Prudential Standard CPS 511 Remuneration (CPS 511) Remuneration Disclosure

For the period 1 January 2024 to 31 December 2024

amp.com.au

CPS 511 Remuneration Disclosure as at 31 December 2024

The disclosure complies with the qualitative and quantitative remuneration disclosure requirements set out in Australian Prudential Regulatory Authority's (APRA's) Prudential Standard CPS 511 Remuneration (CPS 511). It provides an overview of AMP's remuneration policy, practices and governance.

The disclosure supplements the qualitative remuneration disclosures set out on pages 40 to 70 of the AMP 2024 Annual report which is available at AMP's Shareholder Centre.

1 Remuneration governance and risk management

1.1 Remuneration governance framework

There are a number of remuneration governance and oversight processes in place at AMP, primarily exercised through the AMP Limited Board, subsidiary boards and the AMP Limited Remuneration Committee (Committee). The Committee assists the various boards to fulfil their remuneration obligations by developing, monitoring and assessing remuneration strategy, policies and practices across AMP.

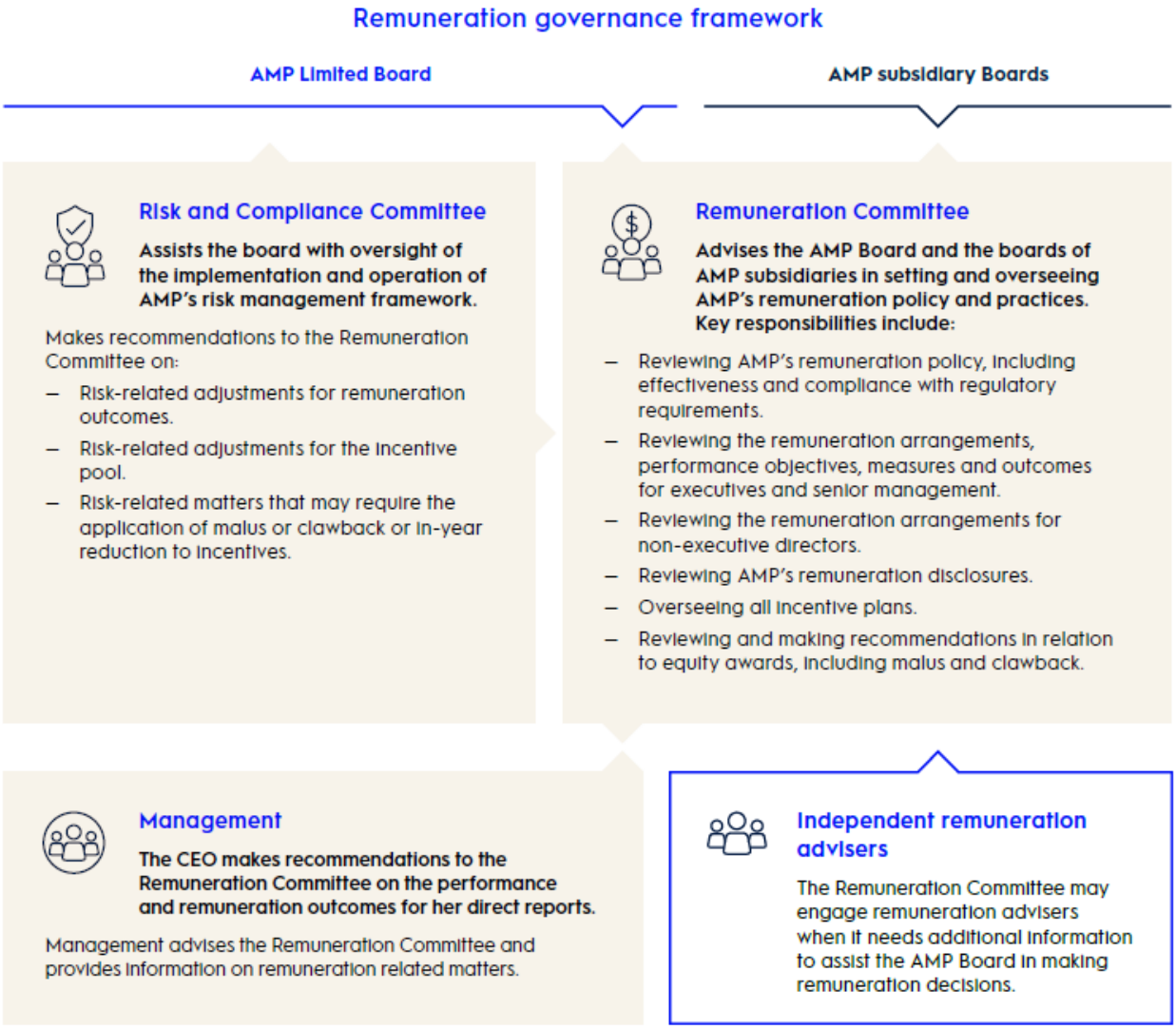
Members of the Committee are independent non-executive directors. As at 31 December 2024, the Committee consisted of Kathleen Bailey-Lord (Chair), Andrew Best, Mike Hirst and Michael Sammells. More information on the role of the Committee can be found in the corporate governance section of AMP's website amp.com.au.

The Committee assists the AMP Limited Board in ensuring oversight of AMP's remuneration framework, policy and practices, including compliance with prudential standards. Key remuneration-related responsibilities of the Committee include recommending to the AMP Limited Board approval of:

- the application of AMP's remuneration policy;
- total remuneration arrangements for senior managers of AMP, based on the recommendation of the relevant leader's view of their performance; and
- annual recommendations of the remuneration structure for cohorts of persons covered by CPS 511.

From time-to-time the Committee may seek external guidance or benchmarking information from independent remuneration advisers. Any advice provided by external advisers is used as a guide and is not a substitute for consideration of all the issues by each non-executive director of the Committee. In 2024, the Committee did not engage any independent remuneration advisers to provide remuneration recommendations, as defined in the Corporations Act.

The following diagram outlines AMP's remuneration governance framework.



1.2 Risk management in remuneration

In addition to the robust risk features of the performance management framework, the board has a range of mechanisms available to adjust remuneration and incentive outcomes to reflect behavioural, risk or compliance outcomes. The table below summarises the range of mechanisms available and their intended operation.

Risk assessment	Risk and conduct outcomes	Malus and clawback provisions	Board discretion
Enterprise and business unit levels	**All employees**	**All variable remuneration plans**	
The Chief Risk Officer (CRO) has a standing agenda item and reports at each of the Remuneration Committee meetings, covering the overall assessment of risk management at the conclusion of the performance year as an input to the determination of the incentive pool.	Employees' risk management behaviour and conduct is specifically considered as part of individual performance assessments and in the determination of remuneration outcomes.	Variable remuneration (short-term incentive (STI) and long-term incentive (LTI)) plan terms allow the board to adjust and lapse (malus) unvested equity awards or reclaim (clawback) vested	The board may apply its absolute discretion to adjust past, present and future remuneration, subject to the equity incentive plan rules governing the plan and in compliance with the relevant policies.

Risk assessment	Risk and conduct outcomes	Malus and clawback provisions	Board discretion
At the conclusion of each performance year, the Chair of the Risk and Compliance Committee (who is also a member of the Remuneration Committee) provides an overview of the key issues considered by the Risk and Compliance Committee that are likely to be relevant to the assessment of the remuneration outcomes for the CEO and Executive Committee members by the Remuneration Committee.	The consequence management framework ensures that behaviour which does not meet expectations is actively and consistently managed, throughout the year, including adjustments to past, present and future remuneration if appropriate.	incentives in certain circumstances. All deferred incentives are subject to a conduct and risk review before vesting. This applies to current and former employees.	It does this in line with the remuneration adjustment framework to provide greater consistency in remuneration adjustments (refer to section 1.3 below).

The board exercises discretion to apply both positive or negative remuneration consequences to executives with accountability for matters arising in their business units, including those with adverse risk, customer and/or reputational impacts. There is a standing agenda item at each Remuneration Committee for the CRO to present any risk related information the Committee should consider when making remuneration decisions. This gives the Committee an opportunity to make enquiries and have unfettered access to risk and internal audit executives. The Remuneration Committee considers both the achievement of the risk metrics as well as a risk overview when determining the incentive pool. Before every equity vesting event, management provides a report to the Committee to highlight if there is any known reason, including risk considerations, why the Committee should exercise its discretion to lapse the unvested equity award.

AMP has a Consequence Management Committee (CMC), which was established to ensure consistent management of workplace conduct matters and application of AMP's Consequence Management policy. The CMC comprises the Chief Executive Officer, Chief People, Sustainability and Community Officer and Chief Risk Officer as standing members. Statistics and insights on all conduct cases across AMP Limited are reported to the Risk and Compliance Committee on a biannual basis, following review by the CMC. Matters are discussed at the Remuneration Committee that impact performance and remuneration recommendations and outcomes. Under the consequence management framework, all substantiated cases of misconduct require the application of a management and/or remuneration consequence.

In 2024, there was one matter involving a consequence management review.

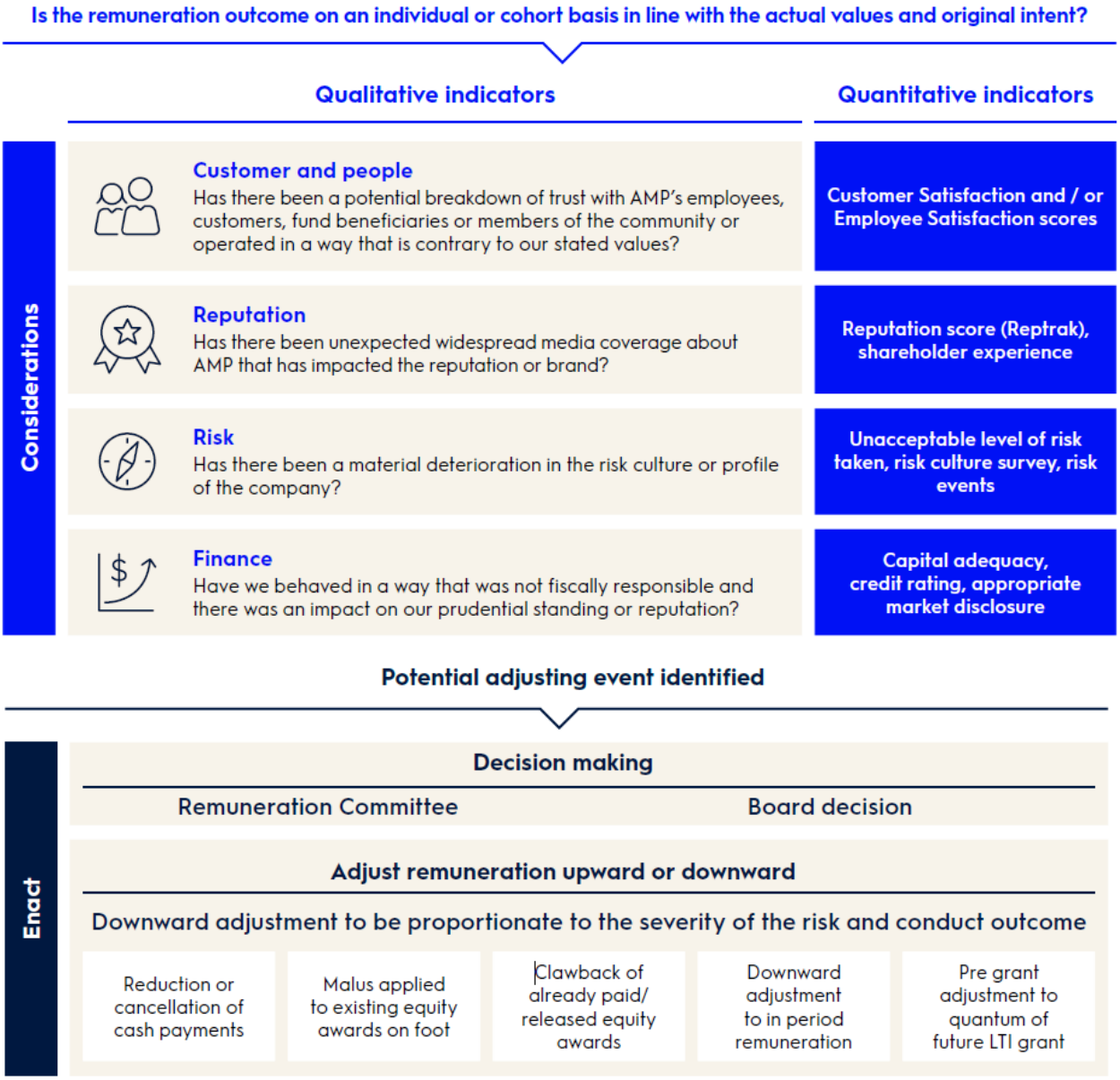
1.3 Remuneration adjustment framework

The AMP Limited Board believes that, to make prudent remuneration decisions, it needs both a robust framework and the ability to exercise judgement. The board has adopted a remuneration adjustment framework to provide guidance in exercising discretion related to past, present and future remuneration and to provide greater consistency in the approach to remuneration adjustments. The framework is considered at each remuneration decision point to identify whether there has been any material conduct or risk events that have impacted on shareholder experience, the reputation of the company or led to disciplinary action from our regulators. The framework also enables positive adjustment for performance outcomes above expectation.

While the guidelines assist the board in making potential upward or downward adjustments to variable remuneration, they are not intended to be used as a prescriptive or formulaic decision tree, as board adjustment is applied according to the facts and circumstances of a particular situation. Whilst the framework is designed to deal with material risk and conduct events, the board can also exercise its judgement to apply positive adjustments where appropriate.

The following chart is an example of the types of qualitative and quantitative indicators the board may consider in exercising discretion in relation to material conduct and risk events and applying adjustments to variable remuneration. Note that overall organisational performance, management performance, the shareholder experience, market factors, other inputs and a risk overlay are key to conducting a holistic assessment.

Considerations for adjusting remuneration



2 Remuneration Framework

AMP's remuneration policy provides the framework for the implementation, assessment and maintenance of AMP's remuneration strategy and arrangements. The Committee annually reviews the ongoing compliance, appropriateness and relevance of the policy which covers all employees and contractors of AMP Limited and its subsidiaries.

The following specified roles are identified as Senior Managers and material risk takers in accordance with CPS 511 and AMP's remuneration policy for the 2024 financial year.

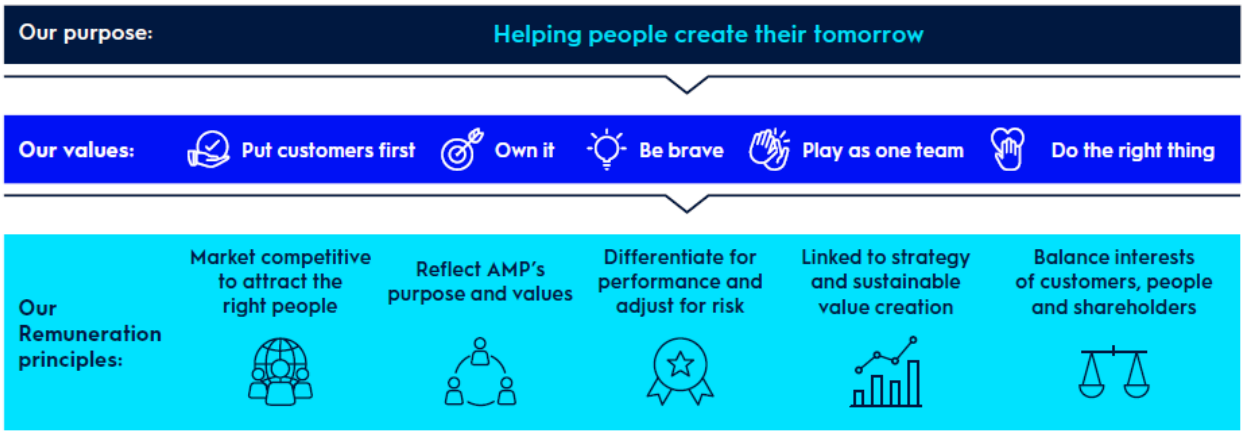
Senior Manager and material risk taker roles	
• Chief Executive Officer, AMP	• Chief Investment Officer
• Chief Financial Officer	• Director of SB&PB Customer Success and Enterprise Customer Protection
• Chief People, Sustainability and Community Officer	• Deputy Group Treasurer Market Risk, Deputy Bank CFO
• Chief Risk Officer, AMP	• Chief Risk Officer, AMP Bank
• Chief Technology Officer	• Director of Lending and Everyday Banking
• Group Executive, Advice	• Director of Strategy and Corporate Development
• Group Executive, AMP Bank	• Group Treasurer and Bank CFO
• Group Executive, Platforms	• Superannuation Trustee Executive
• Group Executive, Superannuation and Investments	• Senior Company Secretary, Trustee
• Group General Counsel	• Chief Financial Officer, AWM
• Chief Audit Executive	• Chief Risk Officer, Wealth

AMP has no other employees that it considers as Senior Managers or material risk takers in accordance with CPS 511.

The goal of AMP's remuneration strategy is to align performance, prudent risk management and reward outcomes. It is designed to attract, retain and reward high-performing talent necessary to deliver strong customer outcomes, sustained returns to shareholders and foster an environment where AMP's employees can thrive.

Each year the AMP Limited Board sets key performance objectives on the AMP scorecard aligned to key results areas. This includes clear objectives, metrics and targets for each objective. Outcomes awarded under AMP's remuneration framework reflect both **what** is delivered in terms of measurable performance and **how** it is delivered including a risk overlay. Performance assessment explicitly considers not only the strategic priorities delivered but also the visible demonstration of AMP's culture, purpose, values and conduct expectations. Risk is integral to all aspects of the remuneration framework and the decision-making process regarding remuneration outcomes, as detailed in section 1.

AMP's remuneration framework connects the purpose, values, strategic priorities and shareholder experience by tracking progress on key results, evaluating individual and team performance, and appropriately rewarding employees. The remuneration principles offer flexibility to attract and retain talent, maintain competitiveness and effectively reward performance.



3 Remuneration structure

Under AMP's remuneration framework, employees may receive a combination of fixed remuneration and variable remuneration consisting of STI and LTI. The mix of remuneration elements (both fixed and variable) may vary depending on the employee's role, level and current market practices.

The remuneration structure is summarised below:

Element	Purpose linked to strategy	Benchmark/Measures	Delivery
Fixed remuneration	Market competitive to attract and retain talent. Takes skills and experience into account.	Comparable roles from a subset of S&P/ASX 100 financials (ex A-REITS) organisations that are of a similar size and complexity to AMP and its subsidiaries.	Base salary, superannuation and salary sacrifice benefits.
Short-term incentives (STI)	Cash: Reward for achieving key financial and non-financial priorities that progress the strategy. Equity: Encourage retention and monitor latent risk related to the performance period.	Mix of key strategic, financial, people, risk and client goals during the financial year. Refer to section 3.1 below.	Mix of cash and deferred equity (share rights) which have a total vesting period of up to five years, depending on the role and subject to continued employment at the time of vesting.
Long-term incentives (LTI or LTVR)	Align reward with the shareholder experience, long-term value creation and compliance with regulatory frameworks.	Depending on the role, vesting may be subject to continued service and a conduct and risk assessment or specific financial and non-financial performance metrics. Refer to section 3.2 below.	Deferred equity (share rights or performance rights), which have a total vesting period of up to five years, depending on the role.

Refer to sections 3.1 and 3.2 for further details on variable remuneration.

3.1 Short-term incentive

2024 Short-term incentive (STI)	
Overview	STI is the variable remuneration at-risk component designed to motivate and reward for performance during the year.
STI opportunity	Target STI opportunity is up to 100% of fixed remuneration (FR). Maximum STI opportunity is up to 2x the target opportunity or 200% of FR.
Performance period	2024 STI - 1 January 2024 to 31 December 2024
Award determination	STI outcomes are determined with reference to the holistic performance of AMP and the AMP incentive pool, and individual performance and behaviours. The AMP incentive pool is determined by the AMP Limited Board based on: a) A scorecard comprising financial and non-financial metrics that support AMP's risk management framework (refer to section 3.3 for further information on the AMP scorecard and STI outcomes);

	b) Other outcomes including shareholder value creation; c) Behaviour in line with AMP's purpose and values, conduct and risk appetite; and d) The board's consideration of both the achievement of the risk metrics as well as their risk overview when determining the incentive pool.
Individual performance	Performance is assessed based on AMP, the respective business unit scorecards and individual performance objectives including specific accountabilities. This ensures an individual's performance is aligned to both AMP, their individual business unit performance and members' interests. Their individual performance, conduct and how they demonstrate the values is also considered when determining the individual STI outcome.
Delivery	For those Senior Managers who form part of AMP's Executive Committee (ExCo), 60% of the STI award is delivered as cash and 40% is deferred into equity. For all other Senior Managers, 100% of the STI award is delivered as cash, unless additional deferrals are required to be put in place to satisfy the regulatory requirements for a specified role. Deferred STI is delivered as conditional share rights that represents the right to receive a fully paid ordinary AMP share (or a cash equivalent payment) for nil consideration subject to continued employment at the time of vesting, aligning employees directly to shareholders' interests.
Vesting period	For Senior Managers who form part of AMP's ExCo, the share rights vest in three equal tranches after years two, three and four. For all other Senior Managers who are required to defer a portion of their award, the share rights vest in two equal tranches over years four and five.
Forfeiture (malus)	The AMP Limited Board has the authority to adjust and lapse unvested equity (including downwards to zero) in various situations such as protecting financial soundness or responding to unexpected or unintended consequences. These may include material risk management breaches, unexpected financial losses, reputational damage or regulatory non-compliance. Refer to section 1.3 for further information on how the board considers adjusting remuneration for material risk and conduct events.

3.2 Long-term incentive

2024 Long-term incentive (LTI or LTVR)	
Overview	Depending on the role, the LTI award is granted by the AMP Limited Board in the form of: a) LTI performance rights that vest subject to three measures: Relative Total Shareholder Return (RTSR), Adjusted Earnings Per Share (EPS) and Reputation (based on relative RepTrak performance); or b) Long-Term Variable Remuneration (LTVR) share rights, that vest subject to time-based vesting.
LTI opportunity	a) For LTI performance rights, the total allocation value is 100% of FR; 70% of FR for the CRO. b) For LTVR share rights, the total allocation value is up to 25% of FR.

2024 Long-term incentive (LTI or LTVR)	
Allocation methodology	The face value of the number of LTI performance rights or LTVR share rights granted is based on the Volume Weighted Average Price (VWAP) of shares during the 10-trading day period up to 1 January 2024.
Performance and vesting period	<u>LTI performance rights</u> The performance of each metric will be assessed from 1 January 2024 to 31 December 2026. If any of the LTI performance rights vest, there is a further restriction period of up to three years for the CEO and two years for other ExCo members, subject to continued service. <u>LTVR share rights</u> The LTVR share rights vest in two equal tranches in years four and five, subject to individual performance and time-based vesting over a four year period.
Performance hurdles	<u>LTI performance rights</u> a) RTSR: 35% of the LTI award is determined based on AMP's Compound Average Growth Rate (CAGR) in Total Shareholder Return (TSR) relative to a peer group of ASX 200 financial companies excluding A-REITs as of 1 January 2024. RTSR performance is tested over a three-year performance period from 1 January 2024 through to 31 December 2026. - RTSR was chosen as it provides a robust measure of AMP's financial performance and returns for shareholders in comparison to other companies. b) EPS: 35% of the LTI award is determined based on AMP's Compound Average Growth Rate (CAGR) in AMP's adjusted EPS. EPS is calculated by dividing AMP's underlying net profit after tax for the relevant reporting period by the weighted average number of ordinary shares of AMP during the period. EPS performance is tested over a three-year performance period from 1 January 2024 through to 31 December 2026. - EPS was chosen as a measure as it provides an appropriate proxy for measuring intrinsic long-term shareholder value creation and ensures management are assessed on their direct financial contribution. c) Reputation: 30% of the LTI award will be determined based on AMP's RepTrak score performance ***relative to a comparator index*** as at 1 January 2024. RepTrak score performance will be tested over a three-year performance period from 1 January 2024 through to 31 December 2026. The RepTrak score as of 1 January 2024 will be used as the starting point for testing purposes. - Reputation was chosen as a measure as part of AMP's strategy to rebuild trust with stakeholders and restore the AMP brand. Refer to AMP's 2025 Annual General Meeting (AGM) Notice of Meeting for further information on the RTSR and Reputation peer groups. <u>LTVR share rights</u> There are no performance hurdles for LTVR share rights, other than service criteria and maintaining a minimum threshold of individual performance during the vesting period.
Vesting/ forfeiture conditions	If a Senior Manager, material risk taker or other executive is terminated for cause or gives notice of resignation to AMP before the vesting date, all unvested rights (or restricted shares) will lapse or be forfeited, unless the board determines otherwise. In all other cases, unless the board determines otherwise:

2024 Long-term incentive (LTI or LTVR)	
	a) A pro rata portion of the executive's performance rights (calculated based on the portion of the performance period that has elapsed up until the date of termination) will remain on foot to be tested in the ordinary course. b) All restricted shares allocated to the executive on vesting of the performance rights will remain on foot until the end of the relevant restriction period for each respective tranche.
Clawback/ malus	The board retains the discretion to adjust downwards and lapse the unvested portion of any LTI and LTVR award, including to zero in line with AMP's Remuneration Adjustment Guidelines.

3.3 AMP scorecard performance and STI outcomes

For the 2024 performance period (1 January 2024 to 31 December 2024), the performance of persons and cohorts in specified roles was assessed by reference to the AMP scorecard, which consisted of financial and non-financial metrics, aligned to the business scorecard. Non-financial metrics included employee engagement, customer advocacy, commitment to building and maintaining a positive reputation with all stakeholders, delivery to strategy and embedding a risk-based culture.

The performance assessment reflects achievement against agreed objectives combined with consideration of risk management and behaviour in line with the performance management process. Individual performance ratings and incentive opportunities determine the portion of the incentive pool allocated to an individual. Any substantiated findings under the AMP Consequence Management Framework would result in an appropriate outcome applied to the individual, which may include remuneration adjustments (in some cases to zero). Recommended outcomes are applied in full at the completion of the annual remuneration review and formally reported to the Committee.

The AMP scorecard outcomes for 2024 (1 January to 31 December) are summarised as follows:

	Metric	Target	Outcome	Achievement	Weighted outcome
60% Financial	NPAT underlying	$240m	$236m	98.7%	14.8%
	NPAT statutory	$160m	$150m	94.2%	14.1%
	Platforms net cashflow	$500m	$471m	94.2%	9.4%
	Net YOY improvement on Super & Investments and NZWM net cashflow	$4.6bn	$5.4bn	116.7%	11.7%
	Total controllable costs	$690m	$685m	100.8%	10.1%
40% Non-financial	Customer satisfaction score	Score of 7.6	Score of 7.9	115%	11.5%
	Employee satisfaction	Score of 74	Score of 74	100%	5%
	Inclusion index	Score of 75	Score of 74	95%	4.8%
	Absolute RepTrak	Score of 61	Score of 63.9	114%	11.4%
	Risk appetite	0–1 risk	1 risk	100%	5%
	Risk culture maturity assessment	Mature	Mature	100%	5%
	Total Scorecard Result				**102.8%**

Further information on AMP's 2024 Scorecard and Outcomes can be found in the AMP 2024 Annual Report at amp.com.au/shareholder-centre/reports.

STI outcomes are determined with reference to the holistic performance of AMP, the AMP incentive pool, and executives' individual performance and behaviours. The AMP incentive pool is determined

by the board based on the above scorecard, notwithstanding any other factors the board might take into consideration.

The board reviewed the scorecard result of 102.8%, taking into consideration stakeholder feedback, the economic and operating environment, and shareholder experience during the performance year. On reflection, the board has approved the short-term incentive (STI) pool funding of 90%. This decision aims to recognise and incentivise AMP's key executives for their work on several strategic items throughout the year to drive sustainable value for shareholders.

3.4 Risk and financial control personnel

The remuneration of risk and financial control personnel is determined independently from the business they support and within the parameters of the incentive pool approved by the Committee. The ratio of variable remuneration to fixed remuneration for risk and financial control personnel and the setting of individual performance objectives is positioned appropriately to reflect the independence and authority of those personnel in carrying in carrying out their functions.

For each risk and financial control function (risk management, compliance, internal audit, financial control and actuarial control), the size of each incentive pool is influenced by the performance of the relevant control function. Individual performance objectives are aligned to the relevant objectives of the control function in which the employee operates and are not linked to the financial performance of the business which the employee supports. To minimise any potential conflict of interest, employees in risk and financial control roles who report to revenue generating business units are required to have their performance objectives and remuneration outcomes approved by their direct manager as well as the relevant manager in the central function.

4 Deferral and adjustment

CPS 511 sets out requirements for the minimum amount of Total Variable Remuneration (TVR) that is required to be deferred for persons in specified roles. TVR encompasses all variable remuneration including LTI awards granted in the performance year and any special payments made (including retention payments and sign-on bonuses) and STI outcomes in relation to the performance year ending 31 December 2024.

A summary of the relevant deferral arrangements by employee group is detailed below.

Employee Group	TVR deferral arrangements[1]
CEO[2]	At least 60% of TVR deferred over a minimum of 6 years; vesting on a pro-rata basis and no faster than after 4 years.
Senior Managers and ExCo members[3]	At least 40% of TVR deferred over a minimum of 5 years, vesting on a pro-rata basis and no faster than after 4 years.

[1] The board has discretion to adjust the proportion of any award to be deferred and the deferral period to comply with regulatory requirements.
[2] Refers to the Chief Executive Officer of AMP Limited.
[3] ExCo members are those senior executives who are members of AMP's executive leadership team and direct reports of the CEO.

Employee Group	TVR deferral arrangements[1]
Highly paid material risk-taker (HPMRT)[4] (who is not a senior manager)	At least 40% of TVR deferred over a minimum of 4 years, vesting on a pro-rata basis and no faster than after 2 years.

There may be a requirement to impose additional deferral percentages or additional disposal restrictions post vesting to meet deferral requirements.

The board can determine that the deferral requirements apply to additional employee cohorts.

Vesting of equity awards is subject to continued service and risk and conduct assessment, to ensure that performance and conduct is in line with AMP's expectations. The board has discretion to amend the vesting outcome (downwards to and including zero).

Under AMP's equity plan rules, the board may apply its discretion in adjusting for malus and clawback. The board may reduce or clawback awards in certain circumstances, such as:

- the participant's employment is terminated for misconduct;
- the participant acting fraudulently, dishonestly or in a manner which brings AMP into disrepute or being in material breach of their obligations to the organisation;
- to protect the financial soundness or position of AMP;
- to respond to a material change in the circumstances of, or a significant unexpected or unintended consequence affecting AMP that was not anticipated by the Committee (including any misstatement of financial results); and/or to ensure no unfair benefit to the participant.

Refer to the remuneration governance framework in section 1.1 for more detail on how the board exercises discretion in relation to material conduct and risk events.

[4] Highly paid material risk-takers (HPMRTs) are subject to minimum deferral arrangements, under CPS 511, where fixed pay plus actual TVR is equal to or greater than $1 million in a performance year.

5 Remuneration disclosures

The following quantitative disclosures have been prepared in accordance with CPS 511 for the financial year ended 31 December 2024.

5.1 Remuneration outcomes for the financial year

	A$m	CEO	Other senior managers	Highly paid material risk-takers	Other material risk-takers
Fixed remuneration					
1	Number of employees paid fixed remuneration	1	19	nil	5
2	**Total fixed remuneration**	**1.715**	**7.672**	**nil**	**2.003**
3	of which: cash-based	1.715	7.672	nil	2.003
4	of which: share-based awards[5]	nil	nil	nil	nil
5	of which: other	nil	nil	nil	nil
6	Average percentage increase in total fixed remuneration (row 2) on previous financial year	0%	2.46%	nil	1.43%
Variable remuneration					
7	Number of employees eligible for variable remuneration	1	19	nil	5
8	Number of employees that received variable remuneration	1	19	nil	5
9	**Total variable remuneration**	**3.295**	**12.647**	**nil**	**0.973**
10	of which: cash-based	0.948	4.161	nil	0.554
11	of which: share-based awards	2.347	8.486	nil	0.419
12	of which: other	nil	nil	nil	nil
13	**Total variable remuneration (row 9) that has been deferred**	**2.347**	**8.486**	**nil**	**0.419**
14	of which: cash-based	nil	nil	nil	nil
15	of which: share-based awards	2.347	8.486	nil	0.419
16	of which: other	nil	nil	nil	nil
17	Average percentage increase in total variable remuneration (row 9) on previous financial year	9.79%	63.87%	nil	54.91%
18	**Total remuneration** (sum of rows 2 + 9)	**5.010**	**20.319**	**nil**	**2.976**

[5] Share-based awards that are conditional on objectives, which include performance criteria, service requirements or the passage of time must be disclosed as variable remuneration.

5.2 Special payments

	A$m	CEO	Other senior managers	Highly paid material risk-takers	Other material risk-takers
1	Number of employees paid a guaranteed bonus	nil	nil	nil	nil
2	**Total guaranteed bonuses**	**nil**	**nil**	**nil**	**nil**
3	Number of employees paid a sign-on award	nil	nil	nil	nil
4	**Total sign-on awards**	**nil**	**nil**	**nil**	**nil**
5	Number of employees paid a severance payment	nil	nil	nil	nil
6	**Total severance payments**	**nil**	**nil**	**nil**	**nil**

5.3 Deferred and adjusted variable remuneration

	A$m	A Total amount of outstanding deferred variable remuneration post adjustments	B Total amount of variable remuneration not deferred post adjustments	C Total amount of downward adjustments to variable remuneration reported in columns A and B
CEO				
1	**Total CEO**	**2.347**	**0.948**	**nil**
2	of which: cash	nil	0.948	nil
3	of which: share-based awards	2.347	nil	nil
4	of which: other	nil	nil	nil
Other senior managers				
5	**Total other senior managers**	**8.486**	**4.161**	**nil**
6	of which: cash	nil	4.161	nil
7	of which: share-based awards	8.486	nil	nil
8	of which: other	nil	nil	nil
Highly paid material-risk takers				
9	**Total highly paid material risk-takers**	**nil**	**nil**	**nil**
10	of which: cash	nil	nil	nil

	A$m	A Total amount of outstanding deferred variable remuneration post adjustments	B Total amount of variable remuneration not deferred post adjustments	C Total amount of downward adjustments to variable remuneration reported in columns A and B
11	of which: share-based awards	nil	nil	nil
12	of which: other	nil	nil	nil
Other material risk-takers				
13	**Total other material risk-takers**	**0.419**	**0.554**	**0.067**
14	of which: cash	nil	0.554	0.067
15	of which: share-based awards	0.419	nil	nil
16	of which: other	nil	nil	nil
17	**Total** (sum of rows 1 + 5 + 9 + 13)	**11.252**	**5.663**	**0.067**