



EBA REPORT

High Earners
2012 data

EBA

EUROPEAN
BANKING
AUTHORITY

Table of contents

1	Introduction	3
2	Template	4
3	2012 data	5

Introduction

[2012 report on the data collection exercise for high earners](#)

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, the EBA published 'Guidelines on the data collection exercise for High Earners' in 2012, which include 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 aggregated data regarding High Earners for 2012, showing the number of High Earners for each Member State and the amount of remuneration awarded, separated into business areas and including the main elements of remuneration for each financial 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 the 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, the data should also comprise branches of third country institutions.

All but one Member States of the European Union have participated in this exercise. Croatia was not yet covered by the scope of the data collection exercise. The data for Poland contain in 2012 for the first time data reported by the polish authorities. Data from EEA countries was available from Iceland and Norway.

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

Name of the institution/group:				
Member state to which the data relate:				
Performance year for which remuneration is awarded (Year N):				
Business areas:	Investment banking ¹	Retail banking ²	Asset management ³	All other ⁴
Total number⁵ of individuals	#	#	#	#
Of which: Number of "Identified Staff" ⁶	#	#	#	#
Total fixed⁷ remuneration	€ mn	€ mn	€ mn	€ mn
Total variable⁸ remuneration	€ mn	€ mn	€ mn	€ mn
Of which: Total discretionary pension benefits ⁹	€ mn	€ mn	€ mn	€ mn
Of which: Total variable remuneration deferred in Year N ¹⁰	€ 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.

2012

Derived metrics for AUSTRIA for 2012					
Metric	Total amount in Euro per business area				
	Business area				
	Investment banking	Retail banking	Asset management	Other business areas	Total
Number of high earners	5	1	1	12	19
Number of high earners that are identified staff	4	1	1	12	18
Total fixed remuneration	3,718,000	859,000	380,000	13,838,000	18,795,000
Total variable remuneration	4,901,000	1,194,000	1,311,023	8,351,000	15,757,023
Total amount of variable remuneration deferred in year N	2,648,000	814,000	1,195,218	4,828,000	9,485,218
Total amount of discretionary pension benefits	0	0	0	0	0
Average total remuneration per individual	1,723,800	2,053,000	1,691,023	1,849,083	1,818,528
Ratio variable/fixed remuneration in %	132%	139%	345%	60%	84%
Ratio variable/total remuneration in %	57%	58%	78%	38%	46%
Ratio of deferred/total variable remuneration in %	54%	68%	91%	58%	60%

Derived metrics for BELGIUM for 2012					
Metric	Total amount in Euro per business area				
	Business area				
	Investment banking	Retail banking	Asset management	Other business areas	Total
Number of high earners	4	2	0	9	15
Number of high earners that are identified staff	2	2	0	5	9
Total fixed remuneration	1,300,000	1,565,193	0	5,120,000	7,985,193
Total variable remuneration	4,631,118	579,684	0	6,190,000	11,400,802
Total amount of variable remuneration deferred in year N	1,800,000	140,000	0	710,000	2,650,000
Total amount of discretionary pension benefits	0	229,684	0	0	229,684
Average total remuneration per individual	1,482,780	1,072,439	.	1,256,667	1,292,400
Ratio variable/fixed remuneration in %	356%	37%	.	121%	143%
Ratio variable/total remuneration in %	78%	27%	.	55%	59%
Ratio of deferred/total variable remuneration in %	39%	24%	.	11%	23%

Derived metrics for BULGARIA for 2012					
Metric	Total amount in Euro per business area				
	Business area				
	Investment banking	Retail banking	Asset management	Other business areas	Total
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/total variable remuneration in %	.	.	.	.	.

Derived metrics for CROATIA for 2012*					
Metric	Total 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/total variable remuneration in %	-	-	-	-	-

* Croatia did not collect information on High Earners for 2012

Derived metrics for CYPRUS for 2012					
Metric	Total 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	3	3
Number of high earners that are identified staff	0	0	0	3	3
Total fixed remuneration	0	0	0	3,300,000	3,300,000
Total variable remuneration	0	0	0	3,300,000	3,300,000
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	-	-	-	2,200,000	2,200,000
Ratio variable/fixed remuneration in %	-	-	-	100%	100%
Ratio variable/total remuneration in %	-	-	-	50%	50%
Ratio of deferred/total variable remuneration in %	-	-	-	0%	0%

Derived metrics for CZECH REPUBLIC for 2012					
Metric	Total 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/total variable remuneration in %	-	-	-	-	-

Derived metrics for DENMARK for 2012					
Metric	Total amount in Euro per business area				
	Business area				
	Investment banking	Retail banking	Asset management	Other business areas	Total
Number of high earners	28	2	6	12	48
Number of high earners that are identified staff	25	2	2	12	41
Total fixed remuneration	14,846,103	2,256,000	2,637,000	17,159,000	36,898,103
Total variable remuneration	22,505,193	839,000	6,749,000	2,875,000	32,968,193
Total amount of variable remuneration deferred in year N	10,072,667	250,000	481,000	410,000	11,213,667
Total amount of discretionary pension benefits	0	0	0	0	0
Average total remuneration per individual	1,333,975	1,547,500	1,564,333	1,669,500	1,455,548
Ratio variable/fixed remuneration in %	152%	37%	256%	17%	89%
Ratio variable/total remuneration in %	60%	27%	72%	14%	47%
Ratio of deferred/total variable remuneration in %	45%	30%	7%	14%	34%

Derived metrics for ESTONIA for 2012					
Metric	Total amount in Euro per business area				
	Business area				
	Investment banking	Retail banking	Asset management	Other business areas	Total
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/total variable remuneration in %	.	.	.	.	.

Derived metrics for FINLAND for 2012					
Metric	Total amount in Euro per business area				
	Business area				
	Investment banking	Retail banking	Asset management	Other business areas	Total
Number of high earners	4	0	0	2	6
Number of high earners that are identified staff	4	0	0	2	6
Total fixed remuneration	1,600,000	0	0	1,600,000	3,200,000
Total variable remuneration	3,400,000	0	0	1,000,000	4,400,000
Total amount of variable remuneration deferred in year N	2,000,000	0	0	500,000	2,500,000
Total amount of discretionary pension benefits	0	0	0	0	0
Average total remuneration per individual	1,250,000	.	.	1,300,000	1,266,667
Ratio variable/fixed remuneration in %	213%	.	.	63%	138%
Ratio variable/total remuneration in %	68%	.	.	38%	58%
Ratio of deferred/total variable remuneration in %	59%	.	.	50%	57%

Derived metrics for FRANCE for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	117	3	18	39	177
Number of high earners that are identified staff	78	2	6	35	121
Total fixed remuneration	30,828,249	1,370,740	6,275,012	19,879,641	58,353,642
Total variable remuneration	152,502,832	1,955,369	24,657,975	39,865,793	218,981,969
Total amount of variable remuneration deferred in year N	113,221,306	1,157,447	6,963,843	25,522,088	146,864,684
Total amount of discretionary pension benefits	0	0	90,000	101,590	191,590
Average total remuneration per individual	1,566,932	1,108,703	1,718,499	1,531,934	1,566,868
Ratio variable/fixed remuneration in %	495%	143%	393%	201%	375%
Ratio variable/total remuneration in %	83%	59%	80%	67%	79%
Ratio of deferred/total variable remuneration in %	74%	59%	28%	64%	67%

Derived metrics for GERMANY for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	100	17	17	78	212
Number of high earners that are identified staff	66	13	4	63	146
Total fixed remuneration	36,372,122	9,024,400	9,681,870	51,006,813	106,085,205
Total variable remuneration	118,037,261	10,838,500	16,327,815	79,117,469	224,321,045
Total amount of variable remuneration deferred in year N	84,040,353	5,996,100	10,485,689	46,972,892	147,495,034
Total amount of discretionary pension benefits	0	0	0	0	0
Average total remuneration per individual	1,544,094	1,168,406	1,529,981	1,668,260	1,558,520
Ratio variable/fixed remuneration in %	325%	120%	169%	155%	211%
Ratio variable/total remuneration in %	76%	55%	63%	61%	68%
Ratio of deferred/total variable remuneration in %	71%	55%	64%	59%	66%

Derived metrics for GREECE for 2012					
Metric	Total amount in Euro per business area				
	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	310,000	0	0	0	310,000
Total variable remuneration	937,000	0	0	0	937,000
Total amount of variable remuneration deferred in year N	327,950	0	0	0	327,950
Total amount of discretionary pension benefits	0	0	0	0	0
Average total remuneration per individual	1,247,000	.	.	.	1,247,000
Ratio variable/fixed remuneration in %	302%	.	.	.	302%
Ratio variable/total remuneration in %	75%	.	.	.	75%
Ratio of deferred/total variable remuneration in %	35%	.	.	.	35%

Derived metrics for HUNGARY for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	1	4	0	4	9
Number of high earners that are identified staff	1	4	0	4	9
Total fixed remuneration	276,000	1,604,000	0	2,374,000	4,254,000
Total variable remuneration	1,154,000	4,157,000	0	5,768,000	11,079,000
Total amount of variable remuneration deferred in year N	1,004,000	2,420,000	0	3,405,000	6,829,000
Total amount of discretionary pension benefits	0	0	0	0	0
Average total remuneration per individual	1,430,000	1,440,250	.	2,035,500	1,703,667
Ratio variable/fixed remuneration in %	418%	259%	.	243%	260%
Ratio variable/total remuneration in %	81%	72%	.	71%	72%
Ratio of deferred/total variable remuneration in %	87%	58%	.	59%	62%

Derived metrics for ICELAND for 2012					
Metric	Total 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/total variable remuneration in %	.	.	.	.	.

Derived metrics for IRELAND for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	10	3	2	2	17
Number of high earners that are identified staff	8	2	0	2	12
Total fixed remuneration	4,376,577	801,023	513,475	1,651,000	7,342,075
Total variable remuneration	10,080,408	3,517,500	2,038,928	1,624,000	17,260,836
Total amount of variable remuneration deferred in year N	7,167,245	3,517,500	709,392	593,000	11,987,137
Total amount of discretionary pension benefits	396,733	0	0	30,000	426,733
Average total remuneration per individual	1,445,699	1,439,508	1,276,202	1,637,500	1,447,230
Ratio variable/fixed remuneration in %	230%	439%	397%	98%	235%
Ratio variable/total remuneration in %	70%	81%	80%	50%	70%
Ratio of deferred/total variable remuneration in %	71%	100%	35%	37%	69%

Derived metrics for ITALY for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	47	11	10	41	109
Number of high earners that are identified staff	30	10	7	36	83
Total fixed remuneration	27,854,669	10,366,924	4,641,287	37,385,649	80,248,529
Total variable remuneration	47,811,444	9,746,227	17,651,706	24,524,954	99,734,331
Total amount of variable remuneration deferred in year N	24,012,808	5,164,124	8,835,278	9,027,212	47,039,422
Total amount of discretionary pension benefits	0	0	0	0	0
Average total remuneration per individual	1,609,917	1,828,468	2,229,299	1,510,015	1,651,219
Ratio variable/fixed remuneration in %	172%	94%	380%	66%	124%
Ratio variable/total remuneration in %	63%	48%	79%	40%	55%
Ratio of deferred/total variable remuneration in %	50%	53%	50%	37%	47%

Derived metrics for LATVIA for 2012					
Metric	Total 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/total variable remuneration in %	-	-	-	-	-

Derived metrics for LIECHTENSTEIN for 2012					
Metric	Total 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/total variable remuneration in %	-	-	-	-	-

Derived metrics for LITHUANIA for 2012					
Metric	Total 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/total variable remuneration in %	-	-	-	-	-

Derived metrics for LUXEMBOURG for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	1	0	4	10	15
Number of high earners that are identified staff	1	0	4	9	14
Total fixed remuneration	336,404	0	1,610,000	5,482,908	7,429,312
Total variable remuneration	699,465	0	4,940,000	10,686,244	16,325,709
Total amount of variable remuneration deferred in year N	419,680	0	1,800,000	4,033,122	6,252,802
Total amount of discretionary pension benefits	0	0	2,350,000	0	2,350,000
Average total remuneration per individual	1,035,869	-	1,637,500	1,616,915	1,583,668
Ratio variable/fixed remuneration in %	208%	-	307%	195%	220%
Ratio variable/total remuneration in %	68%	-	75%	66%	69%
Ratio of deferred/total variable remuneration in %	60%	-	36%	38%	38%

Derived metrics for MALTA for 2012					
Metric	Total 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/total variable remuneration in %	-	-	-	-	-

Derived metrics for NETHERLANDS for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	6	3	6	12	27
Number of high earners that are identified staff	5	3	5	12	25
Total fixed remuneration	3,796,345	2,121,417	2,519,281	14,135,636	22,572,678
Total variable remuneration	4,397,644	1,510,000	6,030,999	5,138,750	17,077,393
Total amount of variable remuneration deferred in year N	3,647,644	851,000	3,467,249	3,680,409	11,646,302
Total amount of discretionary pension benefits	0	0	0	0	0
Average total remuneration per individual	1,365,665	1,210,472	1,425,047	1,606,199	1,468,521
Ratio variable/fixed remuneration in %	116%	71%	239%	36%	76%
Ratio variable/total remuneration in %	54%	42%	71%	27%	43%
Ratio of deferred/total variable remuneration in %	83%	56%	57%	72%	68%

Derived metrics for NORWAY for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	19	1	1	2	23
Number of high earners that are identified staff	16	1	1	2	20
Total fixed remuneration	5,546,178	600,000	700,000	3,025,549	9,871,727
Total variable remuneration	19,205,202	400,000	600,000	397,309	20,602,511
Total amount of variable remuneration deferred in year N	10,113,808	200,000	100,000	196,214	10,610,022
Total amount of discretionary pension benefits	0	0	0	0	0
Average total remuneration per individual	1,302,704	1,000,000	1,300,000	1,711,429	1,324,967
Ratio variable/fixed remuneration in %	346%	67%	86%	13%	209%
Ratio variable/total remuneration in %	78%	40%	46%	12%	68%
Ratio of deferred/total variable remuneration in %	53%	50%	17%	49%	51%

Derived metrics for POLAND for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	1	1	2	3	7
Number of high earners that are identified staff	0	0	2	3	5
Total fixed remuneration	240,132	570,000	1,039,000	1,714,439	3,563,571
Total variable remuneration	808,851	476,000	4,155,000	4,481,300	9,921,151
Total amount of variable remuneration deferred in year N	400,789	238,000	3,324,171	2,926,270	6,889,230
Total amount of discretionary pension benefits	0	0	0	0	0
Average total remuneration per individual	1,048,983	1,046,000	2,597,000	2,065,246	1,926,389
Ratio variable/fixed remuneration in %	337%	84%	400%	261%	278%
Ratio variable/total remuneration in %	77%	46%	80%	72%	74%
Ratio of deferred/total variable remuneration in %	50%	50%	80%	65%	69%

Derived metrics for PORTUGAL for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	0	3	0	3	6
Number of high earners that are identified staff	0	3	0	3	6
Total fixed remuneration	0	1,438,000	0	3,563,000	5,001,000
Total variable remuneration	0	2,005,388	0	1,168,000	3,173,388
Total amount of variable remuneration deferred in year N	0	695,000	0	1,168,000	1,863,000
Total amount of discretionary pension benefits	0	995,388	0	0	995,388
Average total remuneration per individual	.	1,147,796	.	1,577,000	1,362,398
Ratio variable/fixed remuneration in %	.	139%	.	33%	63%
Ratio variable/total remuneration in %	.	58%	.	25%	39%
Ratio of deferred/total variable remuneration in %	.	35%	.	100%	59%

Derived metrics for ROMANIA for 2012					
Metric	Total 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	1	1
Number of high earners that are identified staff	0	0	0	1	1
Total fixed remuneration	0	0	0	1,334,000	1,334,000
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	.	.	.	1,334,000	1,334,000
Ratio variable/fixed remuneration in %	.	.	.	0%	0%
Ratio variable/total remuneration in %	.	.	.	0%	0%
Ratio of deferred/total variable remuneration in %	.	.	.	.	.

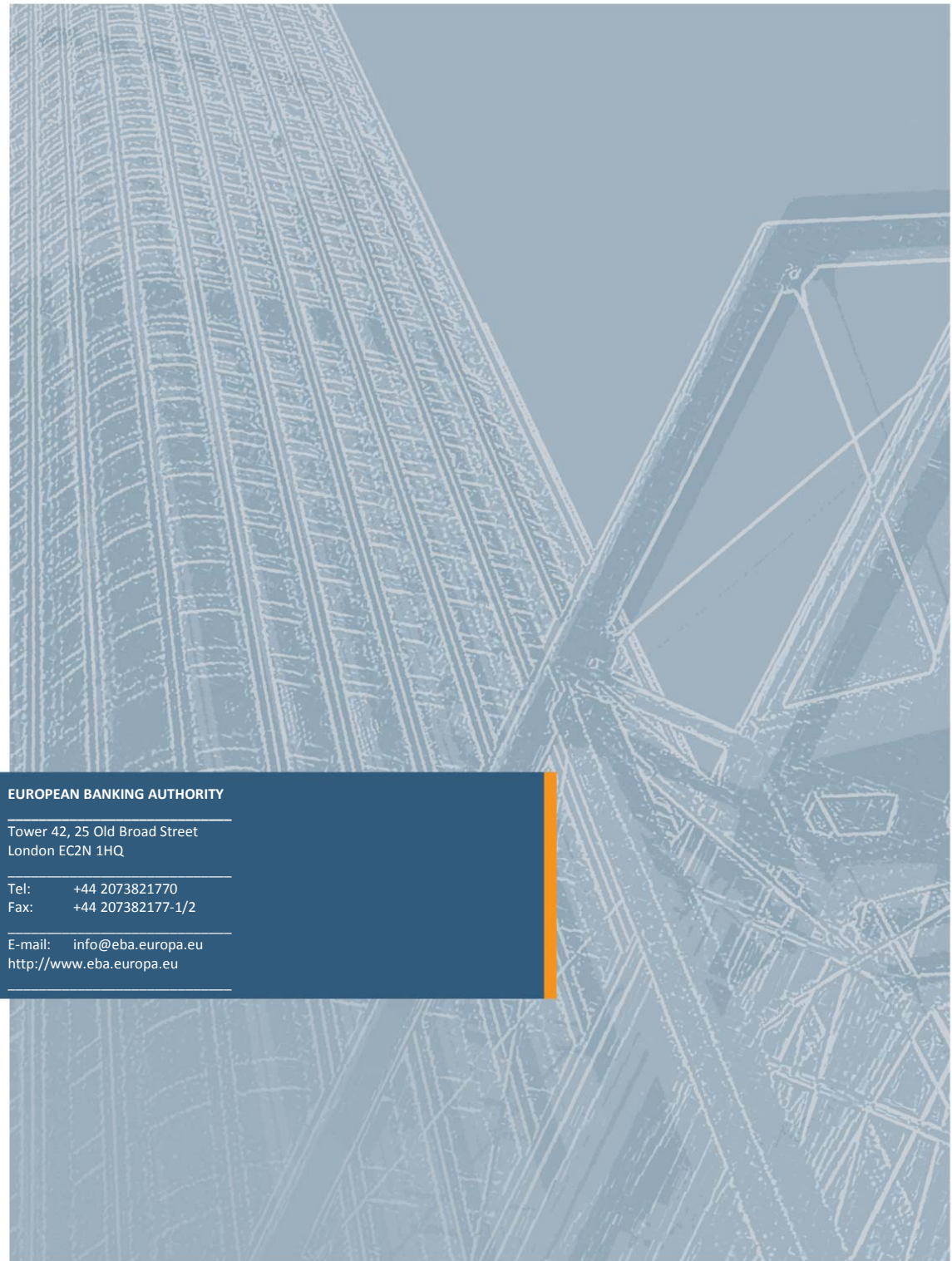
Derived metrics for SLOVAKIA for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	1	0	0	0	1
Number of high earners that are identified staff	1	0	0	0	1
Total fixed remuneration	197,000	0	0	0	197,000
Total variable remuneration	1,125,000	0	0	0	1,125,000
Total amount of variable remuneration deferred in year N	675,000	0	0	0	675,000
Total amount of discretionary pension benefits	0	0	0	0	0
Average total remuneration per individual	1,322,000	.	.	.	1,322,000
Ratio variable/fixed remuneration in %	571%	.	.	.	571%
Ratio variable/total remuneration in %	85%	.	.	.	85%
Ratio of deferred/total variable remuneration in %	60%	.	.	.	60%

Derived metrics for SLOVENIA for 2012					
Metric	Total 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/total variable remuneration in %	.	.	.	.	.

Derived metrics for SPAIN for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	37	16	0	47	100
Number of high earners that are identified staff	25	16	0	46	87
Total fixed remuneration	15,473,549	12,331,546	0	63,529,000	91,334,095
Total variable remuneration	50,793,664	22,630,227	0	52,091,000	125,514,891
Total amount of variable remuneration deferred in year N	27,552,756	11,143,350	0	27,344,000	66,040,106
Total amount of discretionary pension benefits	0	0	0	0	0
Average total remuneration per individual	1,791,006	2,185,111	.	2,460,000	2,168,490
Ratio variable/fixed remuneration in %	328%	184%	.	82%	137%
Ratio variable/total remuneration in %	77%	65%	.	45%	58%
Ratio of deferred/total variable remuneration in %	54%	49%	.	52%	53%

Derived metrics for SWEDEN for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	11	1	2	6	20
Number of high earners that are identified staff	9	1	0	6	16
Total fixed remuneration	6,395,330	1,100,000	600,000	7,670,000	15,765,330
Total variable remuneration	7,420,708	600,000	2,090,000	2,860,000	12,970,708
Total amount of variable remuneration deferred in year N	3,166,248	200,000	1,360,000	1,460,000	6,186,248
Total amount of discretionary pension benefits	0	0	0	0	0
Average total remuneration per individual	1,256,003	1,700,000	1,345,000	1,755,000	1,436,802
Ratio variable/fixed remuneration in %	116%	55%	348%	37%	82%
Ratio variable/total remuneration in %	54%	35%	78%	27%	45%
Ratio of deferred/total variable remuneration in %	43%	33%	65%	51%	48%

Derived metrics for UNITED KINGDOM for 2012					
Metric	Total amount in Euro per business area				
	Business area				Total
	Investment banking	Retail banking	Asset management	Other business areas	
Number of high earners	2188	62	198	266	2714
Number of high earners that are identified staff	947	52	94	179	1272
Total fixed remuneration	884,953,749	39,542,288	64,932,241	137,898,333	1,127,326,611
Total variable remuneration	3,348,239,561	61,578,564	356,166,401	403,255,510	4,169,240,036
Total amount of variable remuneration deferred in year N	2,013,973,950	37,999,823	187,716,429	250,169,676	2,489,859,878
Total amount of discretionary pension benefits	0	100,000	460,000	0	560,000
Average total remuneration per individual	1,934,732	1,630,981	2,126,761	2,034,413	1,951,572
Ratio variable/fixed remuneration in %	378%	156%	549%	292%	370%
Ratio variable/total remuneration in %	79%	61%	85%	75%	79%
Ratio of deferred/total variable remuneration in %	60%	62%	53%	62%	60%



EUROPEAN BANKING AUTHORITY

Tower 42, 25 Old Broad Street
London EC2N 1HQ

Tel: +44 2073821770
Fax: +44 207382177-1/2

E-mail: info@eba.europa.eu
<http://www.eba.europa.eu>
