

In accordance with Article CRR 450, Taaleri publishes the following information on the personnel groups whose professional activities have a significant impact on the company's risk profile:

Fiscal year 2018

<p>(a) information concerning the decision-making process used for determining the remuneration policy, as well as the number of meetings held by the main body overseeing remuneration during the financial year, including, if applicable, information about the composition and the mandate of a remuneration committee, the external consultant whose services have been used for the determination of the remuneration policy and the role of the relevant stakeholders;</p>	<p>The remuneration policies applied at Taaleri Group are prepared by Taaleri Plc's Remuneration Committee and approved by Taaleri Plc's Board of Directors. In the 2018 financial period, Peter Fagernäs, Juha Laaksonen and Esa Kiiskinen served as members of the Remuneration Committee. In the 2018 financial period, the Remuneration Committee convened five times.</p> <p>Taaleri Plc's Audit Committee supervises the compliance of the remuneration systems. In the 2018 financial period, the Audit Committee convened five times.</p>
<p>(b) information on link between pay and performance;</p>	<p>Remuneration is based on the achievement of set targets. The targets are both qualitative and quantitative.</p>
<p>(c) the most important design characteristics of the remuneration system, including information on the criteria used for performance measurement and risk adjustment, deferral policy and vesting criteria;</p>	<p>Taaleri Group's remuneration policy consists of the Group's annual remuneration policy, operation-specific models and long-term remuneration. The Group's annual remuneration is determined by the operating profit percentage achieved. The operation-specific models are based on the growth of profits, activity and qualitative criteria, for example.</p> <p>The variable components of remuneration, including any deferred portion, are paid, or the right to them only arises, if they are sustainable taking into account the overall financial status of Taaleri Group, and if they are justified based on the performance of Taaleri Group, the business unit or company making the payment and the employee in question. The criteria for reducing any remuneration based on risk or the conditions of reclaiming any remuneration are applied as specified in the remuneration policy. If, during the financial period, fundamental changes occur within the company or its operating environment, the Board of Directors of Taaleri Plc may revise the remuneration system, even in the middle of the year.</p> <p>The remuneration of a person defined as identified staff will be deferred if the total amount exceeds €50,000. A part of the</p>

	<p>identified staff remuneration will be paid in cash and the remaining part as Taaleri Ltd shares. The deferred portion will be 40% of the total remuneration if the total remuneration amounts to less than one year's fixed salary, and 60% of the total remuneration if the total remuneration exceeds one year's fixed salary. The payment of the deferred remuneration will be distributed over the following three years.</p>
(d) the ratios between fixed and variable remuneration set in accordance with Article 94(1)(g) of Directive 2013/36/EU;	<p>On 29 March 2017, Taaleri Plc's Annual General Meeting approved that the variable component of remuneration cannot exceed 200% of the fixed component of remuneration.</p>
(e) information on the performance criteria on which the entitlement to shares, options or variable components of remuneration is based;	<p>In the granting of shares, options and variable components of remuneration, personal performance is assessed based on key financials and qualitative criteria. In the granting of shares and options, the significance of the person's role and their commitment is also assessed.</p>
(f) the main parameters and rationale for any variable component scheme and any other non-cash benefits;	<p>All personnel are included in the system of variable components of remuneration. The Group's annual bonus payment is the same for everyone despite the CEO, the deputy CEO, those working in supervisory function, in energy segment or in Taaleri Capital Ltd. Operation-specific models guide those working in the operation to shared goals. Prerequisites are determined according to the personnel procedures.</p>
(g) aggregate quantitative information on remuneration, broken down by business area;	<p>Broken down by business area, 2018:</p> <p>Financing/Fixed = €1,810,892 Financing/Variable = €467,211</p> <p>Energy/Fixed = €909,790 Energy/Variable = €381,084</p> <p>Wealth Management/Fixed = €10,301,087 Wealth Management/Variable = €1,554,761</p> <p>Other/Fixed = €2,148,770 Other/Variable = €683,129</p>
(h) aggregate quantitative information on remuneration, broken down by senior management and members of staff whose actions have a material impact on the risk profile of the institution, indicating the following:	
(i) the amounts of remuneration for the financial year, split into fixed and variable remuneration, and the number of beneficiaries;	<p>Fixed 2018= €4,679,857 Variable 2018= €1,264,219 Personnel 37 (31 December 2018)</p>

(ii) the amounts and forms of variable remuneration, split into cash, shares, share-linked instruments and other types;	<p>In cash = €821,252 of which in share-linked instruments €50,670</p> <p>Earned from long term incentive schemes = €345,726</p>
(iii) the amounts of outstanding deferred remuneration, split into vested and unvested portions;	<p>Deferred remuneration from 2018 = €345,512 (of which 50% at the minimum as shares)</p> <p>Deferred remuneration from earlier years (paid together with 2018 remuneration): €201,600 (of which 50% at the minimum as shares)</p>
(iv) the amounts of deferred remuneration awarded during the financial year, paid out and reduced through performance adjustments;	There was no such remuneration in the 2018 financial period.
(v) new sign-on and severance payments made during the financial year, and the number of beneficiaries of such payments;	There was no such remuneration in the 2018 financial period.
(vi) the amounts of severance payments awarded during the financial year, number of beneficiaries and highest such award to a single person;	Severance payments were not specified in the 2018 financial period.
(i) the number of individuals being remunerated EUR 1 million or more per financial year, for remuneration between EUR 1 million and EUR 5 million broken down into pay bands of EUR 500 000 and for remuneration of EUR 5 million and above broken down into pay bands of EUR 1 million;	There were no such persons in the 2018 financial period.
(j) upon demand from the Member State or competent authority, the total remuneration for each member of the management body or senior management.	The authority has not presented such requests.