

Success Metrics and Executive Remuneration

The Nomination, Compensation and Corporate Governance Committee is responsible for proposing remuneration for CEO and Presidents to the Board for approval. Remuneration shall be appropriate for and in line with the Bank's policies as well as reflect short-term and long-term corporate performance and individual performance. Performance is assessed and benchmarked against KPIs, which include financial indicators, customer-related indicators and people development, to build a solid foundation for sustainable success of the Bank. Remuneration is determined based on transparent criteria, scope of responsibilities, and corporate balanced scorecard below.

Performance (60%)	Health (40%)
<p>Financial indicators:</p> <ul style="list-style-type: none">Overall financial performance (Net Profit, Return on Equity)Revenue growth from net interest income (NII) and non-NIIExpense management to maintain competitive cost/income ratioAsset quality <p>Business performance indicators:</p> <ul style="list-style-type: none">Growth in strategically important customer segments/product areas	<p>Long term health indicators (externally benchmarked):</p> <ul style="list-style-type: none">Customer experienceEmployee engagement and employer brandingSustainability