THE MORTGAGE SOCIETY OF FINLAND
2026 OTHER REMUNERATION INFORMATION
3 July 2026

HYPO

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1. Information on the remuneration of the Board of Directors 2026

As of 25 March 2026, the remunerations for the Board of Directors were confirmed as follows:

Chair, annual fee	EUR 43,100
Vice Chair, annual fee	EUR 26,380
Member, annual fee	EUR 21,130
Meeting attendance fee / meeting, Chair	EUR 1,430
Meeting attendance fee / meeting, Vice Chair and member	EUR 1,110
Chair of the Risk Management Committee, meeting attendance fee / meeting	EUR 1,430
Vice Chair and member of the Risk Management Committee, meeting attendance fee / meeting	EUR 1,100
Chair of the Audit Committee, meeting attendance fee / meeting	EUR 1,430
Vice Chair and member of the Audit Committee, meeting attendance fee / meeting	EUR 1,100
Member of the Nomination Committee, meeting attendance fee / meeting	EUR 1,060

From 1 January 2026 to 24 March 2026, the remunerations for the Board of Directors were as follows:

Chair, annual fee	EUR 41,840
Vice Chair, annual fee	EUR 23,610
Member, annual fee	EUR 20,510
Meeting attendance fee / meeting, Chair	EUR 1,380
Meeting attendance fee / meeting, Vice Chair and member	EUR 1,070
Chair of the Risk Management Committee Meeting attendance fee / meeting	EUR 1,380
Vice Chair and member of the Risk Management Committee Meeting attendance fee / meeting	EUR 1,070
Chair of the Audit Committee, meeting attendance fee / meeting	EUR 1,380
Vice Chair and member of the Audit Committee, meeting attendance fee / meeting	EUR 1,070
Member of the Nomination Committee, meeting attendance fee / meeting	EUR 1,020

2. Information on the remuneration of the Supervisory Board 2026

As of 25 March 2026, the remunerations for the Supervisory Board were confirmed as follows:

Chair, annual fee	EUR	11,020
Vice Chair, annual fee	EUR	4,660
Member, annual fee	EUR	3,530
Meeting attendance fee / meeting	EUR	650
Inspectors of the Supervisory Board, attendance fee	EUR	1,060
Member of the Nomination Committee, attendance fee	EUR	1,060

From 1 January 2026 to 20 March 2026, the remunerations for the Supervisory Board were as follows:

Chair, annual fee	EUR	10,680
Vice Chair, annual fee	EUR	4,520
Member, annual fee	EUR	3,420
Meeting attendance fee / meeting	EUR	630
Inspectors of the Supervisory Board, attendance fee	EUR	1,020
Member of the Nomination Committee, attendance fee	EUR	1,020

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

As of 1 March 2026, the monthly salary paid for the Chief Executive Officer was confirmed as follows:

- Total salary, including fringe benefits, per month EUR 29,857

As of 1 March 2026, the monthly salary paid for the Deputy Chief Executive Officer was confirmed as follows:

- Total salary, including fringe benefits, per month EUR 18,799

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 as well as persons responsible for internal control functions, i.e. the Chief Audit Officer, the Compliance Officer, the Chief Risk Officer and AMLO/DPO. With respect to them, the remuneration scheme complies with 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 persons working in internal control units to the extent it has not delegated the task to the Board of Directors or, by the latter, 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 8 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. Performance-related incentive scheme of the CEO and Deputy CEO is described in the Remuneration Policy for Governing Bodies.

Persons responsible for internal control functions, i.e. the Chief Audit Officer, the Compliance Officer, the Chief Risk Officer and AMLO/DPO 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 2025, the salaries and remunerations paid for the persons with a major impact on the risk position were as follows:

Fixed salary 2025	**EUR**
- salary	1 341 882,27
- fringe benefits	59 199,67
Total fixed salary	1 401 081,94
Variable remuneration components 2025	
Performance-related pay and incentive / paid in cash	0,00
Performance-related pay and incentive / paid as insurance premiums to Department M of Hypo's Pension Foundation	0,00
Total compensations	0,00
Total salary and remuneration	**1 401 081,94**