	1,809	85	182	360	2,436
Number of high earners that are identified staff	697	41	87	175	1,000
Total fixed remuneration	506,043,777	25,894,646	48,304,513	204,262,233	784,505,169
Total variable remuneration	1,992,881,855	68,849,368	163,182,709	493,053,777	2,717,967,709
Total amount of variable remuneration deferred					
in Year N	1,327,316,281	45,803,974	84,661,277	320,187,582	1,777,969,114
Total amount of discretionary pension benefits	5,400,257	656,734	568,506	4,017,145	10,642,642
Average Total Remuneration per Individual	1,381,385	1,114,635	1,162,018	1,936,989	1,437,797
Ratio variable/fixed remuneration in %	394%	266%	338%	241%	346%
Ratio variable/total remuneration in %	80%	73%	77%	71%	78%
Ratio of deferred variable/total variable					
remuneration in %	67%	67%	52%	65%	65%

## **European Banking Authority**

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