



# EBA REPORT ON HIGH EARNERS

DATA AS OF END 2017  
LONDON - 11/03/2019



**EBA**

EUROPEAN  
BANKING  
AUTHORITY

# Data on high earners

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## Executive summary

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Under Directive 2013/36/EU (CRD IV), the European Banking Authority (EBA) is required to publish aggregated data on high earners earning EUR 1 million or more per financial year. The competent authorities are responsible for collecting the relevant information from credit institutions and investment firms and for submitting it to the EBA.

The EBA has analysed the data provided to it for the year 2017, and compared it to the 2016 data. The main results of this analysis are as follows:

- the number of high earners who have been awarded EUR 1 million or more in annual remuneration slightly increased for 2017, from 4 597 in 2016 to 4 859 in 2017 (+5.69%). The exchange rate between EUR and GBP continue to have an effect on the number of high earners, leading to a slight increase in the staff income paid in GBP when expressed in EUR.
- Around 87% of high earners were staff whose professional activities have a material impact on the institution's risk profile "identified staff" in 2017 compared with 89% in 2016. Although a small decrease, this confirms that the percentage increased significantly after the regulatory technical standards (RTS) on identified staff entered into force in 2014. Nevertheless, not all high earners are considered identified staff.

The EBA will continue to benchmark remuneration trends (for the performance years 2018) in the first quarter of 2020 and will continue to publish data on high earners annually in order to closely monitor and evaluate developments in this area.

### Distribution of high earners by payment bracket and Member State<sup>1</sup>

Country	PB001	PB002	PB003	PB004	PB005	PB006	PB007	PB008	PB009	PB010	PB011	PB012	PB013	PB014	PB015	PB016	PB017	PB022	PB040	Total
AT	35	6	3		2					1	1	1				1				50
BE	19	3																		22
CY	4	3	1																	8
DE	317	46	21	4		1		1												390
DK	37	3	3																	43
ES	104	24	18	3	6	3	1			1			1							161
FI	3																			3
FR	182	32	16	1			1				1									233
GB	2515	529	260	103	57	40	14	13	6	10	5	2	5	2	1	1	2	1	1	3567
HR	1																			1
HU	3		1																	4
IE	19	6	2					1												28
IT	160	26	9	3	1	1	1													201
LI	2		2	1																5
LU	17	2	1																	20
NL	45	2																		47
NO	23	1	1																	25
PL	8	1																		9
PT	7		1																	8
RO	2																			2
SE	27	4	1																	32
<b>Total</b>	<b>3530</b>	<b>688</b>	<b>340</b>	<b>115</b>	<b>66</b>	<b>45</b>	<b>17</b>	<b>15</b>	<b>6</b>	<b>12</b>	<b>7</b>	<b>3</b>	<b>6</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>4859</b>

<sup>1</sup> Numbers are shown by payment bracket of EUR 1 million

# 1. Data on high earners

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## 1.1 Background

1. In accordance with Article 75(3) of Directive 2013/36/EU (CRD IV), home Member States' competent authorities are required to collect information on the number of individuals per institution who are remunerated at EUR 1 million or more per financial year (high earners). The information is divided into payment brackets of EUR 1 million and includes the business area involved and the main elements of salary, bonus, long-term awards and pension contributions. The EBA has issued guidelines to facilitate the collection of data. These guidelines were updated in July 2014 to ensure that the data reflect changes to the requirements on remuneration under CRD IV—including information on the responsibilities of high earners, which was not covered in previous data collections—allowing a more granular analysis of the data reported. This data collection applies only to staff whose activities are carried out predominantly within the European Union (EU), including some European Economic Area Member States (Norway and Liechtenstein, but excluding Iceland). The EBA publishes these data on an aggregated home Member State basis in a common reporting format. All the Member States participated in the data collection.
2. Under CRD IV, for identified staff a maximum ratio of 100% (200% with shareholders' approval) between the variable and the fixed component of the total remuneration (the so-called bonus cap) was introduced, which applies to remuneration awarded for the performance year 2014 and onwards.
3. The previous report, published on 10 April 2018, included benchmarking of remuneration practices and data on high earners based on 2016 figures. The present report covers data on high earners for 2017 that were reported to the EBA by the national competent authorities at the end of August 2018.

## 1.2 Data collected on high earners

4. Data on high earners were collected from all Member States at the highest consolidated level, excluding staff predominantly active in third countries. The data cover all staff of institutions and EU branches in third-country institutions receiving a total remuneration of EUR 1 million or more. Data were collected separately for each Member State (data on high earners working in branches or subsidiaries located in Member State A but belonging to an institution or parent institution located in Member State B are presented under Member State A).
5. The EBA has aggregated the numbers of high earners by Member State and analysed their development. Aggregated data on high earners are included in this report in Annex I at the EU level

and in Annex II for each Member State; Annex III contains data on high earners in each Member State broken down by payment bracket.

## 2. The EBA's other work on remuneration

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6. The EBA will continue to benchmark remuneration trends biennially (e.g. for the performance years 2017 and 2018, a benchmarking exercise will take place in 2019 and will be published in the first quarter of 2020). The EBA will continue to publish data on high earners annually to closely monitor and evaluate developments in this area. In addition, a review of the application of the RTS on identified staff is planned and will be published in the second half of 2019.

### 3. Remuneration for high earners

#### **Main findings**

*The number of high earners receiving remuneration of more than EUR 1 million increased slightly from 4 597 in 2016 to 4 859 in 2017 (+5.69%). Compared with previous years, the exchange rate between EUR and GBP did not have – as has been observed in previous years – a significant influence on the number of high earners. The largest population of high earners in the EU, of 3 567 (73.41% of the total number of high earners), is located in the United Kingdom (UK); in the UK only a small increase of 38 high earners has been observed compared with 2016. The overall increase of 262 high earners is mainly due to an increase in high earners in several Member States, while in a few other Member States the number of high earners slightly decreased (Cyprus, Denmark, Greece, Ireland, Luxembourg, Latvia, Romania and Sweden). The percentage of high earners that are identified staff went down slightly: 86.89% in 2017 compared with 89.47% in 2016, comparable to 2014 (86.68%).*

*The average ratio of variable to fixed remuneration for all high earners in the EU has continued to fall from 104% in 2016 to 101% in 2017 (118% in 2015; 123% in 2014). In the business area of asset management, the average ratio of variable to fixed remuneration increased from 358% in 2016 to 402% in 2017, still far exceeding the maximum ratio of 200%. Several Member States allow the application of waivers for staff in this business area, although CRD IV does not explicitly provide for this possibility.<sup>2</sup>*

8. High earners are staff who were remunerated EUR 1 million or more in the previous financial year. Commission Delegated Regulation (EU) No 604/2014<sup>3</sup> (RTS on identified staff) requires that all staff awarded EUR 500 000 or more in the past performance period are treated as identified staff, unless they are excluded from that category. For staff earning EUR 1 million or more, such exclusions can be approved only in exceptional circumstances, with the condition that institutions have demonstrated that such staff members have, in fact, no material impact on the risk profile of the institution. The EBA will ensure that there is a consistent application of such exclusions, which need to be justified based on the individual case.
9. While all the Member States participated in the data collection, high earners were reported for only 21 Member States. The number of high earners per country ranged from 1 to 3 567. As expected, most high earners received remuneration within the payment bracket from EUR 1 million to EUR 2 million. The highest payment bracket observed was that of EUR 40 million to EUR 41 million, the highest level since 2014.
10. In 2017, compared with 2016, the percentage of high earners identified as staff whose professional activities have a material impact on the institution's risk profile (identified staff) slightly decreased to around 86.89% similar to the level observed in 2014. However, not all high earners were identified staff. For example, one would have expected, that all members of the management body

<sup>2</sup> Please refer also to the EBA's Opinion on proportionality in the area of remuneration.

<sup>3</sup> Commission Delegated Regulation (EU) No 604/2014 of 4 March 2014 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to the RTS on qualitative and appropriate quantitative criteria to identify categories of staff whose professional activities have a material impact on an institution's risk profile.



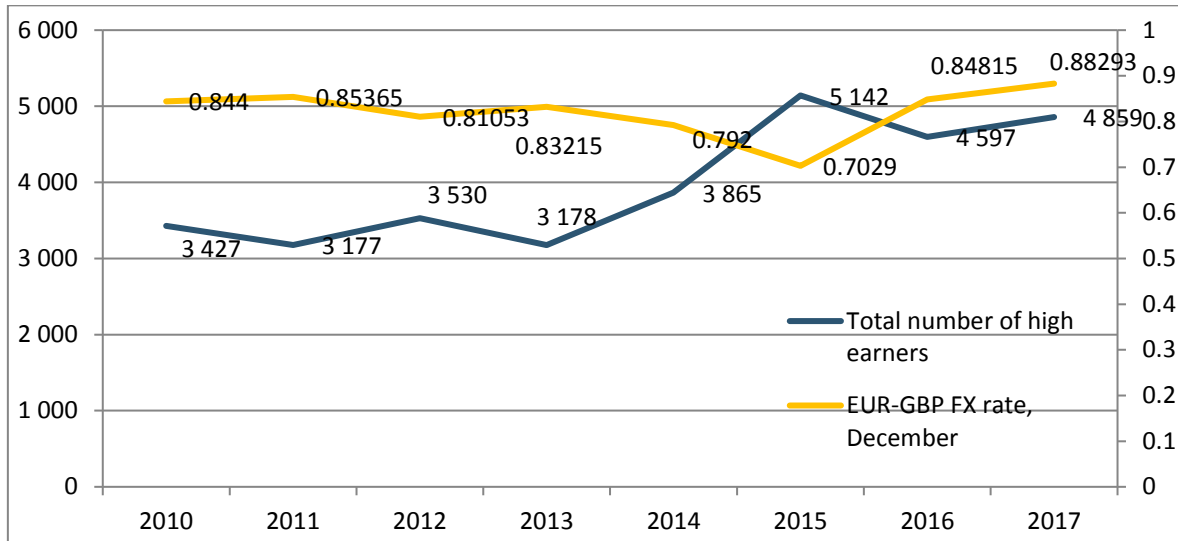
in its management function are identified staff, but only 88.15% of them are considered identified staff. There are various reasons for this:

- a. Some Member States have waived the requirement to identify staff in small institutions, although the EU legal framework (CRD IV, the RTS on identified staff and the EBA Guidelines on sound remuneration policies) requires institutions to carry out the identification process.
- b. For practical reasons, the definition of the amounts used to define high earners deviates slightly from the one used to determine if a staff member is identified staff, leading to a situation where not all high earners are identified staff. When calculating the quantitative criteria under the RTS, the fixed remuneration for the previous financial year (e.g. 2017) is combined with the variable remuneration awarded in that year (e.g. in 2017) for the preceding year (e.g. 2016). This is to ensure that the criteria can be applied at the beginning of the financial year, and that institutions can change their remuneration packages for newly identified staff for the relevant performance period in which those staff are identified for the first time (e.g. based on 2017 figures, staff are identified for the performance year 2018). Conversely, for the definition of high earners, fixed remuneration (e.g. for 2017) and variable remuneration for the same financial year (e.g. 2017) are combined, even if the variable remuneration is determined and awarded only in the following year (e.g. in early 2018). Because of this difference, newly employed high earners may not be identified staff in the first year of employment if they are not identified under the qualitative criteria. In addition, the exchange rates applied for currency conversions in the above calculations may differ.
- c. Very few exclusions of high earners from the category of identified staff have been approved by competent authorities.

11. The total number of high earners in the EU slightly increased from 4 597 in 2016 to 4 859 in 2017 (+5.69%). The total number of high earners increased by more than one third, from 3 427 in 2010 to 4 859 in 2017 (+41.78%).

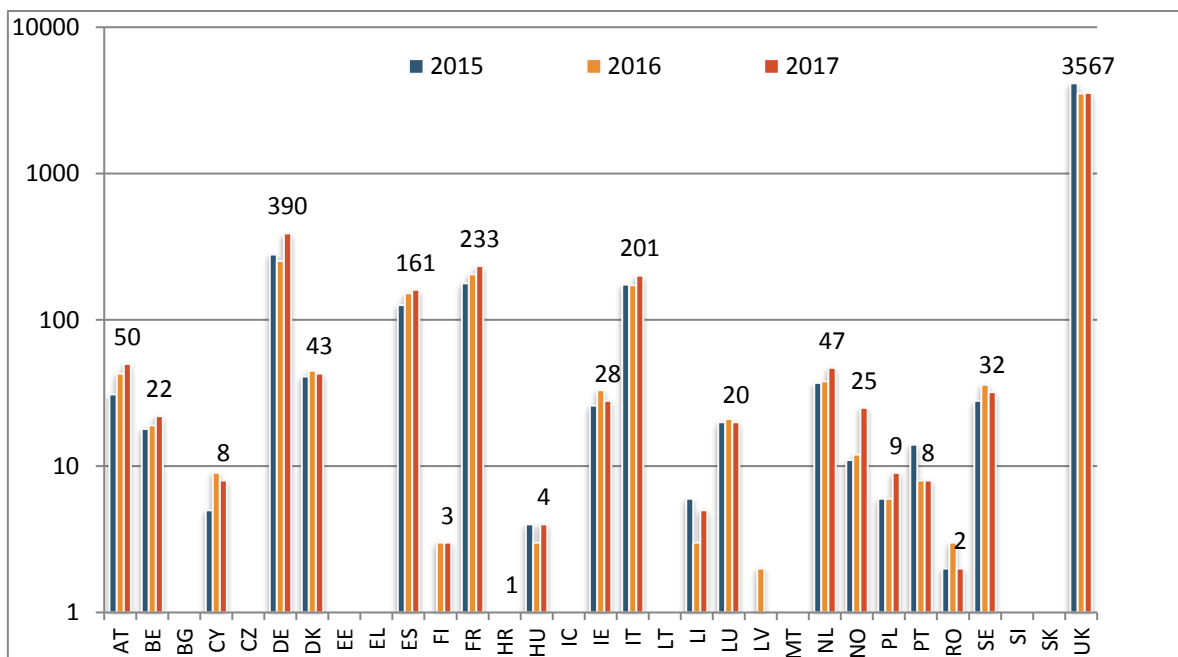
12. The largest population of high earners in the EU, of 3 567 (2016: 3 529; 2015: 4 133; 2014: 2 926), is located in the UK (+1.07% compared with 2016; + 21.90% compared with 2014) and represents 73.41% of the total number of high earners (most of whom are remunerated in GBP). As the definition of a high earner is based on the amount of EUR 1 million, the exchange rate between EUR and GBP continued to have an impact on the overall development in the number of high earners in 2017 although it was minor in that year (see Figure 1). Despite the decreasing value of GBP, a small increase in the number of high earners has been observed in the UK.

**Figure 1: Development of the number of high earners and the EUR-GBP exchange rate**



13. The number of high earners increased in most Member States, except for Cyprus, Denmark, Greece, Ireland, Luxembourg, Latvia, Romania and Sweden where the number of high earners slightly decreased as shown in Figure 2 below. A significant increase can be observed in Norway (No) where the number of high earners more than doubled from 12 in 2016 to 25 in 2017 (+108.33%). Strong growth rates for the number of high earners have also been observed in Germany (DE) from 253 in 2016 to 390 in 2017 (+54.15%), in Italy (IT) from 172 in 2016 to 201 in 2017 (+16.86%), in Austria from 43 in 2016 to 50 in 2017 (+16.28%), in France from 205 in 2016 to 233 in 2017 (+13.66%) and in Spain (ES) from 152 in 2016 to 161 in 2017 (+5.92%).

**Figure 2: Number of high earners by Member State (values shown refer to 2017) (logarithmic scale)**



14. The percentage of high earners who are considered to be identified staff has slightly decreased, and represents 86.89% of all high earners (2016: 89.47%) (see Figure 3).

**Figure 3: Number of high earners in the EU and high earners who are identified staff**

Year	Total number of high earners	Identified staff thereof	Percentage of high earners who are identified staff
2010	3 427	1 420	41.44%
2011	3 177	1 574	49.54%
2012	3 530	1 895	53.68%
2013	3 178	1 875	59.00%
2014	3 865	3 350	86.68%
2015	5 142	4 408	85.73%
2016	4 597	4 113	89.47%
2017	4 859	4 222	86.89%

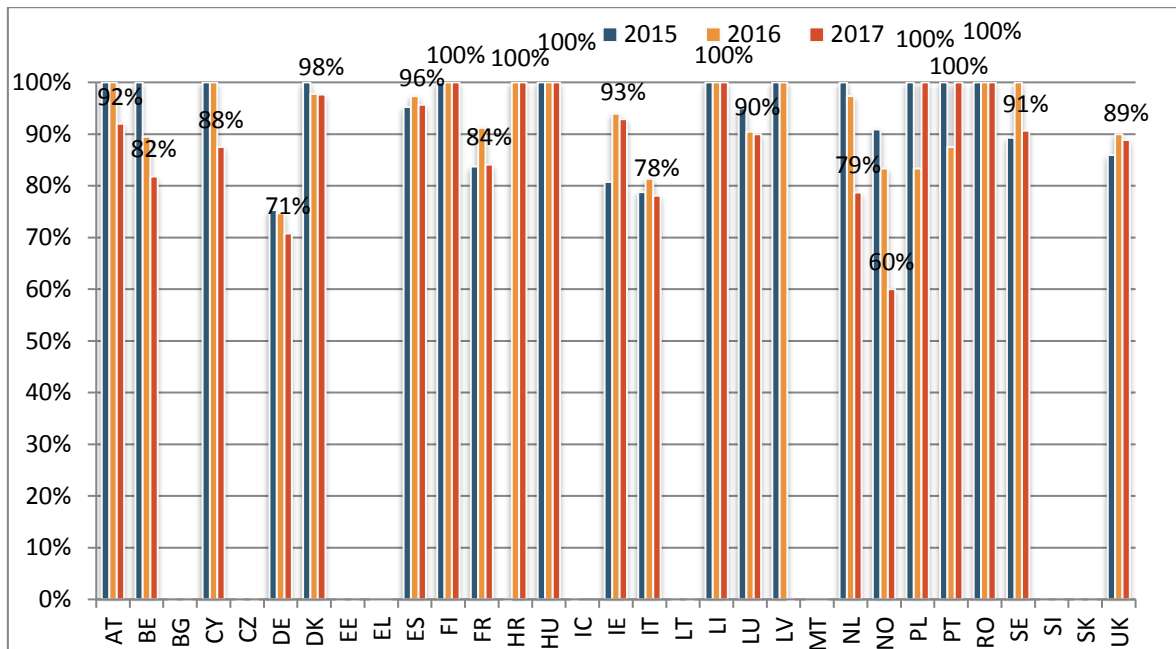
15. The proportion of high earners considered to have a material impact on the institution's risk profile has increased overall after the coming into force of the RTS on identified staff and it has remained relatively stable since 2014. However, in 2017, in all the business areas except the management body in its supervisory function, asset management and independent control functions, the proportion of high earners considered to have a material impact on the institution's risk profile within the institution has slightly decreased compared with 2016 (Figure 4). For staff that have not been assigned to a specific business function (shown under 'all other functions'), the proportion has significantly decreased, from 51.53% to 43.81%, dropping below the percentage that was observed for 2013 (53.23%). The proportion increased for staff in the business area of asset management, from 80.84% in 2016 to 93.75% in 2017. The supervisory framework for remuneration practices is still not sufficiently harmonised; this is mainly due to differences in the national implementation of CRD IV, which in many cases allows for waivers of some of the provisions including the identification of identified staff when certain specific criteria are met. This raises concerns about the correct application of the RTS on identified staff. The EBA is currently reviewing the application of the RTS on identified staff and the outcome will be published in the second half of 2019.

**Figure 4: Number of high earners in the EU and high earners who are identified staff, by business area or function, as of end 2017 and the percentage of high earners who were identified staff in 2016**

Business area	Total number of high earners	Identified staff thereof	Percentage of high earners who are identified staff	
	2017	2017	2017	2016
MB <sup>4</sup> supervisory function	16	15	93.75%	81.25%
MB management function	861	759	88.15%	89.61%
Investment banking	2541	2327	91.58%	94.08%
Retail banking	194	184	94.85%	97.69%
Asset management	16	15	93.75%	80.84%
Corporate functions	321	301	93.77%	96.73%
Independent control functions	117	116	99.15%	97.58%
All other	299	131	43.81%	51.53%

16. In seven Member States, all high earners are identified staff, while in the other Member States the percentage of identified staff ranged between 60% and 98% (see Figure 5).

**Figure 5: Percentage of high earners who are identified staff, by Member State (values shown only where not at 100%; values in the graph refer to 2017)**

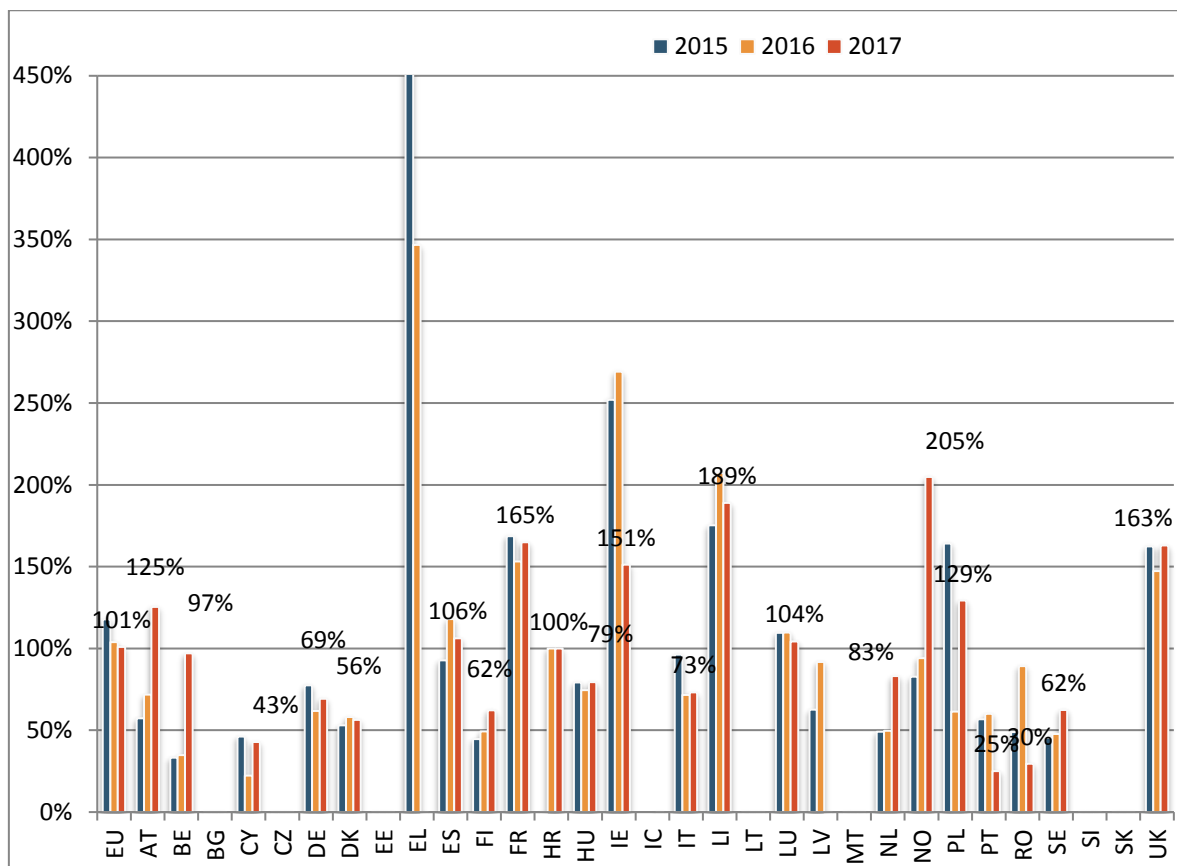


<sup>4</sup> Management body (MB) in its supervisory function.

17. For high earners, the EBA calculated the ratio of the variable component to the fixed component of total remuneration.

18. The simple average of the ratio of variable to fixed remuneration for high earners per Member State (Figure 6) decreased from 104% in 2016 to 101.08% in 2017. When calculated as an average of all high earners, the ratio increased from 132% in 2016 to 142 % in 2017 (147% in 2015 and 127% in 2014). For Norway (NO), a ratio higher than 200% can be observed. At individual level, the ratio of variable to fixed remuneration in the area of asset management as been as high as 11940%.

**Figure 6: Ratio of variable to fixed remuneration for high earners, by Member State (values shown in the graph refer to 2017)<sup>5</sup>**



<sup>5</sup> EU average calculated as a simple average of the ratio observed in the Member States for which high earners were reported. The calculation of the bonus, the deferral ratio and the payout in instruments considers the full amount of certain concepts such as severance payments or guaranteed variable remuneration that in some cases and in line with the EBA GLs on sound remuneration policies – can be excluded from these ratios

# Annex I – Aggregated data on high earners at the EU level

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	16	861	2 541	194	510	321	117	299	4 859
of which: "Identified Staff"	15	759	2 327	184	389	301	116	131	4 222
Total fixed remuneration (in EUR)	16 909 327	884 703 455	2 175 390 498	152 657 617	207 325 454	249 216 347	94 315 153	160 492 030	3 941 009 881
Total variable remuneration (in EUR)	14 340 493	1 088 511 361	2 768 392 362	176 998 106	833 368 056	304 028 080	86 852 872	338 475 720	5 610 967 050
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	7 190 030	561 664 611	1 802 686 817	100 464 283	353 750 353	163 680 526	50 777 436	65 415 630	3 105 629 686
Average total remuneration per individual (in EUR)	1 953 114	2 291 771	1 945 605	1 699 256	2 040 576	1 723 503	1 548 445	1 668 788	1 965 832
Ratio variable/fixed remuneration in %	85%	123%	127%	116%	402%	122%	92%	211%	142%
Ratio of deferred/total variable remuneration in %	50%	52%	65%	57%	42%	54%	58%	19%	55%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	44%	51%	58%	53%	28%	52%	60%	23%	50%

# Annex II – Aggregated data on high earners by Member State

## AUSTRIA

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	27	3	5	1	14	0	0	50
of which: "Identified Staff"	0	27	3	5	0	11	0	0	46
Total fixed remuneration (in EUR)	.	49 933 970	2 337 149	2 458 663	420 000	8 568 613	.	.	63 718 395
Total variable remuneration (in EUR)	.	56 373 726	2 750 000	5 067 697	600 000	15 150 006	.	.	79 941 429
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	49 131 997	2 750 000	2 752 000	410 000	10 106 700	.	.	65 150 697
Average total remuneration per individual (in EUR)	.	3 937 322	1 695 716	1 505 272	1 020 000	1 694 187	.	.	2 873 196
Ratio variable/fixed remuneration in %	.	113%	118%	206%	143%	177%	.	.	125%
Ratio of deferred/total variable remuneration in %	.	87%	100%	54%	68%	67%	.	.	81%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	83%	100%	53%	68%	65%	.	.	78%

## BELGIUM

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	11	5	3	1	1	1	0	22
of which: "Identified Staff"	0	11	3	3	1	0	0	0	18
Total fixed remuneration (in EUR)	0	8 871 641	3 071 551	2 811 675	417 078	223 113	278 671	0	15 673 729
Total variable remuneration (in EUR)	0	6 898 232	4 745 769	858 527	713 103	1 065 631	924 048	0	15 205 310
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	2 613 686	2 250 336	504 778	437 094	0	0	0	5 805 894
Average total remuneration per individual (in EUR)	.	1 433 625	1 563 464	1 223 401	1 130 181	1 288 744	1 202 719	.	1 403 593
Ratio variable/fixed remuneration in %	.	78%	155%	31%	171%	478%	332%	.	97%
Ratio of deferred/total variable remuneration in %	.	38%	47%	59%	61%	0%	0%	.	38%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	31%	48%	48%	81%	0%	0%	.	35%

## CROATIA

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	.	.	.	1	.	.	.	.	1
of which: "Identified Staff"	.	.	.	1	.	.	.	.	1
Total fixed remuneration (in EUR)	.	.	.	513 428	.	.	.	.	513 428
Total variable remuneration (in EUR)	.	.	.	513 000	.	.	.	.	513 000
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	.	.	205 200	.	.	.	.	205 200
Average total remuneration per individual (in EUR)	.	.	.	1 026 428	.	.	.	.	1 026 428
Ratio variable/fixed remuneration in %	.	.	.	100%	.	.	.	.	100%
Ratio of deferred/total variable remuneration in %	.	.	.	40%	.	.	.	.	40%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	.	.	50%	.	.	.	.	50%

## CYPRUS

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	.	2	.	.	.	.	.	6	8
of which: "Identified Staff"	.	2	.	.	.	.	.	5	7
Total fixed remuneration (in EUR)	.	4 413 995	.	.	.	.	.	7 170 073	11 584 068
Total variable remuneration (in EUR)	.	1 123 837	.	.	.	.	.	3 833 912	4 957 749
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	674 302	.	.	.	.	.	1 640 347	2 314 649
Average total remuneration per individual (in EUR)	.	2 768 916	.	.	.	.	.	1 833 998	2 067 727
Ratio variable/fixed remuneration in %	.	25%	.	.	.	.	.	53%	43%
Ratio of deferred/total variable remuneration in %	.	60%	.	.	.	.	.	43%	47%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	50%	.	.	.	.	.	36%	39%

## DENMARK

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	.	15	15	.	9	3	1	.	43
of which: "Identified Staff"	.	15	14	.	9	3	1	.	42
Total fixed remuneration (in EUR)	.	20 212 541	10 687 131	.	7 885 700	3 347 663	519 282	.	42 652 317
Total variable remuneration (in EUR)	.	4 334 225	8 431 877	.	9 849 254	911 998	541 713	.	24 069 067
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	2 466 511	4 870 640	.	4 301 821	413 677	325 055	.	12 377 704
Average total remuneration per individual (in EUR)	.	1 636 451	1 274 601	.	1 970 550	1 419 887	1 060 995	.	1 551 660
Ratio variable/fixed remuneration in %	.	21%	79%	.	125%	27%	104%	.	56%
Ratio of deferred/total variable remuneration in %	.	57%	58%	.	44%	45%	60%	.	51%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	64%	41%	.	32%	47%	50%	.	42%

## FINLAND

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	.	1	1	.	.	.	1	.	3
of which: "Identified Staff"	.	1	1	.	.	.	1	.	3
Total fixed remuneration (in EUR)	.	644 391	712 722	.	.	.	865 517	.	2 222 630
Total variable remuneration (in EUR)	.	479 747	454 000	.	.	.	448 941	.	1 382 688
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	287 849	363 200	.	.	.	359 153	.	1 010 202
Average total remuneration per individual (in EUR)	.	1 124 138	1 166 722	.	.	.	1 314 458	.	1 201 773
Ratio variable/fixed remuneration in %	.	74%	64%	.	.	.	52%	.	62%
Ratio of deferred/total variable remuneration in %	.	60%	80%	.	.	.	80%	.	73%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	80%	50%	.	.	.	80%	.	70%

## FRANCE

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	3	33	143	6	26	13	3	6	233
of which: "Identified Staff"	3	29	130	6	9	13	3	3	196
Total fixed remuneration (in EUR)	3 304 810	25 029 603	97 010 237	3 105 982	9 835 230	7 277 425	1 675 000	1 604 256	148 842 543
Total variable remuneration (in EUR)	2 532 213	39 196 244	144 726 256	4 728 844	32 366 274	12 499 656	1 880 000	7 557 654	245 487 141
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	1 252 605	21 947 388	75 494 314	2 373 988	17 112 962	8 026 639	1 136 490	1 480 910	128 825 296
Average total remuneration per individual (in EUR)	1 945 674	1 946 238	1 690 465	1 305 804	1 623 135	1 521 314	1 185 000	1 526 985	1 692 402
Ratio variable/fixed remuneration in %	77%	157%	149%	152%	329%	172%	112%	471%	165%
Ratio of deferred/total variable remuneration in %	49%	56%	52%	50%	53%	64%	60%	20%	52%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	30%	43%	44%	49%	37%	56%	53%	15%	43%



## GERMANY

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	208	105	21	20	17	3	16	390
of which: "Identified Staff"	0	151	75	17	12	15	3	3	276
Total fixed remuneration (in EUR)	0	252 999 143	78 823 391	14 217 465	11 320 391	14 294 561	2 428 581	5 113 846	379 197 378
Total variable remuneration (in EUR)	0	90 920 704	103 137 840	17 341 660	17 171 961	12 861 539	1 366 639	19 921 879	262 722 222
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	40 422 202	58 435 208	6 444 340	8 967 153	6 507 418	683 850	1 848 000	123 308 171
Average total remuneration per individual (in EUR)	.	1 653 461	1 732 964	1 502 815	1 424 618	1 597 418	1 265 073	1 564 733	1 645 948
Ratio variable/fixed remuneration in %	.	36%	131%	122%	152%	90%	56%	390%	69%
Ratio of deferred/total variable remuneration in %	.	44%	57%	37%	52%	51%	50%	9%	47%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	34%	43%	31%	46%	36%	42%	9%	36%

## HUNGARY

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	0	1	2	0	1	0	0	4
of which: "Identified Staff"	0	0	1	2	0	1	0	0	4
Total fixed remuneration (in EUR)	0	0	736 545	1 628 709	0	1 777 866	0	0	4 143 120
Total variable remuneration (in EUR)	0	0	1 005 261	946 974	0	1 339 020	0	0	3 291 255
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	1 005 261	568 184	0	803 412	0	0	2 376 857
Average total remuneration per individual (in EUR)	.	.	1 741 806	1 287 842	.	3 116 886	.	.	1 858 594
Ratio variable/fixed remuneration in %	.	.	136%	58%	.	75%	.	.	79%
Ratio of deferred/total variable remuneration in %	.	.	100%	60%	.	60%	.	.	72%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	.	50%	50%	.	50%	.	.	50%

## IRELAND

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	1	9	10	2	5	1	0	0	28
of which: "Identified Staff"	1	9	9	2	4	1	0	0	26
Total fixed remuneration (in EUR)	587 083	9 172 074	6 544 257	1 425 919	2 280 357	328 481	0	0	20 338 171
Total variable remuneration (in EUR)	699 754	11 437 911	8 237 673	799 722	8 872 823	698 830	0	0	30 746 713
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	211 633	2 462 204	2 066 757	429 737	4 551 745	313 835	0	0	10 035 911
Average total remuneration per individual (in EUR)	1 286 837	2 289 998	1 478 193	1 112 821	2 230 636	1 027 311	.	.	1 824 460
Ratio variable/fixed remuneration in %	119%	125%	126%	56%	389%	213%	.	.	151%
Ratio of deferred/total variable remuneration in %	30%	22%	25%	54%	51%	45%	.	.	33%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	30%	22%	22%	70%	51%	45%	.	.	33%

## ITALY

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	4	24	82	20	10	18	6	37	201
of which: "Identified Staff"	3	22	55	19	8	18	6	26	157
Total fixed remuneration (in EUR)	5 104 829	25 204 090	79 896 097	18 585 807	5 582 462	11 974 306	4 629 860	46 293 972	197 271 423
Total variable remuneration (in EUR)	451 869	24 744 206	58 229 427	12 951 225	9 715 170	17 913 337	2 839 569	17 430 433	144 275 236
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	90 374	14 652 833	32 699 342	6 891 884	4 600 658	11 299 477	1 169 299	7 393 508	78 797 375
Average total remuneration per individual (in EUR)	1 389 175	2 081 179	1 684 458	1 576 852	1 529 763	1 660 425	1 244 905	1 722 281	1 699 237
Ratio variable/fixed remuneration in %	9%	98%	73%	70%	174%	150%	61%	38%	73%
Ratio of deferred/total variable remuneration in %	20%	59%	56%	53%	47%	63%	41%	42%	55%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	0%	56%	44%	44%	42%	52%	33%	30%	45%

## LIECHTENSTEIN

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	3	2	.	.	.	.	.	.	5
of which: "Identified Staff"	3	2	.	.	.	.	.	.	5
Total fixed remuneration (in EUR)	3 721 520	1 110 931	.	.	.	.	.	.	4 832 451
Total variable remuneration (in EUR)	7 681 755	1 452 728	.	.	.	.	.	.	9 134 483
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	4 609 052	1 089 542	.	.	.	.	.	.	5 698 594
Average total remuneration per individual (in EUR)	3 801 092	1 281 830	.	.	.	.	.	.	2 793 387
Ratio variable/fixed remuneration in %	206%	131%	.	.	.	.	.	.	189%
Ratio of deferred/total variable remuneration in %	60%	75%	.	.	.	.	.	.	62%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	52%	75%	.	.	.	.	.	.	55%

## LUXEMBOURG

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	12	0	2	3	1	0	2	20
of which: "Identified Staff"	0	11	0	2	2	1	0	2	18
Total fixed remuneration (in EUR)	0	8 924 416	0	1 140 531	1 993 273	915 588	0	2 062 282	15 036 090
Total variable remuneration (in EUR)	0	9 617 054	0	1 649 266	2 593 779	259 364	0	1 553 756	15 673 219
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	5 532 163	0	221 200	889 776	103 746	0	1 144 457	7 891 342
Average total remuneration per individual (in EUR)	.	1 545 123	.	1 394 899	1 529 017	1 174 952	.	1 808 019	1 535 465
Ratio variable/fixed remuneration in %	.	108%	.	145%	130%	28%	.	75%	104%
Ratio of deferred/total variable remuneration in %	.	58%	.	13%	34%	40%	.	74%	50%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	48%	.	12%	50%	50%	.	60%	46%

## NETHERLANDS

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	20	13	5	0	8	0	1	47
of which: "Identified Staff"	0	20	10	3	0	3	0	1	37
Total fixed remuneration (in EUR)	0	22 332 763	7 448 195	3 183 577	0	3 446 710	0	460 455	36 871 700
Total variable remuneration (in EUR)	0	8 039 951	9 689 220	3 227 830	0	9 039 372	0	635 290	30 631 663
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	3 160 246	4 080 684	104 872	0	1 202 650	0	0	8 548 452
Average total remuneration per individual (in EUR)	.	1 518 636	1 318 263	1 282 281	.	1 560 760	.	1 095 745	1 436 242
Ratio variable/fixed remuneration in %	.	36%	130%	101%	.	262%	.	138%	83%
Ratio of deferred/total variable remuneration in %	.	39%	42%	3%	.	13%	.	0%	28%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	24%	41%	3%	.	9%	.	0%	22%

## NORWAY

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	3	19	0	1	2	0	0	25
of which: "Identified Staff"	0	3	10	0	1	1	0	0	15
Total fixed remuneration (in EUR)	0	1 508 761	7 429 132	0	789 986	1 632 675	0	0	11 360 554
Total variable remuneration (in EUR)	0	2 196 639	19 609 461	0	632 138	833 635	0	0	23 271 873
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	772 067	1 392 484	0	507 710	114 016	0	0	2 786 277
Average total remuneration per individual (in EUR)	.	1 235 133	1 423 084	.	1 422 124	1 233 155	.	.	1 385 297
Ratio variable/fixed remuneration in %	.	146%	264%	.	80%	51%	.	.	205%
Ratio of deferred/total variable remuneration in %	.	35%	7%	.	80%	14%	.	.	12%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	35%	4%	.	50%	54%	.	.	10%

## POLAND

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	3	2	2	0	0	0	2	9
of which: "Identified Staff"	0	3	2	2	0	0	0	2	9
Total fixed remuneration (in EUR)	0	1 744 288	951 807	1 423 637	0	0	0	1 520 102	5 639 834
Total variable remuneration (in EUR)	0	1 679 617	1 495 103	1 498 124	0	0	0	2 617 245	7 290 089
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	1 169 717	933 043	749 062	0	0	0	0	2 851 822
Average total remuneration per individual (in EUR)	.	1 141 302	1 223 455	1 460 881	.	.	.	2 068 674	1 436 658
Ratio variable/fixed remuneration in %	.	96%	157%	105%	.	.	.	172%	129%
Ratio of deferred/total variable remuneration in %	.	70%	62%	50%	.	.	.	0%	39%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	48%	70%	50%	.	.	.	22%	43%

## PORTUGAL

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	.	5	.	3	.	.	.	.	8
of which: "Identified Staff"	.	5	.	3	.	.	.	.	8
Total fixed remuneration (in EUR)	.	9 328 352	.	1 338 842	.	.	.	.	10 667 194
Total variable remuneration (in EUR)	.	0	.	2 664 110	.	.	.	.	2 664 110
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	0	.	1 186 144	.	.	.	.	1 186 144
Average total remuneration per individual (in EUR)	.	1 865 670	.	1 334 317	.	.	.	.	1 666 413
Ratio variable/fixed remuneration in %	.	0%	.	199%	.	.	.	.	25%
Ratio of deferred/total variable remuneration in %	.	.	.	45%	.	.	.	.	45%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	.	.	50%	.	.	.	.	50%

## ROMANIA

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	2	0	0	0	0	0	0	2
of which: "Identified Staff"	0	2	0	0	0	0	0	0	2
Total fixed remuneration (in EUR)	0	1 807 807	0	0	0	0	0	0	1 807 807
Total variable remuneration (in EUR)	0	533 851	0	0	0	0	0	0	533 851
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	320 311	0	0	0	0	0	0	320 311
Average total remuneration per individual (in EUR)	.	1 170 829	.	.	.	.	.	.	1 170 829
Ratio variable/fixed remuneration in %	.	30%	.	.	.	.	.	.	30%
Ratio of deferred/total variable remuneration in %	.	60%	.	.	.	.	.	.	60%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	77%	.	.	.	.	.	.	77%

## SPAIN

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	1	21	51	27	3	47	11	0	161
of which: "Identified Staff"	1	19	47	27	2	47	11	0	154
Total fixed remuneration (in EUR)	1 150 075	40 725 233	42 812 313	25 021 727	1 288 752	48 668 905	13 817 429	0	173 484 434
Total variable remuneration (in EUR)	0	35 312 621	51 824 633	28 622 206	5 465 957	51 610 026	11 457 414	0	184 292 857
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	20 352 658	27 982 246	15 284 572	854 915	18 958 192	6 159 718	0	89 592 301
Average total remuneration per individual (in EUR)	1 150 075	3 620 850	1 855 626	1 986 812	2 251 570	2 133 594	2 297 713	.	2 222 219
Ratio variable/fixed remuneration in %	0%	87%	121%	114%	424%	106%	83%	.	106%
Ratio of deferred/total variable remuneration in %	.	58%	54%	53%	16%	37%	54%	.	49%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	51%	51%	43%	17%	35%	49%	.	44%

## SWEDEN

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	10	17	2	1	1	1	0	32
of which: "Identified Staff"	0	10	15	2	0	1	1	0	29
Total fixed remuneration (in EUR)	0	12 238 347	14 136 950	1 333 874	774 824	1 426 341	643 054	0	30 553 390
Total variable remuneration (in EUR)	0	3 617 854	13 635 275	907 740	542 814	0	359 455	0	19 063 138
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	2 279 641	7 758 561	790 742	434 251	0	287 564	0	11 550 759
Average total remuneration per individual (in EUR)	.	1 585 620	1 633 660	1 120 807	1 317 638	1 426 341	1 002 509	.	1 550 517
Ratio variable/fixed remuneration in %	.	30%	96%	68%	70%	0%	56%	.	62%
Ratio of deferred/total variable remuneration in %	.	63%	57%	87%	80%	.	80%	.	61%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	68%	40%	68%	80%	.	80%	.	49%

## UNITED KINGDOM

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	4	453	2 074	93	430	194	90	229	3 567
of which: "Identified Staff"	4	417	1 952	90	341	186	90	89	3 169
Total fixed remuneration (in EUR)	3 041 010	388 501 109	1822 793 021	74 467 781	164 737 401	145 334 100	69 457 759	96 267 044	2 764 599 225
Total variable remuneration (in EUR)	2 974 902	790 552 214	2340 420 567	95 221 181	744 844 783	179 845 666	67 035 093	284 925 551	4 505 819 957
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	1 026 366	392 329 294	1 58 0604 741	61 957 580	310 682 268	105 830 764	40 656 307	51 908 408	2 544 995 728
Average total remuneration per individual (in EUR)	1 503 978	2 602 767	2 007 335	1 824 612	2 115 307	1 676 184	1 516 587	1 664 596	2 038 245
Ratio variable/fixed remuneration in %	98%	203%	128%	128%	452%	124%	97%	296%	163%
Ratio of deferred/total variable remuneration in %	35%	50%	68%	65%	42%	59%	61%	18%	56%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	46%	52%	61%	64%	26%	60%	64%	23%	51%

# Annex III –Aggregated data on high earners by Member State and payment bracket

## AUSTRIA

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	15	2	5	1	12	0	0	35
of which: "Identified Staff"	0	15	2	5	0	10	0	0	32
Total fixed remuneration (in EUR)	-	16 556 419	1 407 606	2 458 663	420 000	6 663 597	-	-	27 506 285
Total variable remuneration (in EUR)	-	9 213 477	1 320 000	5 067 697	600 000	10 728 042	-	-	26 929 216
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	4 990 816	1 320 000	2 752 000	410 000	7 690 000	-	-	17 162 816
Average total remuneration per individual (in EUR)	-	1 717 993	1 363 803	1 505 272	1 020 000	1 449 303	-	-	1 555 300
Ratio variable/fixed remuneration in %	-	56%	94%	206%	143%	161%	-	-	98%
Ratio of deferred/total variable remuneration in %	-	54%	100%	54%	68%	72%	-	-	64%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	36%	100%	53%	68%	70%	-	-	57%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	-	5	1	-	-	-	-	-	6
of which: "Identified Staff"	-	5	1	-	-	-	-	-	6
Total fixed remuneration (in EUR)	-	10 374 696	929 543	-	-	-	-	-	11 304 239
Total variable remuneration (in EUR)	-	3 591 136	1 430 000	-	-	-	-	-	5 021 136
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	1 280 100	1 430 000	-	-	-	-	-	2 710 100
Average total remuneration per individual (in EUR)	-	2 793 166	2 359 543	-	-	-	-	-	2 720 896
Ratio variable/fixed remuneration in %	-	35%	154%	-	-	-	-	-	44%
Ratio of deferred/total variable remuneration in %	-	36%	100%	-	-	-	-	-	54%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	23%	100%	-	-	-	-	-	45%

## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	-	1	-	-	-	2	-	-	3
of which: "Identified Staff"	-	1	-	-	-	1	-	-	2
Total fixed remuneration (in EUR)	-	2 103 285	-	-	-	1 905 016	-	-	4 008 301
Total variable remuneration (in EUR)	-	1 770 014	-	-	-	4 421 964	-	-	6 191 978
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	1 061 982	-	-	-	2 416 700	-	-	3 478 682
Average total remuneration per individual (in EUR)	-	3 873 299	-	-	-	3 163 490	-	-	3 400 093
Ratio variable/fixed remuneration in %	-	84%	-	-	-	232%	-	-	154%
Ratio of deferred/total variable remuneration in %	-	60%	-	-	-	55%	-	-	56%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	50%	-	-	-	53%	-	-	52%

## Payment bracket for 05 000 000 to below 06 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	-	2	-	-	-	-	-	-	2
of which: "Identified Staff"	-	2	-	-	-	-	-	-	2
Total fixed remuneration (in EUR)	-	3 826 658	-	-	-	-	-	-	3 826 658
Total variable remuneration (in EUR)	-	7 653 306	-	-	-	-	-	-	7 653 306
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	7 653 306	-	-	-	-	-	-	7 653 306
Average total remuneration per individual (in EUR)	-	5 739 982	-	-	-	-	-	-	5 739 982
Ratio variable/fixed remuneration in %	-	200%	-	-	-	-	-	-	200%
Ratio of deferred/total variable remuneration in %	-	100%	-	-	-	-	-	-	100%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	100%	-	-	-	-	-	-	100%

## Payment bracket for 10 000 000 to below 11 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	-	1	-	-	-	-	-	-	1
of which: "Identified Staff"	-	1	-	-	-	-	-	-	1
Total fixed remuneration (in EUR)	-	3 428 165	-	-	-	-	-	-	3 428 165
Total variable remuneration (in EUR)	-	6 856 313	-	-	-	-	-	-	6 856 313
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	6 856 313	-	-	-	-	-	-	6 856 313
Average total remuneration per individual (in EUR)	-	10 284 478	-	-	-	-	-	-	10 284 478
Ratio variable/fixed remuneration in %	-	200%	-	-	-	-	-	-	200%
Ratio of deferred/total variable remuneration in %	-	100%	-	-	-	-	-	-	100%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	100%	-	-	-	-	-	-	100%

## Payment bracket for 11 000 000 to below 12 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	-	1	-	-	-	-	-	-	1
of which: "Identified Staff"	-	1	-	-	-	-	-	-	1
Total fixed remuneration (in EUR)	-	3 939 830	-	-	-	-	-	-	3 939 830
Total variable remuneration (in EUR)	-	7 879 642	-	-	-	-	-	-	7 879 642
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	7 879 642	-	-	-	-	-	-	7 879 642
Average total remuneration per individual (in EUR)	-	11 819 472	-	-	-	-	-	-	11 819 472
Ratio variable/fixed remuneration in %	-	200%	-	-	-	-	-	-	200%
Ratio of deferred/total variable remuneration in %	-	100%	-	-	-	-	-	-	100%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	100%	-	-	-	-	-	-	100%

## Payment bracket for 12 000 000 to below 13 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	-	1	-	-	-	-	-	-	1
of which: "Identified Staff"	-	1	-	-	-	-	-	-	1
Total fixed remuneration (in EUR)	-	4 332 188	-	-	-	-	-	-	4 332 188
Total variable remuneration (in EUR)	-	8 664 393	-	-	-	-	-	-	8 664 393
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	8 664 393	-	-	-	-	-	-	8 664 393
Average total remuneration per individual (in EUR)	-	12 996 581	-	-	-	-	-	-	12 996 581
Ratio variable/fixed remuneration in %	-	200%	-	-	-	-	-	-	200%
Ratio of deferred/total variable remuneration in %	-	100%	-	-	-	-	-	-	100%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	100%	-	-	-	-	-	-	100%

## Payment bracket for 16 000 000 to below 17 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	-	1	-	-	-	-	-	-	1
of which: "Identified Staff"	-	1	-	-	-	-	-	-	1
Total fixed remuneration (in EUR)	-	5 372 729	-	-	-	-	-	-	5 372 729
Total variable remuneration (in EUR)	-	10 745 445	-	-	-	-	-	-	10 745 445
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	10 745 445	-	-	-	-	-	-	10 745 445
Average total remuneration per individual (in EUR)	-	16 118 174	-	-	-	-	-	-	16 118 174
Ratio variable/fixed remuneration in %	-	200%	-	-	-	-	-	-	200%
Ratio of deferred/total variable remuneration in %	-	100%	-	-	-	-	-	-	100%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	100%	-	-	-	-	-	-	100%

## BELGIUM

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	10	3	3	1	1	1	0	19
of which: "Identified Staff"	0	10	2	3	1	0	0	0	16
Total fixed remuneration (in EUR)	0	8 871 641	1 572 114	2 811 675	417 078	223 113	278 671	0	14 174 292
Total variable remuneration (in EUR)	0	4 830 232	1 878 561	858 527	713 103	1 065 631	924 048	0	10 270 102
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	2 613 686	840 762	504 778	437 094	0	0	0	4 396 320
Average total remuneration per individual (in EUR)	-	1 370 187	1 150 225	1 223 401	1 130 181	1 288 744	1 202 719	-	1 286 547
Ratio variable/fixed remuneration in %	-	54%	119%	31%	171%	478%	332%	-	72%
Ratio of deferred/total variable remuneration in %	-	54%	45%	59%	61%	0%	0%	-	43%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	44%	41%	48%	81%	0%	0%	-	38%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	1	2	0	0	0	0	0	3
of which: "Identified Staff"	0	1	1	0	0	0	0	0	2
Total fixed remuneration (in EUR)	0	0	1 499 437	0	0	0	0	0	1 499 437
Total variable remuneration (in EUR)	0	2 068 000	2 867 208	0	0	0	0	0	4 935 208
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	1 409 574	0	0	0	0	0	1 409 574
Average total remuneration per individual (in EUR)	-	2 068 000	2 183 323	-	-	-	-	-	2 144 882
Ratio variable/fixed remuneration in %	-	-	191%	-	-	-	-	-	329%
Ratio of deferred/total variable remuneration in %	-	0%	49%	-	-	-	-	-	29%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	0%	53%	-	-	-	-	-	31%

## CROATIA

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	-	-	-	1	-	-	-	-	1
of which: "Identified Staff"	-	-	-	1	-	-	-	-	1
Total fixed remuneration (in EUR)	-	-	-	513 428	-	-	-	-	513 428
Total variable remuneration (in EUR)	-	-	-	513 000	-	-	-	-	513 000
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	-	-	205 200	-	-	-	-	205 200
Average total remuneration per individual (in EUR)	-	-	-	1 026 428	-	-	-	-	1 026 428
Ratio variable/fixed remuneration in %	-	-	-	100%	-	-	-	-	100%
Ratio of deferred/total variable remuneration in %	-	-	-	40%	-	-	-	-	40%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	-	50%	-	-	-	-	50%

## CYPRUS

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	-	-	-	-	-	-	-	4	4
of which: "Identified Staff"	-	-	-	-	-	-	-	3	3
Total fixed remuneration (in EUR)	-	-	-	-	-	-	-	3 240 145	3 240 145
Total variable remuneration (in EUR)	-	-	-	-	-	-	-	1 922 427	1 922 427
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	-	-	-	-	-	-	493 456	493 456
Average total remuneration per individual (in EUR)	-	-	-	-	-	-	-	1 290 643	1 290 643
Ratio variable/fixed remuneration in %	-	-	-	-	-	-	-	59%	59%
Ratio of deferred/total variable remuneration in %	-	-	-	-	-	-	-	26%	26%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	-	-	-	-	-	21%	21%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	.	1	.	.	.	.	.	2	3
of which: "Identified Staff"	.	1	.	.	.	.	.	2	3
Total fixed remuneration (in EUR)	.	2 104 000	.	.	.	.	.	3 929 928	6 033 928
Total variable remuneration (in EUR)	.	0	.	.	.	.	.	1 911 485	1 911 485
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	0	.	.	.	.	.	1 146 891	1 146 891
Average total remuneration per individual (in EUR)	.	2 104 000	.	.	.	.	.	2 920 707	2 648 471
Ratio variable/fixed remuneration in %	.	0%	.	.	.	.	.	49%	32%
Ratio of deferred/total variable remuneration in %	.	.	.	.	.	.	.	60%	60%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	.	.	.	.	.	.	50%	50%

## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	.	1	.	.	.	.	.	.	1
of which: "Identified Staff"	.	1	.	.	.	.	.	.	1
Total fixed remuneration (in EUR)	.	2 309 995	.	.	.	.	.	.	2 309 995
Total variable remuneration (in EUR)	.	1 123 837	.	.	.	.	.	.	1 123 837
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	674 302	.	.	.	.	.	.	674 302
Average total remuneration per individual (in EUR)	.	3 433 832	.	.	.	.	.	.	3 433 832
Ratio variable/fixed remuneration in %	.	49%	.	.	.	.	.	.	49%
Ratio of deferred/total variable remuneration in %	.	60%	.	.	.	.	.	.	60%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	50%	.	.	.	.	.	.	50%

## DENMARK

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	.	12	15	.	6	3	1	.	37
of which: "Identified Staff"	.	12	14	.	6	3	1	.	36
Total fixed remuneration (in EUR)	.	13 245 928	10 687 131	.	3 152 362	3 347 663	519 282	.	30 952 366
Total variable remuneration (in EUR)	.	3 023 221	8 431 877	.	4 974 611	911 998	541 713	.	17 883 420
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	1 588 732	4 870 640	.	1 154 030	413 677	325 055	.	8 352 134
Average total remuneration per individual (in EUR)	.	1 355 762	1 274 601	.	1 354 496	1 419 887	1 060 995	.	1 319 886
Ratio variable/fixed remuneration in %	.	23%	79%	.	158%	27%	104%	.	58%
Ratio of deferred/total variable remuneration in %	.	53%	58%	.	23%	45%	60%	.	47%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	58%	41%	.	21%	47%	50%	.	39%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	.	2	.	.	1	.	.	.	3
of which: "Identified Staff"	.	2	.	.	1	.	.	.	3
Total fixed remuneration (in EUR)	.	3 433 590	.	.	933 256	.	.	.	4 366 846
Total variable remuneration (in EUR)	.	1 311 004	.	.	1 074 561	.	.	.	2 385 565
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	877 779	.	.	107 725	.	.	.	985 504
Average total remuneration per individual (in EUR)	.	2 372 297	.	.	2 007 817	.	.	.	2 250 804
Ratio variable/fixed remuneration in %	.	38%	.	.	115%	.	.	.	55%
Ratio of deferred/total variable remuneration in %	.	67%	.	.	10%	.	.	.	41%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	79%	.	.	13%	.	.	.	49%



Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	.	1	.	.	2	.	.	.	3
of which: "Identified Staff"	.	1	.	.	2	.	.	.	3
Total fixed remuneration (in EUR)	.	3 533 023	.	.	3 800 082	.	.	.	7 333 105
Total variable remuneration (in EUR)	.	0	.	.	3 800 082	.	.	.	3 800 082
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	0	.	.	3 040 066	.	.	.	3 040 066
Average total remuneration per individual (in EUR)	.	3 533 023	.	.	3 800 082	.	.	.	3 711 062
Ratio variable/fixed remuneration in %	.	0%	.	.	100%	.	.	.	52%
Ratio of deferred/total variable remuneration in %	.	.	.	.	80%	.	.	.	80%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	.	.	.	50%	.	.	.	50%

FINLAND

Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	.	1	1	.	.	.	1	.	3
of which: "Identified Staff"	.	1	1	.	.	.	1	.	3
Total fixed remuneration (in EUR)	.	644 391	712 722	.	.	.	865 517	.	2 222 630
Total variable remuneration (in EUR)	.	479 747	454 000	.	.	.	448 941	.	1 382 688
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	287 849	363 200	.	.	.	359 153	.	1 010 202
Average total remuneration per individual (in EUR)	.	1 124 138	1 166 722	.	.	.	1 314 458	.	1 201 773
Ratio variable/fixed remuneration in %	.	74%	64%	.	.	.	52%	.	62%
Ratio of deferred/total variable remuneration in %	.	60%	80%	.	.	.	80%	.	73%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	80%	50%	.	.	.	80%	.	70%

FRANCE

Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	2	19	114	6	22	11	3	5	182
of which: "Identified Staff"	2	17	104	6	6	11	3	3	152
Total fixed remuneration (in EUR)	1 552 275	11 564 141	63 730 230	3 105 982	7 543 230	5 492 490	1 675 000	1 484 256	96 147 604
Total variable remuneration (in EUR)	1 033 425	14 197 991	84 292 855	4 728 844	24 240 795	8 924 165	1 880 000	5 247 154	144 545 229
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	353 333	7 606 398	49 287 328	2 373 988	13 428 822	5 224 049	1 136 490	1 480 910	80 891 318
Average total remuneration per individual (in EUR)	1 292 850	1 355 902	1 298 448	1 305 804	1 444 728	1 310 605	1 185 000	1 346 282	1 322 488
Ratio variable/fixed remuneration in %	67%	123%	132%	152%	321%	162%	112%	354%	150%
Ratio of deferred/total variable remuneration in %	34%	54%	58%	50%	55%	59%	60%	28%	56%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	0%	43%	50%	49%	35%	53%	53%	21%	46%

Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	10	16	0	3	2	0	1	32
of which: "Identified Staff"	0	10	13	0	2	2	0	0	27
Total fixed remuneration (in EUR)	0	10 042 914	14 203 327	0	2 107 000	1 784 935	0	120 000	28 258 176
Total variable remuneration (in EUR)	0	13 259 211	23 076 610	0	5 224 300	3 575 491	0	2 310 500	47 446 112
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	8 576 837	11 789 673	0	3 677 440	2 802 590	0	0	26 846 540
Average total remuneration per individual (in EUR)	.	2 330 213	2 329 996	.	2 443 767	2 680 213	.	2 430 500	2 365 759
Ratio variable/fixed remuneration in %	.	132%	162%	.	248%	200%	.	1925%	168%
Ratio of deferred/total variable remuneration in %	.	65%	51%	.	70%	78%	.	0%	57%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	60%	36%	.	68%	63%	.	0%	47%

## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	1	3	11	0	1	0	0	0	16
of which: "Identified Staff"	1	2	11	0	1	0	0	0	15
Total fixed remuneration (in EUR)	1 752 535	3 072 544	16 786 680	0	185 000	0	0	0	21 796 759
Total variable remuneration (in EUR)	1 498 788	7 976 542	20 609 171	0	2 901 179	0	0	0	32 985 680
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	899 272	5 472 903	14 110 113	0	6 700	0	0	0	20 488 988
Average total remuneration per individual (in EUR)	3 251 323	3 683 029	3 399 623	.	3 086 179	.	.	.	3 423 902
Ratio variable/fixed remuneration in %	86%	260%	123%	.	1568%	.	.	.	151%
Ratio of deferred/total variable remuneration in %	60%	69%	68%	.	0%	.	.	.	62%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	50%	33%	65%	.	0%	.	.	.	51%

## Payment bracket for 04 000 000 to below 05 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	.	1	0	.	.	.	.	.	1
of which: "Identified Staff"	.	.	0	.	.	.	.	.	0
Total fixed remuneration (in EUR)	.	350 004	0	.	.	.	.	.	350 004
Total variable remuneration (in EUR)	.	3 762 500	0	.	.	.	.	.	3 762 500
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	291 250	0	.	.	.	.	.	291 250
Average total remuneration per individual (in EUR)	.	4 112 504	.	.	.	.	.	.	4 112 504
Ratio variable/fixed remuneration in %	.	1075%	.	.	.	.	.	.	1075%
Ratio of deferred/total variable remuneration in %	.	8%	.	.	.	.	.	.	8%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	.	.	.	.	.	.	.	0%

## Payment bracket for 07 000 000 to below 08 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	.	.	1	.	.	.	.	.	1
of which: "Identified Staff"	.	.	1	.	.	.	.	.	1
Total fixed remuneration (in EUR)	.	.	1 000 000	.	.	.	.	.	1 000 000
Total variable remuneration (in EUR)	.	.	6 555 378	.	.	.	.	.	6 555 378
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	.	307 200	.	.	.	.	.	307 200
Average total remuneration per individual (in EUR)	.	.	7 555 378	.	.	.	.	.	7 555 378
Ratio variable/fixed remuneration in %	.	.	656%	.	.	.	.	.	656%
Ratio of deferred/total variable remuneration in %	.	.	5%	.	.	.	.	.	5%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	.	5%	.	.	.	.	.	5%

## Payment bracket for 11 000 000 to below 12 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	.	.	1	.	.	.	.	.	1
of which: "Identified Staff"	.	.	1	.	.	.	.	.	1
Total fixed remuneration (in EUR)	.	.	1 290 000	.	.	.	.	.	1 290 000
Total variable remuneration (in EUR)	.	.	10 192 242	.	.	.	.	.	10 192 242
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	.	.	.	.	.	.	.	.
Average total remuneration per individual (in EUR)	.	.	11 482 242	.	.	.	.	.	11 482 242
Ratio variable/fixed remuneration in %	.	.	790%	.	.	.	.	.	790%
Ratio of deferred/total variable remuneration in %	.	.	.	.	.	.	.	.	.
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	.	.	.	.	.	.	.	.

## GERMANY

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	170	81	18	18	14	3	13	317
of which: "Identified Staff"	0	119	55	14	10	12	3	2	215
Total fixed remuneration (in EUR)	0	167 056 004	49 486 255	12 825 961	9 586 057	10 296 795	2 428 581	4 150 130	255 829 783
Total variable remuneration (in EUR)	0	62 754 887	59 130 410	11 583 882	14 483 961	9 105 371	1 366 639	13 568 552	171 993 702
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	24 639 425	31 082 769	5 240 228	7 354 353	4 225 250	683 850	1 153 000	74 378 875
Average total remuneration per individual (in EUR)	.	1 351 829	1 340 946	1 356 102	1 337 223	1 385 869	1 265 073	1 362 976	1 349 601
Ratio variable/fixed remuneration in %	.	38%	119%	90%	151%	88%	56%	327%	67%
Ratio of deferred/total variable remuneration in %	.	39%	53%	45%	51%	46%	50%	8%	43%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	28%	40%	37%	41%	30%	42%	8%	33%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	23	14	2	2	3	0	2	46
of which: "Identified Staff"	0	20	12	2	2	3	0	1	40
Total fixed remuneration (in EUR)	0	38 585 640	14 383 321	284 091	1 734 334	3 997 766	0	578 716	59 563 868
Total variable remuneration (in EUR)	0	15 562 812	19 067 118	3 812 778	2 688 000	3 756 168	0	3 696 858	48 583 734
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	7 722 392	12 790 882	37 112	1 612 800	2 282 168	0	695 000	25 140 354
Average total remuneration per individual (in EUR)	.	2 354 281	2 389 317	2 048 435	2 211 167	2 584 645	.	2 137 787	2 351 035
Ratio variable/fixed remuneration in %	.	40%	133%	1342%	155%	94%	.	639%	82%
Ratio of deferred/total variable remuneration in %	.	50%	67%	1%	60%	61%	.	19%	52%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	40%	48%	1%	68%	51%	.	19%	41%

## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	12	7	1	0	0	0	1	21
of which: "Identified Staff"	0	10	5	1	0	0	0	0	16
Total fixed remuneration (in EUR)	0	34 846 902	9 651 338	1 107 413	0	0	0	385 000	45 990 653
Total variable remuneration (in EUR)	0	7 698 972	14 909 824	1 945 000	0	0	0	2 656 469	27 210 265
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	3 156 352	9 911 069	1 167 000	0	0	0	0	14 234 421
Average total remuneration per individual (in EUR)	.	3 545 490	3 508 737	3 052 413	.	.	.	3 041 469	3 485 758
Ratio variable/fixed remuneration in %	.	22%	154%	176%	.	.	.	690%	59%
Ratio of deferred/total variable remuneration in %	.	41%	66%	60%	.	.	.	0%	52%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	25%	60%	50%	.	.	.	0%	43%

## Payment bracket for 04 000 000 to below 05 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	2	2	0	0	0	0	0	4
of which: "Identified Staff"	0	2	2	0	0	0	0	0	4
Total fixed remuneration (in EUR)	0	8 705 744	4 195 166	0	0	0	0	0	12 900 910
Total variable remuneration (in EUR)	0	0	4 531 588	0	0	0	0	0	4 531 588
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	4 531 588	0	0	0	0	0	4 531 588
Average total remuneration per individual (in EUR)	.	4 352 872	4 363 377	.	.	.	.	.	4 358 125
Ratio variable/fixed remuneration in %	.	0%	108%	.	.	.	.	.	35%
Ratio of deferred/total variable remuneration in %	.	.	100%	.	.	.	.	.	100%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	.	50%	.	.	.	.	.	50%

## Payment bracket for 06 000 000 to below 07 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	0	1	0	0	0	0	0	1
of which: "Identified Staff"	0	0	1	0	0	0	0	0	1
Total fixed remuneration (in EUR)	0	0	1 107 311	0	0	0	0	0	1 107 311
Total variable remuneration (in EUR)	0	0	5 498 900	0	0	0	0	0	5 498 900
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	118 900	0	0	0	0	0	118 900
Average total remuneration per individual (in EUR)	-	-	6 606 211	-	-	-	-	-	6 606 211
Ratio variable/fixed remuneration in %	-	-	497%	-	-	-	-	-	497%
Ratio of deferred/total variable remuneration in %	-	-	2%	-	-	-	-	-	2%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	1%	-	-	-	-	-	1%

## Payment bracket for 08 000 000 to below 09 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	1	0	0	0	0	0	0	1
of which: "Identified Staff"	0	0	0	0	0	0	0	0	0
Total fixed remuneration (in EUR)	0	3 804 853	0	0	0	0	0	0	3 804 853
Total variable remuneration (in EUR)	0	4 904 033	0	0	0	0	0	0	4 904 033
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	4 904 033	0	0	0	0	0	0	4 904 033
Average total remuneration per individual (in EUR)	-	8 708 886	-	-	-	-	-	-	8 708 886
Ratio variable/fixed remuneration in %	-	129%	-	-	-	-	-	-	129%
Ratio of deferred/total variable remuneration in %	-	100%	-	-	-	-	-	-	100%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	100%	-	-	-	-	-	-	100%

## HUNGARY

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	0	1	2	0	0	0	0	3
of which: "Identified Staff"	0	0	1	2	0	0	0	0	3
Total fixed remuneration (in EUR)	0	0	736 545	1 628 709	0	0	0	0	2 365 254
Total variable remuneration (in EUR)	0	0	1 005 261	946 974	0	0	0	0	1 952 235
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	1 005 261	568 184	0	0	0	0	1 573 445
Average total remuneration per individual (in EUR)	-	-	1 741 806	1 287 842	-	-	-	-	1 439 163
Ratio variable/fixed remuneration in %	-	-	136%	58%	-	-	-	-	83%
Ratio of deferred/total variable remuneration in %	-	-	100%	60%	-	-	-	-	81%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	50%	50%	-	-	-	-	50%

## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	0	0	0	0	1	0	0	1
of which: "Identified Staff"	0	0	0	0	0	1	0	0	1
Total fixed remuneration (in EUR)	0	0	0	0	0	1 777 866	0	0	1 777 866
Total variable remuneration (in EUR)	0	0	0	0	0	1 339 020	0	0	1 339 020
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	0	0	0	803 412	0	0	803 412
Average total remuneration per individual (in EUR)	-	-	-	-	-	3 116 886	-	-	3 116 886
Ratio variable/fixed remuneration in %	-	-	-	-	-	75%	-	-	75%
Ratio of deferred/total variable remuneration in %	-	-	-	-	-	60%	-	-	60%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	-	-	-	50%	-	-	50%

## IRELAND

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	1	6	7	2	2	1	0	0	19
of which: "Identified Staff"	1	6	6	2	1	1	0	0	17
Total fixed remuneration (in EUR)	587 083	3 622 120	3 741 950	1 425 919	528 000	328 481	0	0	10 233 553
Total variable remuneration (in EUR)	699 754	3 430 686	4 448 403	799 722	1 993 000	698 830	0	0	12 070 395
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	211 633	1 215 460	1 378 043	429 737	1 045 423	313 835	0	0	4 594 131
Average total remuneration per individual (in EUR)	1 286 837	1 175 468	1 170 050	1 112 821	1 260 500	1 027 311	.	.	1 173 892
Ratio variable/fixed remuneration in %	119%	95%	119%	56%	377%	213%	.	.	118%
Ratio of deferred/total variable remuneration in %	30%	35%	31%	54%	52%	45%	.	.	38%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	30%	56%	28%	70%	52%	45%	.	.	44%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	1	3	0	2	0	0	0	6
of which: "Identified Staff"	0	1	3	0	2	0	0	0	6
Total fixed remuneration (in EUR)	0	1 272 997	2 802 307	0	1 517 357	0	0	0	5 592 661
Total variable remuneration (in EUR)	0	1 246 744	3 789 270	0	3 372 917	0	0	0	8 408 931
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	1 246 744	688 714	0	1 927 528	0	0	0	3 862 986
Average total remuneration per individual (in EUR)	.	2 519 741	2 197 192	.	2 445 137	.	.	.	2 333 599
Ratio variable/fixed remuneration in %	.	98%	135%	.	222%	.	.	.	150%
Ratio of deferred/total variable remuneration in %	.	100%	18%	.	57%	.	.	.	46%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	53%	15%	.	57%	.	.	.	38%

## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	1	0	0	1	0	0	0	2
of which: "Identified Staff"	0	1	0	0	1	0	0	0	2
Total fixed remuneration (in EUR)	0	1 501 988	0	0	235 000	0	0	0	1 736 988
Total variable remuneration (in EUR)	0	1 500 000	0	0	3 506 906	0	0	0	5 006 906
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	0	0	1 578 794	0	0	0	1 578 794
Average total remuneration per individual (in EUR)	.	3 001 988	.	.	3 741 906	.	.	.	3 371 947
Ratio variable/fixed remuneration in %	.	100%	.	.	1492%	.	.	.	288%
Ratio of deferred/total variable remuneration in %	.	0%	.	.	45%	.	.	.	32%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	0%	.	.	45%	.	.	.	32%

## Payment bracket for 08 000 000 to below 09 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	.	1	.	.	.	.	.	.	1
of which: "Identified Staff"	.	1	.	.	.	.	.	.	1
Total fixed remuneration (in EUR)	.	2 774 969	.	.	.	.	.	.	2 774 969
Total variable remuneration (in EUR)	.	5 260 481	.	.	.	.	.	.	5 260 481
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	0	.	.	.	.	.	.	0
Average total remuneration per individual (in EUR)	.	8 035 450	.	.	.	.	.	.	8 035 450
Ratio variable/fixed remuneration in %	.	190%	.	.	.	.	.	.	190%
Ratio of deferred/total variable remuneration in %	.	0%	.	.	.	.	.	.	0%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	0%	.	.	.	.	.	.	0%

## ITALY

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	4	18	64	15	10	14	5	30	160
of which: "Identified Staff"	3	16	39	14	8	14	5	21	120
Total fixed remuneration (in EUR)	5 104 829	16 094 102	52 839 898	12 717 389	5 582 462	8 824 306	3 829 860	28 589 008	133 581 854
Total variable remuneration (in EUR)	451 869	9 324 306	33 112 236	6 959 394	9 715 170	9 938 821	1 566 699	11 369 388	82 437 883
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	90 374	4 814 157	14 632 034	3 920 417	4 600 658	6 235 761	1 009 299	4 523 000	39 825 700
Average total remuneration per individual (in EUR)	1 389 175	1 412 134	1 343 002	1 311 786	1 529 763	1 340 223	1 079 312	1 331 947	1 350 123
Ratio variable/fixed remuneration in %	9%	58%	63%	55%	174%	113%	41%	40%	62%
Ratio of deferred/total variable remuneration in %	20%	52%	44%	56%	47%	63%	64%	40%	48%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	0%	41%	37%	46%	42%	48%	53%	32%	39%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	2	12	5	0	3	1	3	26
of which: "Identified Staff"	0	2	10	5	0	3	1	1	22
Total fixed remuneration (in EUR)	0	1 312 488	14 152 995	5 868 418	0	2 150 000	800 000	6 435 526	30 719 427
Total variable remuneration (in EUR)	0	3 545 000	14 233 520	5 991 831	0	5 094 636	1 272 870	842 565	30 980 422
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	2 573 000	8 846 451	2 971 467	0	3 236 636	160 000	391 730	18 179 284
Average total remuneration per individual (in EUR)	.	2 428 744	2 365 543	2 372 050	.	2 414 879	2 072 870	2 426 030	2 373 071
Ratio variable/fixed remuneration in %	.	270%	101%	102%	.	237%	159%	13%	101%
Ratio of deferred/total variable remuneration in %	.	73%	62%	50%	.	64%	13%	46%	59%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	62%	56%	41%	.	57%	8%	23%	51%

## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	1	4	0	0	1	0	3	9
of which: "Identified Staff"	0	1	4	0	0	1	0	3	9
Total fixed remuneration (in EUR)	0	1 600 000	6 997 607	0	0	1 000 000	0	6 457 621	16 055 228
Total variable remuneration (in EUR)	0	2 070 000	6 451 242	0	0	2 879 880	0	2 818 196	14 219 318
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	1 242 000	5 338 886	0	0	1 827 080	0	1 338 643	9 746 609
Average total remuneration per individual (in EUR)	.	3 670 000	3 362 212	.	.	3 879 880	.	3 091 939	3 363 838
Ratio variable/fixed remuneration in %	.	129%	92%	.	.	288%	.	44%	89%
Ratio of deferred/total variable remuneration in %	.	60%	83%	.	.	63%	.	47%	69%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	50%	50%	.	.	56%	.	25%	46%

## Payment bracket for 04 000 000 to below 05 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	.	2	1	.	.	.	.	.	3
of which: "Identified Staff"	.	2	1	.	.	.	.	.	3
Total fixed remuneration (in EUR)	.	3 597 500	3 665 458	.	.	.	.	.	7 262 958
Total variable remuneration (in EUR)	.	5 607 060	917 430	.	.	.	.	.	6 524 490
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	3 364 236	366 972	.	.	.	.	.	3 731 208
Average total remuneration per individual (in EUR)	.	4 602 280	4 582 888	.	.	.	.	.	4 595 816
Ratio variable/fixed remuneration in %	.	156%	25%	.	.	.	.	.	90%
Ratio of deferred/total variable remuneration in %	.	60%	40%	.	.	.	.	.	57%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	76%	50%	.	.	.	.	.	72%

## Payment bracket for 05 000 000 to below 06 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	0	1	0	0	0	0	0	1
of which: "Identified Staff"	0	0	1	0	0	0	0	0	1
Total fixed remuneration (in EUR)	0	0	2 240 139	0	0	0	0	0	2 240 139
Total variable remuneration (in EUR)	0	0	3 514 999	0	0	0	0	0	3 514 999
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	3 514 999	0	0	0	0	0	3 514 999
Average total remuneration per individual (in EUR)	-	-	5 755 138	-	-	-	-	-	5 755 138
Ratio variable/fixed remuneration in %	-	-	157%	-	-	-	-	-	157%
Ratio of deferred/total variable remuneration in %	-	-	100%	-	-	-	-	-	100%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	54%	-	-	-	-	-	54%

## Payment bracket for 06 000 000 to below 07 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	-	1	-	-	-	-	-	-	1
of which: "Identified Staff"	-	1	-	-	-	-	-	-	1
Total fixed remuneration (in EUR)	-	2 600 000	-	-	-	-	-	-	2 600 000
Total variable remuneration (in EUR)	-	4 197 840	-	-	-	-	-	-	4 197 840
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	2 659 440	-	-	-	-	-	-	2 659 440
Average total remuneration per individual (in EUR)	-	6 797 840	-	-	-	-	-	-	6 797 840
Ratio variable/fixed remuneration in %	-	161%	-	-	-	-	-	-	161%
Ratio of deferred/total variable remuneration in %	-	63%	-	-	-	-	-	-	63%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	59%	-	-	-	-	-	-	59%

## Payment bracket for 07 000 000 to below 08 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	-	-	-	-	-	-	-	1	1
of which: "Identified Staff"	-	-	-	-	-	-	-	1	1
Total fixed remuneration (in EUR)	-	-	-	-	-	-	-	4 811 817	4 811 817
Total variable remuneration (in EUR)	-	-	-	-	-	-	-	2 400 284	2 400 284
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	-	-	-	-	-	-	1 140 135	1 140 135
Average total remuneration per individual (in EUR)	-	-	-	-	-	-	-	7 212 101	7 212 101
Ratio variable/fixed remuneration in %	-	-	-	-	-	-	-	50%	50%
Ratio of deferred/total variable remuneration in %	-	-	-	-	-	-	-	48%	48%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	-	-	-	-	-	25%	25%

## LIECHTENSTEIN

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	-	2	-	-	-	-	-	-	2
of which: "Identified Staff"	-	2	-	-	-	-	-	-	2
Total fixed remuneration (in EUR)	-	1 110 931	-	-	-	-	-	-	1 110 931
Total variable remuneration (in EUR)	-	1 452 728	-	-	-	-	-	-	1 452 728
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	1 089 542	-	-	-	-	-	-	1 089 542
Average total remuneration per individual (in EUR)	-	1 281 830	-	-	-	-	-	-	1 281 830
Ratio variable/fixed remuneration in %	-	131%	-	-	-	-	-	-	131%
Ratio of deferred/total variable remuneration in %	-	75%	-	-	-	-	-	-	75%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	75%	-	-	-	-	-	-	75%

## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	2	.	.	.	.	.	.	.	2
of which: "Identified Staff"	2	.	.	.	.	.	.	.	2
Total fixed remuneration (in EUR)	2 143 999	.	.	.	.	.	.	.	2 143 999
Total variable remuneration (in EUR)	4 543 895	.	.	.	.	.	.	.	4 543 895
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	2 726 336	.	.	.	.	.	.	.	2 726 336
Average total remuneration per individual (in EUR)	3 343 947	.	.	.	.	.	.	.	3 343 947
Ratio variable/fixed remuneration in %	212%	.	.	.	.	.	.	.	212%
Ratio of deferred/total variable remuneration in %	60%	.	.	.	.	.	.	.	60%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	53%	.	.	.	.	.	.	.	53%

## Payment bracket for 04 000 000 to below 05 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	1	.	.	.	.	.	.	.	1
of which: "Identified Staff"	1	.	.	.	.	.	.	.	1
Total fixed remuneration (in EUR)	1 577 521	.	.	.	.	.	.	.	1 577 521
Total variable remuneration (in EUR)	3 137 860	.	.	.	.	.	.	.	3 137 860
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	1 882 716	.	.	.	.	.	.	.	1 882 716
Average total remuneration per individual (in EUR)	4 715 381	.	.	.	.	.	.	.	4 715 381
Ratio variable/fixed remuneration in %	199%	.	.	.	.	.	.	.	199%
Ratio of deferred/total variable remuneration in %	60%	.	.	.	.	.	.	.	60%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	50%	.	.	.	.	.	.	.	50%

## LUXEMBOURG

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	10	0	2	3	1	0	1	17
of which: "Identified Staff"	0	9	0	2	2	1	0	1	15
Total fixed remuneration (in EUR)	0	6 235 621	0	1 140 531	1 993 273	915 588	0	607 202	10 892 215
Total variable remuneration (in EUR)	0	6 793 788	0	1 649 266	2 593 779	259 364	0	647 164	11 943 361
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	3 767 032	0	221 200	889 776	103 746	0	503 746	5 485 500
Average total remuneration per individual (in EUR)	.	1 302 941	.	1 394 899	1 529 017	1 174 952	.	1 254 366	1 343 269
Ratio variable/fixed remuneration in %	.	109%	.	145%	130%	28%	.	107%	110%
Ratio of deferred/total variable remuneration in %	.	55%	.	13%	34%	40%	.	78%	46%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	58%	.	12%	50%	50%	.	63%	50%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	1	0	0	0	0	0	1	2
of which: "Identified Staff"	0	1	0	0	0	0	0	1	2
Total fixed remuneration (in EUR)	0	714 279	0	0	0	0	0	1 455 080	2 169 359
Total variable remuneration (in EUR)	0	1 409 279	0	0	0	0	0	906 592	2 315 871
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	704 640	0	0	0	0	0	640 711	1 345 351
Average total remuneration per individual (in EUR)	.	2 123 558	.	.	.	.	.	2 361 672	2 242 615
Ratio variable/fixed remuneration in %	.	197%	.	.	.	.	.	62%	107%
Ratio of deferred/total variable remuneration in %	.	50%	.	.	.	.	.	71%	58%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	0%	.	.	.	.	.	58%	23%



## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	1	0	0	0	0	0	0	1
of which: "Identified Staff"	0	1	0	0	0	0	0	0	1
Total fixed remuneration (in EUR)	0	1 974 516	0	0	0	0	0	0	1 974 516
Total variable remuneration (in EUR)	0	1 413 987	0	0	0	0	0	0	1 413 987
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	1 060 491	0	0	0	0	0	0	1 060 491
Average total remuneration per individual (in EUR)	-	3 388 503	-	-	-	-	-	-	3 388 503
Ratio variable/fixed remuneration in %	-	72%	-	-	-	-	-	-	72%
Ratio of deferred/total variable remuneration in %	-	75%	-	-	-	-	-	-	75%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	50%	-	-	-	-	-	-	50%

## NETHERLANDS

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	19	12	5	0	8	0	1	45
of which: "Identified Staff"	0	19	9	3	0	3	0	1	35
Total fixed remuneration (in EUR)	0	20 036 625	6 216 418	3 183 577	0	3 446 710	0	460 455	33 343 785
Total variable remuneration (in EUR)	0	7 747 113	8 809 680	3 227 830	0	9 039 372	0	635 290	29 459 285
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	2 984 543	3 416 712	1 048 872	0	1 202 650	0	0	7 708 777
Average total remuneration per individual (in EUR)	-	1 462 302	1 252 175	1 282 281	-	1 560 760	-	1 095 745	1 395 624
Ratio variable/fixed remuneration in %	-	39%	142%	101%	-	262%	-	138%	88%
Ratio of deferred/total variable remuneration in %	-	39%	39%	3%	-	13%	-	0%	26%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	21%	36%	3%	-	9%	-	0%	19%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	1	1	0	0	0	0	0	2
of which: "Identified Staff"	0	1	1	0	0	0	0	0	2
Total fixed remuneration (in EUR)	0	2 296 138	1 231 777	0	0	0	0	0	3 527 915
Total variable remuneration (in EUR)	0	292 838	879 540	0	0	0	0	0	1 172 378
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	175 703	663 972	0	0	0	0	0	839 675
Average total remuneration per individual (in EUR)	-	2 588 976	2 111 317	-	-	-	-	-	2 350 147
Ratio variable/fixed remuneration in %	-	13%	71%	-	-	-	-	-	33%
Ratio of deferred/total variable remuneration in %	-	60%	75%	-	-	-	-	-	72%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	100%	88%	-	-	-	-	-	91%

## NORWAY

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	3	17	0	1	2	0	0	23
of which: "Identified Staff"	0	3	8	0	1	1	0	0	13
Total fixed remuneration (in EUR)	0	1 508 761	5 775 724	0	789 986	1 632 675	0	0	9 707 146
Total variable remuneration (in EUR)	0	2 196 639	15 600 554	0	632 138	833 635	0	0	19 262 966
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	772 067	961 506	0	507 710	114 016	0	0	2 355 299
Average total remuneration per individual (in EUR)	-	1 235 133	1 257 428	-	1 422 124	1 233 155	-	-	1 259 570
Ratio variable/fixed remuneration in %	-	146%	270%	-	80%	51%	-	-	198%
Ratio of deferred/total variable remuneration in %	-	35%	6%	-	80%	14%	-	-	12%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	35%	6%	-	50%	54%	-	-	13%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	0	1	0	0	0	0	0	1
of which: "Identified Staff"	0	0	1	0	0	0	0	0	1
Total fixed remuneration (in EUR)	0	0	1 283 236	0	0	0	0	0	1 283 236
Total variable remuneration (in EUR)	0	0	861 955	0	0	0	0	0	861 955
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	430 978	0	0	0	0	0	430 978
Average total remuneration per individual (in EUR)	-	-	2 145 191	-	-	-	-	-	2 145 191
Ratio variable/fixed remuneration in %	-	-	67%	-	-	-	-	-	67%
Ratio of deferred/total variable remuneration in %	-	-	50%	-	-	-	-	-	50%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	0%	-	-	-	-	-	0%

## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	0	1	0	0	0	0	0	1
of which: "Identified Staff"	0	0	1	0	0	0	0	0	1
Total fixed remuneration (in EUR)	0	0	370 172	0	0	0	0	0	370 172
Total variable remuneration (in EUR)	0	0	3 146 952	0	0	0	0	0	3 146 952
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	0	0	0	0	0	0	0
Average total remuneration per individual (in EUR)	-	-	3 517 124	-	-	-	-	-	3 517 124
Ratio variable/fixed remuneration in %	-	-	850%	-	-	-	-	-	850%
Ratio of deferred/total variable remuneration in %	-	-	0%	-	-	-	-	-	0%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	0%	-	-	-	-	-	0%

## POLAND

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	3	2	2	0	0	0	1	8
of which: "Identified Staff"	0	3	2	2	0	0	0	1	8
Total fixed remuneration (in EUR)	0	1 744 288	951 807	1 423 637	0	0	0	496 216	4 615 948
Total variable remuneration (in EUR)	0	1 679 617	1 495 103	1 498 124	0	0	0	906 781	5 579 625
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	1 169 717	933 043	749 062	0	0	0	0	2 851 822
Average total remuneration per individual (in EUR)	-	1 141 302	1 223 455	1 460 881	-	-	-	1 402 997	1 274 447
Ratio variable/fixed remuneration in %	-	96%	157%	105%	-	-	-	183%	121%
Ratio of deferred/total variable remuneration in %	-	70%	62%	50%	-	-	-	0%	51%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	48%	70%	50%	-	-	-	12%	49%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	-	-	-	-	-	-	-	1	1
of which: "Identified Staff"	-	-	-	-	-	-	-	1	1
Total fixed remuneration (in EUR)	-	-	-	-	-	-	-	1 023 886	1 023 886
Total variable remuneration (in EUR)	-	-	-	-	-	-	-	1 710 464	1 710 464
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	-	-	-	-	-	-	-	-
Average total remuneration per individual (in EUR)	-	-	-	-	-	-	-	2 734 350	2 734 350
Ratio variable/fixed remuneration in %	-	-	-	-	-	-	-	167%	167%
Ratio of deferred/total variable remuneration in %	-	-	-	-	-	-	-	-	-
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	-	-	-	-	-	27%	27%

## PORTUGAL

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	-	4	-	3	-	-	-	-	7
of which: "Identified Staff"	-	4	-	3	-	-	-	-	7
Total fixed remuneration (in EUR)	-	5 751 565	-	1 338 842	-	-	-	-	7 090 407
Total variable remuneration (in EUR)	-	0	-	2 664 110	-	-	-	-	2 664 110
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	0	-	1 186 144	-	-	-	-	1 186 144
Average total remuneration per individual (in EUR)	-	1 437 891	-	1 334 317	-	-	-	-	1 393 502
Ratio variable/fixed remuneration in %	-	0%	-	199%	-	-	-	-	38%
Ratio of deferred/total variable remuneration in %	-	-	-	45%	-	-	-	-	45%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	-	50%	-	-	-	-	50%

## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	-	1	-	-	-	-	-	-	1
of which: "Identified Staff"	-	1	-	-	-	-	-	-	1
Total fixed remuneration (in EUR)	-	3 576 787	-	-	-	-	-	-	3 576 787
Total variable remuneration (in EUR)	-	0	-	-	-	-	-	-	0
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	0	-	-	-	-	-	-	0
Average total remuneration per individual (in EUR)	-	3 576 787	-	-	-	-	-	-	3 576 787
Ratio variable/fixed remuneration in %	-	0%	-	-	-	-	-	-	0%
Ratio of deferred/total variable remuneration in %	-	-	-	-	-	-	-	-	-
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	-	-	-	-	-	-	-

## ROMANIA

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	2	0	0	0	0	0	0	2
of which: "Identified Staff"	0	2	0	0	0	0	0	0	2
Total fixed remuneration (in EUR)	0	1 807 807	0	0	0	0	0	0	1 807 807
Total variable remuneration (in EUR)	0	533 851	0	0	0	0	0	0	533 851
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	320 311	0	0	0	0	0	0	320 311
Average total remuneration per individual (in EUR)	-	1 170 829	-	-	-	-	-	-	1 170 829
Ratio variable/fixed remuneration in %	-	30%	-	-	-	-	-	-	30%
Ratio of deferred/total variable remuneration in %	-	60%	-	-	-	-	-	-	60%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	77%	-	-	-	-	-	-	77%

## SPAIN

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	1	11	35	18	2	30	7	0	104
of which: "Identified Staff"	1	9	32	18	1	30	7	0	98
Total fixed remuneration (in EUR)	1 150 075	10 563 919	21 536 823	11 980 096	1 092 734	18 948 401	4 975 068	0	70 247 116
Total variable remuneration (in EUR)	0	4 189 220	23 982 593	12 078 196	1 668 137	21 662 586	4 350 791	0	67 931 523
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	1 084 968	12 655 571	5 715 638	831 219	6 280 376	2 311 074	0	28 878 846
Average total remuneration per individual (in EUR)	1 150 075	1 341 194	1 300 555	1 336 572	1 380 436	1 353 700	1 332 266	-	1 328 641
Ratio variable/fixed remuneration in %	0%	40%	111%	101%	153%	114%	87%	-	97%
Ratio of deferred/total variable remuneration in %	-	26%	53%	47%	50%	29%	53%	-	43%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	27%	51%	41%	55%	27%	41%	-	40%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	1	10	6	0	6	1	0	24
of which: "Identified Staff"	0	1	9	6	0	6	1	0	23
Total fixed remuneration (in EUR)	0	1 366 119	10 335 947	7 054 398	0	8 354 695	1 452 325	0	28 563 484
Total variable remuneration (in EUR)	0	1 300 000	13 907 440	8 016 375	0	5 781 820	598 042	0	29 603 677
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	780 000	6 331 765	5 020 899	0	1 701 493	399 563	0	14 233 720
Average total remuneration per individual (in EUR)	.	2 666 119	2 424 339	2 511 796	.	2 356 086	2 050 367	.	2 423 632
Ratio variable/fixed remuneration in %	.	95%	135%	114%	.	69%	41%	.	104%
Ratio of deferred/total variable remuneration in %	.	60%	46%	63%	.	29%	67%	.	48%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	50%	50%	38%	.	31%	63%	.	43%

## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	2	5	1	1	8	1	0	18
of which: "Identified Staff"	0	2	5	1	1	8	1	0	18
Total fixed remuneration (in EUR)	0	4 613 208	8 663 553	1 175 617	196 018	15 206 145	2 139 544	0	31 994 085
Total variable remuneration (in EUR)	0	2 226 710	8 453 350	2 075 000	3 797 820	13 728 862	1 716 511	0	31 998 253
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	1 312 848	7 223 260	830 000	23 696	7 276 843	904 511	0	17 571 158
Average total remuneration per individual (in EUR)	.	3 419 959	3 423 381	3 250 617	3 993 838	3 616 876	3 856 055	.	3 555 130
Ratio variable/fixed remuneration in %	.	48%	98%	177%	1937%	90%	80%	.	100%
Ratio of deferred/total variable remuneration in %	.	59%	85%	40%	1%	53%	53%	.	55%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	53%	66%	50%	1%	51%	53%	.	49%

## Payment bracket for 04 000 000 to below 05 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	.	.	.	1	.	1	1	.	3
of which: "Identified Staff"	.	.	.	1	.	1	1	.	3
Total fixed remuneration (in EUR)	.	.	.	2 106 316	.	537 694	2 144 447	.	4 788 457
Total variable remuneration (in EUR)	.	.	.	2 543 808	.	4 000 000	2 143 544	.	8 687 352
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	.	.	1 324 808	.	.	1 149 044	.	2 473 852
Average total remuneration per individual (in EUR)	.	.	.	4 650 124	.	4 537 694	4 287 991	.	4 491 936
Ratio variable/fixed remuneration in %	.	.	.	121%	.	744%	100%	.	181%
Ratio of deferred/total variable remuneration in %	.	.	.	52%	.	.	54%	.	28%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	.	.	52%	.	.	54%	.	28%

## Payment bracket for 05 000 000 to below 06 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	.	4	.	.	.	1	1	.	6
of which: "Identified Staff"	.	4	.	.	.	1	1	.	6
Total fixed remuneration (in EUR)	.	11 071 340	.	.	.	2 567 319	3 106 045	.	16 744 704
Total variable remuneration (in EUR)	.	11 102 867	.	.	.	2 706 034	2 648 526	.	16 457 427
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	.	6 777 018	.	.	.	1 393 156	1 395 526	.	9 565 700
Average total remuneration per individual (in EUR)	.	5 543 552	.	.	.	5 273 353	5 754 571	.	5 533 689
Ratio variable/fixed remuneration in %	.	100%	.	.	.	105%	85%	.	98%
Ratio of deferred/total variable remuneration in %	.	61%	.	.	.	51%	53%	.	58%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	55%	.	.	.	51%	53%	.	54%

## Payment bracket for 06 000 000 to below 07 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	-	1	-	1	-	1	-	-	3
of which: "Identified Staff"	-	1	-	1	-	1	-	-	3
Total fixed remuneration (in EUR)	-	2 207 161	-	2 705 300	-	3 054 651	-	-	7 967 112
Total variable remuneration (in EUR)	-	3 809 000	-	3 908 827	-	3 730 724	-	-	11 448 551
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	2 285 400	-	2 393 227	-	2 306 324	-	-	6 984 951
Average total remuneration per individual (in EUR)	-	6 016 161	-	6 614 127	-	6 785 375	-	-	6 471 888
Ratio variable/fixed remuneration in %	-	173%	-	144%	-	122%	-	-	144%
Ratio of deferred/total variable remuneration in %	-	60%	-	61%	-	62%	-	-	61%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	50%	-	52%	-	52%	-	-	51%

## Payment bracket for 07 000 000 to below 08 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	-	-	1	-	-	-	-	-	1
of which: "Identified Staff"	-	-	1	-	-	-	-	-	1
Total fixed remuneration (in EUR)	-	-	2 275 990	-	-	-	-	-	2 275 990
Total variable remuneration (in EUR)	-	-	5 481 250	-	-	-	-	-	5 481 250
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	-	1 771 650	-	-	-	-	-	1 771 650
Average total remuneration per individual (in EUR)	-	-	7 757 240	-	-	-	-	-	7 757 240
Ratio variable/fixed remuneration in %	-	-	241%	-	-	-	-	-	241%
Ratio of deferred/total variable remuneration in %	-	-	32%	-	-	-	-	-	32%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	27%	-	-	-	-	-	27%

## Payment bracket for 10 000 000 to below 11 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	-	1	-	-	-	-	-	-	1
of which: "Identified Staff"	-	1	-	-	-	-	-	-	1
Total fixed remuneration (in EUR)	-	5 476 192	-	-	-	-	-	-	5 476 192
Total variable remuneration (in EUR)	-	5 065 429	-	-	-	-	-	-	5 065 429
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	3 233 029	-	-	-	-	-	-	3 233 029
Average total remuneration per individual (in EUR)	-	10 541 621	-	-	-	-	-	-	10 541 621
Ratio variable/fixed remuneration in %	-	92%	-	-	-	-	-	-	92%
Ratio of deferred/total variable remuneration in %	-	64%	-	-	-	-	-	-	64%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	55%	-	-	-	-	-	-	55%

## Payment bracket for 13 000 000 to below 14 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	-	1	-	-	-	-	-	-	1
of which: "Identified Staff"	-	1	-	-	-	-	-	-	1
Total fixed remuneration (in EUR)	-	5 427 294	-	-	-	-	-	-	5 427 294
Total variable remuneration (in EUR)	-	7 619 395	-	-	-	-	-	-	7 619 395
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	-	4 879 395	-	-	-	-	-	-	4 879 395
Average total remuneration per individual (in EUR)	-	13 046 689	-	-	-	-	-	-	13 046 689
Ratio variable/fixed remuneration in %	-	140%	-	-	-	-	-	-	140%
Ratio of deferred/total variable remuneration in %	-	64%	-	-	-	-	-	-	64%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	55%	-	-	-	-	-	-	55%

## SWEDEN

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	9	13	2	1	1	1	0	27
of which: "Identified Staff"	0	9	12	2	0	1	1	0	25
Total fixed remuneration (in EUR)	0	10 502 727	9 892 119	1 333 874	774 824	1 426 341	643 054	0	24 572 939
Total variable remuneration (in EUR)	0	2 902 506	7 468 077	907 740	542 814	0	359 455	0	12 180 592
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	1 850 432	5 011 571	790 742	434 251	0	287 564	0	8 374 560
Average total remuneration per individual (in EUR)	.	1 489 470	1 335 400	1 120 807	1 317 638	1 426 341	1 002 509	.	1 361 242
Ratio variable/fixed remuneration in %	.	28%	75%	68%	70%	0%	56%	.	50%
Ratio of deferred/total variable remuneration in %	.	64%	67%	87%	80%	.	80%	.	69%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	66%	41%	68%	80%	.	80%	.	52%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	1	3	0	0	0	0	0	4
of which: "Identified Staff"	0	1	2	0	0	0	0	0	3
Total fixed remuneration (in EUR)	0	1 735 620	2 671 247	0	0	0	0	0	4 406 867
Total variable remuneration (in EUR)	0	715 348	3 962 218	0	0	0	0	0	4 677 566
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	429 209	1 289 748	0	0	0	0	0	1 718 957
Average total remuneration per individual (in EUR)	.	2 450 968	2 211 155	.	.	.	.	.	2 271 108
Ratio variable/fixed remuneration in %	.	41%	148%	.	.	.	.	.	106%
Ratio of deferred/total variable remuneration in %	.	60%	33%	.	.	.	.	.	37%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	80%	32%	.	.	.	.	.	39%

## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	0	1	0	0	0	0	0	1
of which: "Identified Staff"	0	0	1	0	0	0	0	0	1
Total fixed remuneration (in EUR)	0	0	1 573 584	0	0	0	0	0	1 573 584
Total variable remuneration (in EUR)	0	0	2 204 980	0	0	0	0	0	2 204 980
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	1 457 242	0	0	0	0	0	1 457 242
Average total remuneration per individual (in EUR)	.	.	3 778 564	.	.	.	.	.	3 778 564
Ratio variable/fixed remuneration in %	.	.	140%	.	.	.	.	.	140%
Ratio of deferred/total variable remuneration in %	.	.	66%	.	.	.	.	.	66%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	.	50%	.	.	.	.	.	50%

## UNITED KINGDOM

## Payment bracket for 01 000 000 to below 02 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	4	255	1 456	69	309	157	79	186	2 515
of which: "Identified Staff"	4	234	1 352	66	230	149	79	69	2 183
Total fixed remuneration (in EUR)	3 041 010	131 396 549	894 036 753	41 333 864	98 222 024	97 937 417	53 725 709	64 475 122	1 384 168 448
Total variable remuneration (in EUR)	2 974 902	231 140 576	1 077 186 210	49 157 937	312 948 518	113 270 167	51 309 222	179 183 692	2 017 171 214
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	1 026 366	89 541 121	657 913 629	30 409 859	130 149 139	64 113 781	29 756 433	26 503 326	1 029 413 654
Average total remuneration per individual (in EUR)	1 503 978	1 421 714	1 353 862	1 311 475	1 330 649	1 345 271	1 329 556	1 309 994	1 352 421
Ratio variable/fixed remuneration in %	98%	176%	120%	119%	319%	116%	96%	278%	146%
Ratio of deferred/total variable remuneration in %	35%	39%	61%	62%	42%	57%	58%	15%	51%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	46%	45%	57%	67%	26%	63%	64%	22%	48%

## Payment bracket for 02 000 000 to below 03 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	85	319	11	58	25	6	25	529
of which: "Identified Staff"	0	79	312	11	50	25	6	11	494
Total fixed remuneration (in EUR)	0	66 293 696	334 851 152	10 205 854	24 108 755	25 124 996	6 936 460	10 219 221	477 740 134
Total variable remuneration (in EUR)	0	136 402 034	429 748 843	15 086 870	116 266 910	36 350 442	6 209 552	51 356 218	791 420 869
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	56 775 550	295 380 419	9 411 896	50 106 575	20 203 750	3 865 028	9 862 462	445 605 680
Average total remuneration per individual (in EUR)	-	2 384 656	2 396 865	2 299 339	2 420 270	2 459 018	2 191 002	2 463 018	2 399 170
Ratio variable/fixed remuneration in %	-	206%	128%	148%	482%	145%	90%	503%	166%
Ratio of deferred/total variable remuneration in %	-	42%	69%	62%	43%	56%	62%	19%	56%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	40%	60%	57%	25%	53%	55%	20%	48%

## Payment bracket for 03 000 000 to below 04 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	39	155	7	37	7	4	11	260
of which: "Identified Staff"	0	37	150	7	35	7	4	6	246
Total fixed remuneration (in EUR)	0	43 430 709	222 470 574	11 076 493	16 571 717	10 340 579	5 892 755	11 254 557	321 037 384
Total variable remuneration (in EUR)	0	89 225 226	310 976 850	12 518 463	103 157 163	14 335 822	7 817 431	27 102 489	565 133 444
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	54 938 135	222 782 836	8 760 944	43 419 775	9 371 274	5 788 994	8 859 564	353 921 522
Average total remuneration per individual (in EUR)	-	3 401 434	3 441 596	3 370 708	3 235 916	3 525 200	3 427 547	3 487 004	3 408 349
Ratio variable/fixed remuneration in %	-	205%	140%	113%	622%	139%	133%	241%	176%
Ratio of deferred/total variable remuneration in %	-	62%	72%	70%	42%	65%	74%	33%	63%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	61%	62%	61%	24%	64%	76%	33%	53%

## Payment bracket for 04 000 000 to below 05 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	30	57	3	7	3	1	2	103
of which: "Identified Staff"	0	29	56	3	7	3	1	0	99
Total fixed remuneration (in EUR)	0	35 644 684	101 078 603	5 272 198	4 010 938	6 697 397	2 902 835	897 918	156 504 573
Total variable remuneration (in EUR)	0	97 370 515	155 960 185	8 371 966	28 406 465	6 462 573	1 698 888	7 575 849	305 846 441
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	56 476 898	102 941 297	6 329 476	13 936 216	4 792 679	1 245 852	0	185 722 418
Average total remuneration per individual (in EUR)	-	4 433 840	4 509 452	4 548 055	4 631 058	4 386 657	4 601 723	4 236 884	4 488 845
Ratio variable/fixed remuneration in %	-	273%	154%	159%	708%	96%	59%	844%	195%
Ratio of deferred/total variable remuneration in %	-	58%	66%	76%	49%	74%	73%	0%	61%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	59%	60%	62%	44%	50%	50%	0%	57%

## Payment bracket for 05 000 000 to below 06 000 000 Euro

	Total figures per function / business area								Total
	MBSupervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	AI other	
Total number of high earners	0	12	33	3	5	0	0	4	57
of which: "Identified Staff"	0	10	31	3	5	0	0	3	52
Total fixed remuneration (in EUR)	0	22 078 580	77 996 177	6 579 372	2 675 720	0	0	6 356 301	115 686 150
Total variable remuneration (in EUR)	0	45 346 540	102 711 092	10 085 945	23 157 346	0	0	15 675 303	196 976 226
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	29 266 945	79 099 831	7 045 405	13 150 565	0	0	6 683 056	135 245 802
Average total remuneration per individual (in EUR)	.	5 618 760	5 475 978	5 555 106	5 166 613	.	.	5 507 901	5 485 305
Ratio variable/fixed remuneration in %	.	205%	132%	153%	865%	.	.	247%	170%
Ratio of deferred/total variable remuneration in %	.	65%	77%	70%	57%	.	.	43%	69%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	57%	75%	60%	52%	.	.	46%	65%

## Payment bracket for 06 000 000 to below 07 000 000 Euro

	Total figures per function / business area								Total
	MBSupervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	AI other	
Total number of high earners	0	14	22	0	3	1	0	0	40
of which: "Identified Staff"	0	13	19	0	3	1	0	0	36
Total fixed remuneration (in EUR)	0	24 135 377	56 768 346	0	1 108 248	1 991 098	0	0	84 003 069
Total variable remuneration (in EUR)	0	67 654 739	83 951 685	0	18 573 190	4 273 366	0	0	174 452 980
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	33 656 097	65 114 917	0	9 484 961	2 649 020	0	0	110 904 995
Average total remuneration per individual (in EUR)	.	6 556 437	6 396 365	.	6 560 479	6 264 464	.	.	6 461 401
Ratio variable/fixed remuneration in %	.	280%	148%	.	1676%	215%	.	.	208%
Ratio of deferred/total variable remuneration in %	.	50%	78%	.	51%	62%	.	.	64%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	69%	61%	.	20%	52%	.	.	59%

## Payment bracket for 07 000 000 to below 08 000 000 Euro

	Total figures per function / business area								Total
	MBSupervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	AI other	
Total number of high earners	0	3	8	0	2	0	0	1	14
of which: "Identified Staff"	0	3	8	0	2	0	0	0	13
Total fixed remuneration (in EUR)	0	10 786 592	26 020 722	0	7 793 664	0	0	3 063 925	47 664 903
Total variable remuneration (in EUR)	0	11 575 808	31 652 286	0	6 778 662	0	0	4 032 000	54 038 756
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	9 946 215	29 062 892	0	4 405 416	0	0	0	43 414 523
Average total remuneration per individual (in EUR)	.	7 454 133	7 209 126	.	7 286 163	.	.	7 095 925	7 264 547
Ratio variable/fixed remuneration in %	.	107%	122%	.	87%	.	.	132%	113%
Ratio of deferred/total variable remuneration in %	.	86%	92%	.	65%	.	.	0%	80%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	66%	67%	.	12%	.	.	0%	55%

## Payment bracket for 08 000 000 to below 09 000 000 Euro

	Total figures per function / business area								Total
	MBSupervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	AI other	
Total number of high earners	0	5	6	0	1	1	0	0	13
of which: "Identified Staff"	0	5	6	0	1	1	0	0	13
Total fixed remuneration (in EUR)	0	15 742 464	19 895 594	0	211 740	3 242 613	0	0	39 092 411
Total variable remuneration (in EUR)	0	25 816 402	29 961 316	0	8 067 222	5 153 296	0	0	68 998 236
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	19 633 736	20 281 453	0	2 438 005	4 700 260	0	0	47 053 454
Average total remuneration per individual (in EUR)	.	8 311 773	8 309 485	.	8 278 962	8 395 909	.	.	8 314 665
Ratio variable/fixed remuneration in %	.	164%	151%	.	3810%	159%	.	.	177%
Ratio of deferred/total variable remuneration in %	.	76%	68%	.	30%	91%	.	.	68%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	67%	65%	.	30%	50%	.	.	61%



## Payment bracket for 09 000 000 to below 10 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	1	4	0	1	0	0	0	6
of which: "Identified Staff"	0	1	4	0	1	0	0	0	6
Total fixed remuneration (in EUR)	0	3 403 657	17 802 279	0	5 390 209	0	0	0	26 596 145
Total variable remuneration (in EUR)	0	5 651 715	20 028 943	0	4 333 305	0	0	0	30 013 963
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	3 751 138	20 028 943	0	4 333 305	0	0	0	28 113 386
Average total remuneration per individual (in EUR)	-	9 055 372	9 457 806	-	9 723 514	-	-	-	9 435 018
Ratio variable/fixed remuneration in %	-	166%	113%	-	80%	-	-	-	113%
Ratio of deferred/total variable remuneration in %	-	66%	100%	-	100%	-	-	-	94%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	83%	100%	-	100%	-	-	-	97%

## Payment bracket for 10 000 000 to below 11 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	2	7	0	1	0	0	0	10
of which: "Identified Staff"	0	2	7	0	1	0	0	0	10
Total fixed remuneration (in EUR)	0	10 897 867	34 099 012	0	792 813	0	0	0	45 789 692
Total variable remuneration (in EUR)	0	10 155 619	38 552 919	0	9 367 264	0	0	0	58 075 802
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	7 953 522	31 867 273	0	3 278 542	0	0	0	43 099 337
Average total remuneration per individual (in EUR)	-	10 526 743	10 378 847	-	10 160 077	-	-	-	10 386 549
Ratio variable/fixed remuneration in %	-	93%	113%	-	1182%	-	-	-	127%
Ratio of deferred/total variable remuneration in %	-	78%	83%	-	35%	-	-	-	74%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	83%	79%	-	0%	-	-	-	68%

## Payment bracket for 11 000 000 to below 12 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	2	2	0	1	0	0	0	5
of which: "Identified Staff"	0	2	2	0	1	0	0	0	5
Total fixed remuneration (in EUR)	0	14 690 171	8 972 874	0	323 088	0	0	0	23 986 133
Total variable remuneration (in EUR)	0	8 126 994	14 193 882	0	11 634 393	0	0	0	33 955 269
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	6 755 252	12 582 477	0	236 323	0	0	0	19 574 052
Average total remuneration per individual (in EUR)	-	11 408 583	11 583 378	-	11 957 481	-	-	-	11 588 280
Ratio variable/fixed remuneration in %	-	55%	158%	-	3601%	-	-	-	142%
Ratio of deferred/total variable remuneration in %	-	83%	89%	-	2%	-	-	-	58%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	92%	72%	-	2%	-	-	-	53%

## Payment bracket for 12 000 000 to below 13 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	2	0	0	0	0	0	0	2
of which: "Identified Staff"	0	0	0	0	0	0	0	0	0
Total fixed remuneration (in EUR)	0	423 146	0	0	0	0	0	0	423 146
Total variable remuneration (in EUR)	0	24 871 797	0	0	0	0	0	0	24 871 797
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	7 682 983	0	0	0	0	0	0	7 682 983
Average total remuneration per individual (in EUR)	-	12 647 472	-	-	-	-	-	-	12 647 472
Ratio variable/fixed remuneration in %	-	5878%	-	-	-	-	-	-	5878%
Ratio of deferred/total variable remuneration in %	-	31%	-	-	-	-	-	-	31%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	0%	-	-	-	-	-	-	0%

## Payment bracket for 13 000 000 to below 14 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	1	2	0	2	0	0	0	5
of which: "Identified Staff"	0	0	2	0	2	0	0	0	4
Total fixed remuneration (in EUR)	0	877 649	10 557 238	0	508 060	0	0	0	11 942 947
Total variable remuneration (in EUR)	0	12 617 272	16 613 725	0	27 115 054	0	0	0	56 346 051
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	16 047 225	0	6 594 649	0	0	0	22 641 874
Average total remuneration per individual (in EUR)	.	13 494 921	13 585 482	.	13 811 557	.	.	.	13 657 800
Ratio variable/fixed remuneration in %	.	1438%	157%	.	5337%	.	.	.	472%
Ratio of deferred/total variable remuneration in %	.	0%	97%	.	24%	.	.	.	40%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	100%	75%	.	24%	.	.	.	56%

## Payment bracket for 14 000 000 to below 15 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	0	1	0	1	0	0	0	2
of which: "Identified Staff"	0	0	1	0	1	0	0	0	2
Total fixed remuneration (in EUR)	0	0	5 634 862	0	228 908	0	0	0	5 863 770
Total variable remuneration (in EUR)	0	0	8 538 398	0	14 452 129	0	0	0	22 990 527
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	7 157 316	0	7 149 125	0	0	0	14 306 441
Average total remuneration per individual (in EUR)	.	.	14 173 260	.	14 681 037	.	.	.	14 427 149
Ratio variable/fixed remuneration in %	.	.	152%	.	6314%	.	.	.	392%
Ratio of deferred/total variable remuneration in %	.	.	84%	.	49%	.	.	.	62%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	.	50%	.	49%	.	.	.	50%

## Payment bracket for 15 000 000 to below 16 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	0	1	0	0	0	0	0	1
of which: "Identified Staff"	0	0	1	0	0	0	0	0	1
Total fixed remuneration (in EUR)	0	0	5 574 435	0	0	0	0	0	5 574 435
Total variable remuneration (in EUR)	0	0	9 554 158	0	0	0	0	0	9 554 158
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	9 554 158	0	0	0	0	0	9 554 158
Average total remuneration per individual (in EUR)	.	.	15 128 593	.	.	.	.	.	15 128 593
Ratio variable/fixed remuneration in %	.	.	171%	.	.	.	.	.	171%
Ratio of deferred/total variable remuneration in %	.	.	100%	.	.	.	.	.	100%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	.	100%	.	.	.	.	.	100%

## Payment bracket for 16 000 000 to below 17 000 000 Euro

	Total figures per function / business area								
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	Total
Total number of high earners	0	1	0	0	0	0	0	0	1
of which: "Identified Staff"	0	1	0	0	0	0	0	0	1
Total fixed remuneration (in EUR)	0	8 455 229	0	0	0	0	0	0	8 455 229
Total variable remuneration (in EUR)	0	7 609 707	0	0	0	0	0	0	7 609 707
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	7 609 707	0	0	0	0	0	0	7 609 707
Average total remuneration per individual (in EUR)	.	16 064 936	.	.	.	.	.	.	16 064 936
Ratio variable/fixed remuneration in %	.	90%	.	.	.	.	.	.	90%
Ratio of deferred/total variable remuneration in %	.	100%	.	.	.	.	.	.	100%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	.	100%	.	.	.	.	.	.	100%

## Payment bracket for 17 000 000 to below 18 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	1	1	0	0	0	0	0	2
of which: "Identified Staff"	0	1	1	0	0	0	0	0	2
Total fixed remuneration (in EUR)	0	244 739	7 084 400	0	0	0	0	0	7 279 139
Total variable remuneration (in EUR)	0	16 987 270	10 790 075	0	0	0	0	0	27 777 345
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	8 341 995	10 790 075	0	0	0	0	0	19 132 070
Average total remuneration per individual (in EUR)	-	17 232 009	17 824 475	-	-	-	-	-	17 528 242
Ratio variable/fixed remuneration in %	-	6941%	153%	-	-	-	-	-	382%
Ratio of deferred/total variable remuneration in %	-	48%	100%	-	-	-	-	-	69%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	0%	100%	-	-	-	-	-	39%

## Payment bracket for 22 000 000 to below 23 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	0	0	0	1	0	0	0	1
of which: "Identified Staff"	0	0	0	0	1	0	0	0	1
Total fixed remuneration (in EUR)	0	0	0	0	186 580	0	0	0	186 580
Total variable remuneration (in EUR)	0	0	0	0	22 275 096	0	0	0	22 275 096
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	0	0	10 735 925	0	0	0	10 735 925
Average total remuneration per individual (in EUR)	-	-	-	-	22 461 656	-	-	-	22 461 656
Ratio variable/fixed remuneration in %	-	-	-	-	11940%	-	-	-	11940%
Ratio of deferred/total variable remuneration in %	-	-	-	-	48%	-	-	-	48%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	-	-	48%	-	-	-	48%

## Payment bracket for 40 000 000 to below 41 000 000 Euro

	Total figures per function / business area								Total
	MB Supervisory function	MB Management function	Investment banking	Retail banking	Asset management	Corporate functions	Independent control functions	All other	
Total number of high earners	0	0	0	0	1	0	0	0	1
of which: "Identified Staff"	0	0	0	0	1	0	0	0	1
Total fixed remuneration (in EUR)	0	0	0	0	2 604 957	0	0	0	2 604 957
Total variable remuneration (in EUR)	0	0	0	0	38 312 066	0	0	0	38 312 066
Total amount of variable remuneration awarded in year N which has been deferred (in EUR)	0	0	0	0	11 263 747	0	0	0	11 263 747
Average total remuneration per individual (in EUR)	-	-	-	-	40 917 023	-	-	-	40 917 023
Ratio variable/fixed remuneration in %	-	-	-	-	1471%	-	-	-	1471%
Ratio of deferred/total variable remuneration in %	-	-	-	-	29%	-	-	-	29%
Ratio of variable remuneration paid in instruments/total variable remuneration in %	-	-	-	-	0%	-	-	-	0%





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