



# EBA Report

High Earners  
2010 and 2011 data



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## **Introduction**

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

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

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

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

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

Name of the institution/group:				
Member state to which the data relate:				
Performance year for which remuneration is awarded (Year N):				
<b>Business areas:</b>	Investment banking <sup>1</sup>	Retail banking <sup>2</sup>	Asset management <sup>3</sup>	All other <sup>4</sup>
<b>Total number<sup>5</sup> of individuals</b>	#	#	#	#
Of which: Number of "Identified Staff" <sup>6</sup>	#	#	#	#
<b>Total fixed<sup>7</sup> remuneration</b>	€ mn	€ mn	€ mn	€ mn
<b>Total variable<sup>8</sup> remuneration</b>	€ mn	€ mn	€ mn	€ mn
Of which: Total discretionary pension benefits <sup>9</sup>	€ mn	€ mn	€ mn	€ mn
Of which: Total variable remuneration deferred in Year N <sup>10</sup>	€ mn	€ mn	€ mn	€ mn

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

1. Incl. corporate finance advice services, private equity, capital markets, trading and sales.
2. Incl. total lending activity (to individuals and enterprises).
3. Incl. portfolio management, managing of UCITS and other forms of asset management.
4. This column should include high earners that cannot be allocated to one of the designated business areas. In this case, institutions should add a footnote (see end of the table) explaining in which areas these high earners work.
5. The numbers of staff provided should be expressed in full time equivalents (FTEs) and be based on year-end numbers.
6. Identified staff according to paragraph 16 of the CEBS Guidelines on Remuneration Policies and Practices.
7. Fixed remuneration according to paragraph 11 of the CEBS Guidelines on Remuneration Policies and Practices.
8. Variable remuneration according to paragraph 11 of the CEBS Guidelines on Remuneration Policies and Practices. This includes deferred and non-deferred variable remuneration. This also includes discretionary pension benefits, amounts regarding guaranteed variable remuneration and severance payments.
9. Discretionary pension benefits according to section 3.1.2 of the CEBS Guidelines on Remuneration Policies and Practices.
10. Deferred remuneration according to section 4.1.1 of CEBS Guidelines on Remuneration Policies and Practices.

**2010**

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

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

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

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

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

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

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

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

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

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

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

Derived metrics for HUNGARY for 2010*					
Metric	Total Monetary Amount in Euro per business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	1	0	0	0	1
Number of high earners that are identified staff	0	0	0	0	0
Total fixed remuneration	260,000	0	0	0	260,000
Total variable remuneration	1,372,000	0	0	0	1,372,000
Total amount of variable remuneration deferred in Year N	971,000	.	.	.	971,000
Total amount of discretionary pension benefits	0	0	0	0	0
Average Total Remuneration per Individual	1,632,000	.	.	.	1,632,000
Ratio variable/fixed remuneration in %	528%	.	.	.	528%
Ratio variable/total remuneration in %	84%	.	.	.	84%
Ratio of deferred variable/total variable remuneration in %	71%	.	.	.	71%

\* Hungary did not collect information on High Earners for 2010, data shown in this table was reported from other Member States



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

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

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

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

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

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

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

Metric	Total Monetary Amount in Euro per business area				Total
	Business Area				
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	2	1	1	1	5
Number of high earners that are identified staff	2	1	1	1	5
Total fixed remuneration	600,000	1,100,000	900,000	1,400,000	4,000,000
Total variable remuneration	1,700,000	400,000	400,000	100,000	2,600,000
Total amount of variable remuneration deferred in Year N	900,000	200,000	300,000	100,000	1,500,000
Total amount of discretionary pension benefits	0	0	0	0	0
Average Total Remuneration per Individual	1,150,000	1,500,000	1,300,000	1,500,000	1,320,000
Ratio variable/fixed remuneration in %	283%	36%	44%	7%	65%
Ratio variable/total remuneration in %	74%	27%	31%	7%	39%
Ratio of deferred variable/total variable remuneration in %	53%	50%	75%	100%	58%

\*\* Norway did not collect information on High Earners for 2010, data shown in this table was reported from other Member States

Metric	Total Monetary Amount in Euro per business area				Total
	Business Area				
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	0	1	0	1	2
Number of high earners that are identified staff	0	0	0	1	1
Total fixed remuneration	0	502,000	0	774,892	1,276,892
Total variable remuneration	0	949,000	0	870,647	1,819,647
Total amount of variable remuneration deferred in Year N	0	107,000	0	732,296	839,296
Total amount of discretionary pension benefits	0	0	0	0	0
Average Total Remuneration per Individual	.	1,451,000	.	1,645,539	1,548,270
Ratio variable/fixed remuneration in %	.	189%	.	112%	143%
Ratio variable/total remuneration in %	.	65%	.	53%	59%
Ratio of deferred variable/total variable remuneration in %	.	11%	.	84%	46%

\*\*\* Poland did not collect information on High Earners for 2010, data shown in this table was reported from other Member States

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

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

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

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

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

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

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

**2011**

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

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

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

Derived metrics for CYPRUS for 2011					
Metric	Total Monetary Amount in Euro per business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	0	0	0	4	4
Number of high earners that are identified staff	0	0	0	4	4
Total fixed remuneration	0	0	0	3,663,297	3,663,297
Total variable remuneration	0	0	0	2,717,210	2,717,210
Total amount of variable remuneration deferred in Year N	0	0	0	167,640	167,640
Total amount of discretionary pension benefits	0	0	0	0	0
Average Total Remuneration per Individual	.	.	.	1,595,127	1,595,127
Ratio variable/fixed remuneration in %	.	.	.	74%	74%
Ratio variable/total remuneration in %	.	.	.	43%	43%
Ratio of deferred variable/total variable remuneration in %	.	.	.	6%	6%

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

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



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

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

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

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

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

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

\* Hungary started to collect information in 2011, the figures for 2010 were reported from other Member States only

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

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

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

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

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

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

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

Derived metrics for NORWAY for 2011**					
Metric	Total Monetary Amount in Euro per business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	15	0	0	4	19
Number of high earners that are identified staff	12	0	0	4	16
Total fixed remuneration	4,387,000	0	0	4,000,000	8,387,000
Total variable remuneration	11,484,000	0	0	800,000	12,284,000
Total amount of variable remuneration deferred in Year N	5,897,000	0	0	500,000	6,397,000
Total amount of discretionary pension benefits	0	0	0	0	0
Average Total Remuneration per Individual	1,058,067	.	.	1,200,000	1,087,947
Ratio variable/fixed remuneration in %	262%	.	.	20%	146%
Ratio variable/total remuneration in %	72%	.	.	17%	59%
Ratio of deferred variable/total variable remuneration in %	51%	.	.	63%	52%

\*\*Norway started to collect information in 2011, the figures for 2010 were reported from other Member States only

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

\*\*\* Poland did not collect information on High Earners for 2011, data shown in this table was reported from other Member States only

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

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

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

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

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

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

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



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