



HYPO

THE MORTGAGE SOCIETY OF FINLAND
2021 OTHER REMUNERATION INFORMATION

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1. Information on the remuneration of the Board of Directors 2021

As of 22 March 2021, the remunerations for the Board of Directors were confirmed as follows:

Chair, annual fee	EUR 34,520
Vice Chair, annual fee	EUR 21,130
Member, annual fee	EUR 16,910
Meeting attendance fee / meeting, Chair	EUR 1,120
Meeting attendance fee / meeting, Vice Chair and member	EUR 860
Chair of the Risk Management Committee	
Meeting attendance fee / meeting	EUR 1,120
Vice Chair and member of the Risk Management Committee	
Meeting attendance fee / meeting	EUR 860
Member of the Nomination Committee	
Meeting attendance fee / meeting	EUR 860

From 1 January 2021 to 21 March 2021, the remunerations for the Board of Directors were as follows:

Chair, annual fee	EUR 33,840
Vice Chair, annual fee	EUR 20,710
Member, annual fee	EUR 16,570
Meeting attendance fee / meeting, Chair	EUR 1,090
Meeting attendance fee / meeting, Vice Chair and member	EUR 840
Chair of the Risk Management Committee	
Meeting attendance fee / meeting	EUR 1,090
Vice Chair and member of the Risk Management Committee	
Meeting attendance fee / meeting	EUR 840
Member of the Nomination Committee	
Meeting attendance fee / meeting	EUR 840

2. Information on the remuneration of the Supervisory Board 2021

As of 22 March 2021, the remunerations for the Supervisory Board were confirmed as follows:

Chair, annual fee	EUR 9,230
Vice Chair, annual fee	EUR 3,890
Member, annual fee	EUR 2,930
Meeting attendance fee / meeting	EUR 520
Inspectors of the Supervisory Board, attendance fee	EUR 860
Member of the Nomination Committee, attendance fee	EUR 860

From 1 January 2021 to 21 March 2021, the remunerations for the Supervisory Board were as follows:

Chair, annual fee	EUR 9,040
Vice Chair, annual fee	EUR 3,810
Member, annual fee	EUR 2,870
Meeting attendance fee / meeting	EUR 500
Inspectors of the Supervisory Board, attendance fee	EUR 840
Member of the Nomination Committee, attendance fee	EUR 840

3. Information on the remunerations of the Chief Executive Officer and the Deputy Chief Executive Officer

As of 1 March 2018, the monthly salary paid for the Chief Executive Officer has been confirmed as follows:

Total salary, including the fringe benefits, per month	EUR 24,000
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As of 1 January 2020, the monthly salary paid for the Deputy Chief Executive Officer has been confirmed as follows:

Total salary, including the fringe benefits, per month	EUR 14,850
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Other relevant information regarding the remunerations of the Chief Executive Officer and the Deputy Chief Executive Officer are presented in the Remuneration Policy of the Governing Bodies.

4. Information on the remuneration of the persons with a major impact on the risk position

Taking into account Hypo's size, legal and administrative structure as well as the nature, complexity and diversity of the group's operations, members of the Management Group (the CEO, the Deputy CEO, the Chief Banking Officer, the Chief Economist and Head of Real Estate, Chief Treasury and Funding Officer and the Chief Financial Officer) as well as the Chief Audit Officer, the Compliance Officer and the Risk Manager Officer from the internal control function, were listed as persons with a major impact on the risk position. With respect to them, the remuneration scheme complies with the section 8 of the Act on Credit institutions.

The Supervisory Board decides on the emoluments and remunerations of the members of the Management Group and the persons working in the internal control functions where it has not delegated the decision making power to the Board of Directors and the latter, for its part, to the CEO.

The persons with a major impact on the risk position have a fixed monthly salary. The fixed monthly salary is a total salary including the fringe benefits. The entitlement to pension is in accordance with the Employees Pensions Act and their work contracts do not contain any specific condition related to pension. The term of notice is in accordance with the Employment Contracts Act and the Collective Agreement for the Financial Sector.

The persons with a major impact on the risk position, excluding the CEO, the Deputy CEO and the persons holding positions in the internal control functions, are covered by Hypo's performance-related pay and incentive scheme of which they have an opportunity to obtain at most a payment corresponding to 16 weeks' salary of which 50% is paid in cash and 50% as insurance premiums to the Department M of Hypo's Pension Foundation. When it comes to the other persons with a major impact on the risk position, the cancellation of the part paid as insurance premiums is possible within three (3) years after the end of the performance year.

Chief Audit Officer, Compliance Officer and Risk Manager Officer holding positions in the internal control functions have been excluded from the performance-related pay and incentive scheme. With respect to them, the remuneration scheme consists only of fixed monthly salary, which is a total salary (incl. the fringe benefits).

In 2020, the salaries and remunerations paid for the persons with a major impact on the risk position were as follows:

Fixed salary 2020	EUR
- salary	926,639.42
- fringe benefits	14,869.82
Total fixed salary	941,509.24
Variable remuneration components 2020	
Performance-related pay and incentive / paid in cash	21,808.60
Performance-related pay and incentive / paid as insurance premiums to Department M of Hypo's Pension Foundation	21,808.60
Total compensations	43,617.20
Total salary and remuneration	985,126.44