**Table REMA – Remuneration policy:** Fixed format

1. Institutions shall apply the instructions provided below in this Annex in order to complete table REMA as presented in Annex 37, in application of Article 450(1)(a), (b), (c), (d), (e), (f), (j), (k) and Article 450(2) of CRR. Institutions required to disclose information in Article 450(1)(e), (f), (k) and Article 450(2) according to Articles 433a, 433b and 433c of CRR.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| a | *Information relating to the bodies that oversee remuneration. Disclosures shall include:*   * Name, composition and mandate of the main body (management body or remuneration committee as applicable) overseeing the remuneration policy and the number of meetings held by that main body during the financial year. * External consultants whose advice has been sought, the body by which they were commissioned, and in which areas of the remuneration framework. * A description of the scope of the institution’s remuneration policy (eg by regions, business lines), including the extent to which it is applicable to subsidiaries and branches located in third countries. * A description of the staff or categories of staff whose professional activities have a material impact on institutions' risk profile. |
| b | *Information relating to the design and structure of the remuneration system. Disclosures shall include:*   * An overview of the key features and objectives of remuneration policy, and information about the decision-making process used for determining the remuneration policy and the role of the relevant stakeholders. * Information on the criteria used for performance measurement and ex ante and ex post risk adjustment. * Whether the management body or the remuneration committee where established reviewed the institution’s remuneration policy during the past year, and if so, an overview of any changes that were made, the reasons for those changes and their impact on remuneration. * Information of how the institution ensures that staff in internal control functions are remunerated independently of the businesses they oversee. * Policies and criteria applied for the award of guaranteed variable remuneration and severance payments. |
| c | *Description of the ways in which current and future risks are taken into account in the remuneration processes. Disclosures shall include an overview of the key risks, their measurement and how these measures affect remuneration.* |
| d | *The ratios between fixed and variable remuneration set in accordance with point (g) of Article 94(1) of Directive 2013/36/EU.* |
| e | *Description of the ways in which the institution seeks to link performance during a performance measurement period with levels of remuneration. Disclosures shall include:*   * An overview of main performance criteria and metrics for institution, business lines and individuals. * An overview of how amounts of individual variable remuneration are linked to institution-wide and individual performance. * Information on the criteria used to determine the balance between different types of instruments awarded including shares, equivalent ownership interest, options and other instruments * Information of the measures the institution will implement to adjust variable remuneration in the event that performance metrics are weak, including the institution’s criteria for determining “weak” performance metrics. |
| f | *Description of the ways in which the institution seeks to adjust remuneration to take account of longterm performance. Disclosures shall include:*   * An overview of the institution’s policy on deferral, payout in instrument, retention periods and vesting of variable remuneration including where it is different among staff or categories of staff. * Information of the institution’ criteria for ex post adjustments (malus during deferral and clawback after vesting, if permitted by national law). * Where applicable, shareholding requirements that may be imposed on identified staff. |
| g | *The description of the main parameters and rationale for any variable components scheme and any other cash benefit according to Article 450(1)(f). Disclosures shall include:*   * Information on the specific performance indicators used to determine the variable components of remuneration and the criteria used to determine the balance between different types of instruments awarded, including shares, equivalent ownership interests, share-linked instruments, equivalent non cash-instruments, options and other instruments. |
| h | *Upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management.* |
| i | *Information on whether the institution benefits from a derogation laid down in Article 94(3) of Directive 2013/36/EU according to Article 450(1)(k) of CRR.*  For the purposes of this point, institutions that benefit from such a derogation shall indicate whether this is on the basis of point (a) and/or point (b) of Article 94(3) of Directive 2013/36/EU. They shall also indicate for which of the remuneration principles they apply the derogation(s), the number of staff members that benefit from the derogation(s) and their total remuneration, split into fixed and variable remuneration. |
| j | *Large institutions shall disclose the quantitative information on the remuneration of their collective management body, differentiating between executive and non-executive members according to Article 450(2) of CRR.* |

**Template REM1 – Remuneration awarded for the financial year:** Fixed format

1. Institutions shall apply the instructions provided below in this Annex in order to complete template REM1 as presented in Annex 37, in application of Article 450(1)(h)(i)-(ii) of CRR.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 1 and 9 | *Number of identified staff*  The number of identified staff whose professional activities have a material impact on the institutions` risk profile in accordance with Article 92 of Directive 2013/36/EU and the Commission Delegated Regulation (EU) 604/2014 and are beneficiaries of the remuneration components listed in this template. It shall be calculated using the FTE (full time equivalent) approach. |
| 2 | *Total fixed remuneration*  Sum of rows 3, EU-5a, EU-5b, EU-6x and 7. |
| 3 | *Of which: cash-based*  The amount of cash-based remuneration within the fixed remuneration. |
| EU-5a | *Of which: shares or equivalent ownership interests*  The sum of the amounts of shares or equivalent ownership interests, subject to the legal structure of the institution concerned referred to in Article 94(1)(l)(i) of Directive 2013/36/EU, within the fixed remuneration. |
| EU-5b | *Of which: share-linked instruments or equivalent non-cash instruments*  The sum of the amounts of share-linked instruments or equivalent non-cash instruments referred to in Article 94(1)(l)(i) of Directive 2013/36/EU, within the fixed remuneration. |
| EU-6x | *Of which: other instruments*  The amount of other instruments referred to in Article 94(1)(l)(ii) of Directive 2013/36/EU, within the fixed remuneration. |
| 7 | *Of which: other forms*  The amounts of fixed remuneration awarded for the financial year that are other than disclosed in rows 3, EU-5a, EU-5b and EU-6x. |
| 10 | *Total variable remuneration*  Sum of rows 11, EU-13a, EU-13b, EU-14x and 15.  The sum of all remuneration components which are not fixed remuneration, as defined in row 2, including guaranteed variable awards for the financial year and severance payments awarded during that year. |
| 11 | *Of which: cash-based*  The amount of cash-based remuneration within the variable remuneration. |
| 12, EU-14a, EU-14b, EU-14y and 16 | *Of which: deferred*  The amounts of variable remuneration by different types of component, which are deferred, as defined in Article 94 of Directive 2013/36/EU. |
| EU-13a | *Of which: shares or equivalent ownership interests*  The sum of the amounts of shares or equivalent ownership interests, subject to the legal structure of the institution concerned referred to in Article 94(1)(l)(i) of Directive 2013/36/EU, within the variable remuneration. |
| EU-13b | *Of which: share-linked instruments or equivalent non-cash instruments*  The sum of the amounts of share-linked instruments or equivalent non-cash instruments referred to in Article 94(1)(l)(i) of Directive 2013/36/EU, within the variable remuneration. |
| EU-14x | *Of which: other instruments*  The amount of other instruments referred to in Article 94(1)(l)(ii) of Directive 2013/36/EU, within the variable remuneration. |
| 15 | *Of which: other forms*  The amounts of variable remuneration awarded for the financial year that are other than disclosed in rows 9, 11 and 13. |
| 17 | *Total remuneration*  Sum of rows 2 and 10. |
| **Column letter** | **Explanation** |
| a | *MB Supervisory function*  The Management Body in its Supervisory function, as the management body acting in its role of overseeing and monitoring management decision-making, as defined in Article 3(1)(8) of Directive 2013/36/EU. |
| b | *MB Management function*  The members of the Management Body, who are responsible for its Management functions. |
| c | *Other senior management*  Senior management as defined in Article 3(1)(9) of Directive 2013/36/EU. Institutions shall disclose the number of senior managers that are not disclosed under Management Body in its management function and as Other identified staff. |
| d | *Other identified staff*  Other staff than Management Body in its Supervisory function or in its Management function, and other than senior management, whose professional activities have a material impact on the institution`s risk profile in accordance with the criteria set out in the Commission Delegated Regulation (EU) 604/2014 and where appropriate in addition based on institutions´ criteria. |

**Template REM2 – Special payments:** Fixed format

1. Institutions shall apply the instructions provided below in this Annex in order to complete template REM2 as presented in Annex 37, in application of Article 450(1)(h)(v)-(vii) of CRR.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 1, 4 and 6 | *Number of identified staff*  The number of identified staff whose professional activities have a material impact on the institutions` risk profile in accordance with Article 92 of Directive 2013/36/EU and the Commission Delegated Regulation (EU) 604/2014, for each specific remuneration components. It shall be calculated using the FTE (full time equivalent) method. |
| 2 | *Guaranteed variable remuneration awards – Total amount*  The amount of guaranteed variable remuneration awards, as referred to in Article 94(1)(e) of Directive 2013/36/EU. |
| 3 | *Of which, guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap*  The amounts of guaranteed variable remuneration awards as referred to in Article 94(1)(e) of Directive 2013/36/EU awarded during the financial year, which are not taken into account in the bonus cap |
| 5 | *Severance payments awarded in previous periods, that have been paid out during the financial year – Total amount*  The amount of severance payments as referred to in 94(1)(h) of Directive 2013/36/EU, that have been awarded in previous periods and have been paid out during the financial year. |
| 7 | *Severance payments awarded during the financial year – Total amount*  The amount of severance payments as referred to in 94(1)(h) of Directive 2013/36/EU, awarded during the financial year. |
| 8 | *Of which, severance payments awarded during the financial year – Paid during the financial year*  The amount of severance payments as referred to in Article 94(1)(h) of Directive 2013/36/EU, awarded during the financial year, that has been paid during the financial year. |
| 9 | *Of which, severance payments awarded during the financial year – Deferred*  The amounts of severance payments as referred to in Article 94(1)(h) of Directive 2013/36/EU, awarded during the financial year, which are deferred, as defined in Article 94 of Directive 2013/36/EU. |
| 10 | *Of which, severance payments paid during the financial year, that are not taken into account in the bonus cap*  The amounts of severance payments as referred to in Article 94(1)(h) of Directive 2013/36/EU, awarded during the financial year, which are not taken into account in the bonus cap. |
| 11 | *Of which, severance payments awarded during the financial year – Highest payment that has been awarded to a single person*  The amount of the highest severance payment as referred to in Article 94(1)(h) of Directive 2013/36/EU, that has been awarded to a single person during the financial year. |
| **Column letter** | **Explanation** |
| a | *MB Supervisory function*  The Management Body in its Supervisory function, as the management body acting in its role of overseeing and monitoring management decision-making, as defined in Article 3(1)(8) of Directive 2013/36/EU. |
| b | *MB Management function*  The members of the Management Body, who are responsible for its Management functions. |
| c | *Other senior management*  Senior management as defined in Article 3(1)(9) of Directive 2013/36/EU. Institutions shall disclose the number of senior managers that are not disclosed under Management Body in its management function and as Other identified staff. |
| d | *Other identified staff*  Other staff than Management Body in its Supervisory function or in its Management function, and other than senior management, whose professional activities have a material impact on the institution`s risk profile in accordance with the criteria set out in the Commission Delegated Regulation (EU) 604/2014 and where appropriate in addition based on institutions´ criteria. |

**Template REM3 –Deferred remuneration:** Fixed format

1. Institutions shall apply the instructions provided below in this Annex in order to complete template REM3 as presented in Annex 37, in application of Article 450(1)(h)(iii)-(iv) of CRR.

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| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 1 | *MB Supervisory function*  The Management Body in its Supervisory function, as the management body acting in its role of overseeing and monitoring management decision-making, as defined in Article 3(1)(8) of Directive 2013/36/EU.  Sum of rows 2, 3, 4, 5, and 6. |
| 2, 8, 14 and 20 | *Cash-based*  The amount of cash-based remuneration within the variable remuneration. |
| 3, 9, 15 and 21 | *Shares or equivalent ownership interests*  The sum of the amounts of shares or equivalent ownership interests, subject to the legal structure of the institution concerned referred to in Article 94(1)(l)(i) of Directive 2013/36/EU, within the variable remuneration. |
| 4, 10, 16 and 22 | *Share-linked instruments or equivalent non-cash instruments*  The sum of the amounts of share-linked instruments or equivalent non-cash instruments referred to in Article 94(1)(l)(i) of Directive 2013/36/EU, within the variable remuneration. |
| 5, 11, 17 and 23 | *Other instruments*  The amount of other instruments referred to in Article 94(1)(l)(ii) of Directive 2013/36/EU, within the variable remuneration. |
| 6, 12, 18 and 24 | *Other forms*  The amounts of variable remuneration other than disclosed in rows *“Cash-based”,* *“Shares or equivalent ownership interests, subject to the legal structure of the institution concerned or share-linked instruments or equivalent non-cash instruments”* and *“Other instruments”.* |
| 7 | *MB Management function*  The members of the Management Body, who are responsible for its Management functions.  Sum of rows 8, 9, 10, 11 and 12. |
| 13 | *Other senior management*  Senior management as defined in Article 3(1)(9) of Directive 2013/36/EU. Institutions shall disclose the number of senior managers that are not disclosed under Management Body in its management function and as Other identified staff.  Sum of rows 14, 15, 16, 17 and 18. |
| 19 | *Other identified staff*  Other staff than Management Body in its Supervisory function or in its Management function, and other than senior management, whose professional activities have a material impact on the institution`s risk profile in accordance with the criteria set out in the Commission Delegated Regulation (EU) 604/2014 and where appropriate in addition based on institutions´ criteria.  Sum of rows 20, 21, 22, 23 and 24. |
| 25 | *Total amount*  Sum of rows 1, 7, 13 and 19. |
| **Column letter** | **Explanation** |
| a | *Total amount of deferred remuneration awarded for previous performance periods*  The amount of deferred remuneration, as defined in Article 94 of Directive 2013/36/EU, that has been awarded for previous performance periods. |
| b | *Of which vested in the financial year*  The amount of deferred remuneration awarded for previous performance periods, as defined in Article 94 of Directive 2013/36/EU, which has been vested in the financial year. |
| c | *Of which vesting in subsequent financial years*  The amount of deferred remuneration awarded for previous performance periods, as defined in Article 94 of Directive 2013/36/EU, which will be vested in the subsequent financial years. |
| d | *Amount of performance adjustment to deferred remuneration that was due to vest in the financial year*  The amount of performance adjustment to deferred remuneration, as defined in Article 94 of Directive 2013/36/EU, that was due to vest in the financial years. |
| e | *Amount of performance adjustment to deferred remuneration that was due to vest in future performance years*  The amount of performance adjustment to deferred remuneration, as defined in Article 94 of Directive 2013/36/EU, that was due to vest in future performance years. |
| f | *Total amount of ex post implicit adjustments during the financial year (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)*  The amount of change of value during the financial year due to ex post implicit adjustments, like changes of value of deferred remuneration due to the changes of prices of instruments. |
| g | *Total amount of deferred remuneration paid out in the financial year*  The amount of deferred remuneration, as defined in Article 94 of Directive 2013/36/EU, that has been paid out in the financial year. |
| h | *Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods*  In accordance with Article 94 of Directive 2013/36/EU, the amount of deferred remuneration, awarded for previous performance periods, that has been vested but is subject to retention periods, as referred to in Article 9 of Directive 2013/36/EU. |

**Template REM4 – Remuneration of 1 million EUR or more per year:** Fixed format

1. Institutions shall apply the instructions provided below in this Annex in order to complete template REM4 as presented in Annex 37, in application of Article 450(i) of CRR.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 1 to 8 | Remuneration between 1 and 5 million EUR per financial year, broken down by 500.000 EUR bands. |
| 9 to x | Remuneration more than 5 million EUR per financial year, broken down by 1 million EUR bands. |
| **Column letter** | **Explanation** |
| a | *Number of identified staff that have been remunerated EUR 1 million or more per financial year* |

**Template REM5 – Information on remuneration for all staff:** Fixed format

1. Institutions shall apply the instructions provided below in this Annex in order to complete template REM5 as presented in Annex 37, in application of Article 450(1)(g) of CRR. Institutions required to disclose information in Article 450(1)(g) according to Articles 433a, 433b and 433c of CRR.

|  |  |
| --- | --- |
| **Legal references and instructions** | |
| **Row number** | **Explanation** |
| 1 | *Total number of staff*  All employees of an institution and its subsidiaries, including subsidiaries not subject to the CRD and all members of their respective management bodies. It shall be calculated using the FTE (full time equivalent) method. |
| 2 | *Of which: members of the MB*  The number of members in the respective Management body in its Supervisory function and in its Management function, and in the whole Management body. |
| 3 | *Of which: other senior management*  Other staff than the members of the Management Body, who are senior management as defined in Article 3(1)(9) of Directive 2013/36/EU. |
| 4 | *Of which: other identified staff*  Other staff than members of the Management Body, and other than senior management, whose professional activities have a material impact on the institution`s risk profile in accordance with the criteria set out in the Commission Delegated Regulation (EU) 604/2014 and where appropriate in addition based on institutions´ criteria. |
| 5 | *Total remuneration*  The total amount of remuneration, means all forms of fixed and variable remuneration and includes payments and benefits, monetary or non-monetary, awarded directly to staff by or on behalf of institutions in exchange for professional services rendered by staff, carried interest payments within the meaning of Article 4(1)(d) of Directive 2011/61/EU, and other payments made via methods and vehicles which, if they were not considered as remuneration, would lead to a circumvention of the remuneration requirements of Directive 2013/36/EU. |
| 6 | *Of which: variable remuneration*  The sum of all remuneration components which are not fixed remuneration, as defined in row 8. |
| 7 and 9 | *Of which: identified staff*  Respectively variable and fixed remuneration for identified staff, whose professional activities have a material impact on the institutions` risk profile in accordance with Article 92 of Directive 2013/36/EU and the Commission Delegated Regulation (EU) 604/2014. |
| 8 | *Of which: fixed remuneration*  Remuneration is fixed where the conditions for its award and its amount:   1. are based on a predetermined criteria; 2. are non-discretionary reflecting the level of professional experience and seniority of staff; 3. are transparent with respect to the individual amount awarded to the individual staff member; 4. are permanent, i.e. maintained over a period tied to the specific role and organisational responsibilities; 5. are non-revocable; the permanent amount in only changed via collective bargaining or following renegotiation in line with national criteria on wage setting; 6. cannot be reduced, suspended or cancelled by the institution; 7. do not provide incentives for risk assumption; and 8. do not depend on performance. |
| **Column letter** | **Explanation** |
| a, b and c | *Management body (MB)*  The Management body of the institution, with the breakdown of Supervisory function and Management function. |
| d to h | *Business areas*  The major business areas of the institution, as Investment banking, Retail banking, Asset management, Corporate functions, Independent internal control functions. |
| i | *All other*  All other business areas that were not covered in the previous columns separately. |