





Risk management competences				EVALUATION THRESHOLDS				
No.	Risk area	Risk	PFSA definition	Very high	High	Medium	Basic	None
1	Business model area	business risk	risk of non-achievement of the set and necessary business goals due to failed market competition.	The appraiser meets one of the following criteria:  1. University degree in a field related to the financial market sector, in particular in banking and finance, economics, economic relations, management, law, accounting, auditing, administration, financial regulations, information technology and quantitative methods (or a post-graduate or MBA degree in this field, or an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 9 years of experience, including 4 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in a position involving identifying, assessing, monitoring, controlling and mitigating business and strategic risks for the bank by developing or approving strategic and business guidelines, as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser by the appraiser in this respect.  2. University degree in any field (no post-graduate studies required) and at least 12 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in a position involving identifying, assessing, monitoring, controlling and mitigating business and strategic risks for the bank by developing or approving strategic and business guidelines, as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser by the appraiser in this respect.  3. University degree in any field and an MBA (or equivalent) degree or at least a PhD degree and at least 8 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in a position involving identifying, assessing, monitoring, controlling and mitigating business and strategic risks for the bank by developing or approving strategic and business guidelines, as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser by the appraiser in this respect.	The appraiser meets one of the following criteria:  1. 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University degree in any field (no post-graduate studies required) and at least 8 years of experience, including 5 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in a position involving identifying, assessing, monitoring, controlling and mitigating business and strategic risks for the bank by developing or approving strategic and business guidelines, as well as a high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a high assessment of the appraiser by the appraiser in this respect.  3. 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University degree (preferably in economics, law, exact sciences or other fields of study related to the nature of the position held) to be held by the person subject to the suitability assessment and the related scope of tasks and responsibilities. This requirement is also deemed met in the case of a university degree in another field along with a post-graduate degree in one of the preferred fields of study or MBA, or holding an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 2 years of managerial or supervisory experience in a position involving identification, assessment, monitoring, controlling and mitigation of business and strategic risks for institutions in the financial sector (including experience gained in this respect in supervision or control authorities, public administration bodies responsible for financial sector legislation and entities providing advisory services to entities in the financial sector).  2. A PhD degree as a minimum and at least 2 years of academic and research experience related to business model risk in the financial sector.	The appraiser has a university degree (preferably in economics, law, exact sciences or other fields of study related to the nature of the position held) to be held by the person subject to the suitability assessment and the related scope of tasks and responsibilities. This requirement is also deemed met in the case of a university degree in another field along with a post-graduate degree in one of the preferred fields of study or MBA, or holding an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 2 years of managerial, supervisory or academic and research experience related to business model risk in the financial sector.	The appraiser does not meet prerequisites for the Basic level
		strategic risk	risk associated with making unfavourable or erroneous strategic decisions, lack of or faulty implementation of the adopted strategy, and changes in the external environment as well as inadequate response to these changes.					
3	4	credit risk	risk of potential loss due to the customer's or counterparty's failure to meet an obligation by the contractual deadline	The appraiser meets one of the following criteria:  1. University degree in a field related to the financial market sector, in particular in banking and finance, economics, economic relations, management, law, accounting, auditing, administration, financial regulations, information technology and quantitative methods (or a post-graduate or MBA degree in this field, or an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 9 years of experience, including 4 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in a position involving identifying, assessing, monitoring, controlling and mitigating business and strategic risks for the bank by developing or approving strategic and business guidelines, as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser by the appraiser in this respect.  2. University degree in any field (no post-graduate studies required) and at least 12 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in the credit risk area or as a member of the bank's committee whose responsibilities include identifying, assessing, monitoring, controlling and mitigating credit risk of the bank by making decisions in this respect, as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser by the appraiser in this respect.	The appraiser meets one of the following criteria:  1. 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concentration risk		risk resulting from excessive concentration due to exposures to individual customers, groups of related customers, customers operating in the same sector of economy, geographical region, conducting the same business or trading in the same commodities, entities belonging to bank's capital group (both cross-border and domestic ones), exposures denominated in the same currency or indexed to the same currency, on account the applies credit risk mitigation techniques, as well as large indirect credit exposures, such as a single collateral issuer, characterised by the potential to generate losses large enough to threaten the bank's financial standing or ability to conduct its core business or to result in a significant change in the bank's risk profile.						
5	Credit risk area	risk of collective default by borrowers	specific concentration risk arising from the potential possibility for the institution to incur significant credit losses as a result of the concentration of exposures to a group of borrowers characterised by similar default behaviour, as well as related to the potential possibility of the occurrence of a nationwide event (e.g. natural, social, or political one) resulting in the default by a large group of obligors.	The appraiser meets one of the following criteria:  1. 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6		counterparty (credit) risk	means risk of default by a counterparty to the transaction before final settlement of cash flows related to the transaction.					
7		settlement/delivery risk	it is the risk that debt instruments, equity instruments, foreign currencies and commodities (except for repurchase transactions and transactions involving lending or borrowing securities or commodities) will remain unsettled after their scheduled dates of settlement/delivery.					
8		risk of foreign currency lending	actual or potential threat to the bank's performance and capital related to foreign currency loans extended to unhedged borrowers.					
9	10	position risk	risk of impairment of assets, increase in the level of liabilities or change in the financial result due to sensitivity to changes in prices of financial instruments. This type of market risk covers general and specific risk of debt instruments (interest rate risk) and equity instruments (equity price risk), with the securitisation positions in the trading portfolio being treated as debt instruments. It is important to stress that risk of interest rates considered under market risk only applies to activities within the framework of the trading portfolio. As regards position risk - as defined above - we distinguish the following elements: risk of interest rates, risk of equity instrument prices	The appraiser meets one of the following criteria:  1. 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University degree in any field (no post-graduate studies required) and at least 12 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in the risk area or as a member of one of the bank's committees whose responsibilities include identifying, assessing, monitoring, controlling and mitigating market, financial, legal and IT risks relating to the institution by making decisions in this respect (e.g. risk committee, ALCO, product committee), as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a high assessment of the appraiser by the appraiser in this respect.	The appraiser meets one of the following criteria:  1. 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foreign currency risk		risk of impairment of assets, increase in the level of liabilities or change in the financial result due to sensitivity to changes in foreign currency rates.						
commodity price risk		risk of impairment of assets or change in the financial result due to sensitivity to changes in prices of (homogeneous) goods (e.g. platinum, petroleum).						
risk of interest rate credit valuation adjustment		risk relating to the adjustment of the valuation of a portfolio of transactions with a counterparty due to a change in that counterparty's credit risk. This adjustment reflects the current market value of the counterparty's credit risk to the bank, but does not reflect the current market value of the bank's credit risk to the counterparty.						
13	Market risk area	business risk	conduct risk. The actual or potential risk of loss which the institution may incur as a result of improper provision of financial services, including intentional misconduct or negligence.	The appraiser meets one of the following criteria:  1. University degree in a field related to the financial market sector, in particular in banking and finance, economics, economic relations, management, law, accounting, auditing, administration, financial regulations, information technology and quantitative methods (or a post-graduate or MBA degree in this field, or an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 9 years of experience, including 4 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in the area of risk or as a member of one of the bank's committees responsible for identifying, assessing, monitoring, controlling and mitigating market, financial, legal and IT risks relating to the institution by making decisions in this respect (e.g. risk committee, ALCO, product committee), as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser by the appraiser in this respect.	The appraiser meets one of the following criteria:  1. University degree in a field related to the financial market sector, in particular in banking and finance, economics, economic relations, management, law, accounting, auditing, administration, financial regulations, information technology and quantitative methods (or a post-graduate or MBA degree in this field, or an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 7 years of experience, including 3 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in the area of risk or as a member of one of the bank's committees responsible for identifying, assessing, monitoring, controlling and mitigating market, financial, legal and IT risks relating to the institution by making decisions in this respect (e.g. risk committee, ALCO, product committee), as well as a high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a high assessment of the appraiser by the appraiser in this respect.	The appraiser meets one of the following criteria:  1. University degree (preferably in economics, law, exact sciences or other fields of study related to the nature of the position held) to be held by the person subject to the suitability assessment and the related scope of tasks and responsibilities. This requirement is also deemed met in the case of a university degree in another field along with a post-graduate degree in one of the preferred fields of study or MBA, or holding an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 2 years of managerial or supervisory experience in a position involving identification, assessment, monitoring, controlling and mitigation of business and strategic risks for institutions in the financial sector (including experience gained in this respect in supervision or control authorities, public administration bodies responsible for financial sector legislation and entities providing advisory services to entities in the financial sector).  2. A PhD degree as a minimum and at least 2 years of academic and research experience related to market risk in the financial sector.	The appraiser has a university degree (preferably in economics, law, exact sciences or other fields of study related to the nature of the position held) to be held by the person subject to the suitability assessment and the related scope of tasks and responsibilities. This requirement is also deemed met in the case of a university degree in another field along with a post-graduate degree in one of the preferred fields of study or MBA, or holding an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 2 years of managerial, supervisory or academic and research experience related to market risk in the financial sector.	The appraiser does not meet prerequisites for the Basic level
14		IT risk	uncertainty related to correct, effective and secure support of the bank's operations by its ICT environment. In particular, IT risk should be recognised in the context of threats and vulnerabilities of an existing component or a group of components of the ICT environment and the impact of these relationships on the secure functioning of the ICT infrastructure and related processes, as well as security of data used for the purposes of the bank's operations and provision of services to customers.					



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15		legal risk	risk of incurring losses due to incorrect or too late development or adoption of regulations, their instability, changes in judicial decisions, wrong determination of legal situation, quality of formal and legal documentation, or unfavourable decisions of courts or other authorities in disputes conducted with other entities.					
16		model risk	means the potential loss which the institution may incur as a result of decisions that may have been fundamentally based on data obtained using internal models, due to errors in the development, implementation or application of such models (Article 3(1)(11) of the CRD IV Directive).					
17		AML risk	related to money laundering or terrorist financing.					
18	Liquidity and financing area	liquidity risk	threat of loss of ability to finance assets and meet obligations on time in the course of the normal bank activity or under other foreseeable conditions, causing the need to incur unacceptable losses.	The appraiser meets one of the following criteria: 1. University degree in a field related to the financial market sector, in particular in banking and finance, economics, economic relations, management, law, accounting, auditing, administration, financial regulations, information technology and quantitative methods (or a post-graduate or MBA degree in this field, or an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 3 years of experience, including 4 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in the field of finance, financial audit, financial reporting, controlling or budgeting, or as a member of the ALCO committee, as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser in this respect.	The appraiser meets one of the following criteria: 1. University degree in a field related to the financial market sector, in particular in banking and finance, economics, economic relations, management, law, accounting, auditing, administration, financial regulations, information technology and quantitative methods (or a post-graduate or MBA degree in this field, or an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 7 years of experience, including 3 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in the field of finance, financial audit, financial reporting, controlling or budgeting, or in an external commercial or non-commercial organisation dealing with financial audit of banks, or as a member of the ALCO committee, as well as a high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a high assessment of the appraiser in this respect.	The appraiser meets one of the following criteria: 1. University degree (preferably in economics, law, exact sciences or other fields of study related to the nature of the position held/to be held by the person subject to the suitability assessment and the related scope of tasks and responsibilities. This requirement is also deemed met in the case of a university degree in another field along with a post-graduate degree in one of the preferred fields of study or MBA, or holding an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 2 years of managerial or supervisory experience related to liquidity and financing risk in the financial sector (including experience gained in this respect in supervision or control authorities, public administration bodies responsible for financial sector legislation and entities providing advisory services to entities in the financial sector).	The appraiser has a university degree (preferably in economics, law, exact sciences or other fields of study related to the nature of the position held/to be held by the person subject to the suitability assessment and the related scope of tasks and responsibilities. This requirement is also deemed met in the case of a university degree in another field along with a post-graduate degree in one of the preferred fields of study or MBA, or holding an internationally or nationally recognised industry certificate confirming knowledge in this field), or at least 2 years of managerial, supervisory or academic and research experience related to liquidity and financing risk in the financial sector (including experience gained in this respect in supervision or control authorities, public administration bodies responsible for financial sector legislation and entities providing advisory services to entities in the financial sector).	The appraiser does not meet prerequisites for the Basic level.
19		market liquidity risk	threat of losing the ability to exchange specific products on the market for cash, resulting in the need to incur financial losses on these products.					
20		intraday liquidity risk	threat of loss of the ability to meet cash obligations on the current date.					
21		liquidity concentration risk	risk of failure to meet current obligations due to dependence on (lack of diversification) or excessive exposure to a single related entity or entities.	2. University degree in any field (no post-graduate studies required) and at least 10 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in the area of finance, financial audit, financial reporting, controlling or budgeting, or as a member of the ALCO committee, as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser in this respect.	2. University degree in any field (no post-graduate studies required) and at least 8 years of experience, including 5 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in the area of finance, financial audit, financial reporting, controlling or budgeting, or as a member of the ALCO committee, as well as a high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a high assessment of the appraiser in this respect.			
22		financing risk	threat of shortage of stable sources of funding in the medium to long term, resulting in actual or potential risk of the bank failing to fulfil its financial obligations when they become due in the medium to long term, either in full or connected with unacceptable financial costs;					
23	Capital management area	risk of excessive financial leverage	means institution's vulnerability to threats resulting from financial leverage or conditional financial leverage, which may require taking unplanned actions in order to adjust its business plan, including emergency sales of assets that could cause losses or a need to adjust the valuation of its remaining assets.	The appraiser meets one of the following criteria: 1. University degree in a field related to the financial market sector, in particular in banking and finance, economics, economic relations, management, law, accounting, auditing, administration, financial regulations, information technology and quantitative methods (or a post-graduate or MBA degree in this field, or an internationally or nationally recognised industry certificate confirming knowledge in this field, e.g. Professional Risk Manager), and at least 9 years of experience, including 4 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in the field of finance, financial audit, financial reporting, controlling or budgeting, or as a member of the bank's ALCO committee whose competences include identifying, assessing, monitoring, controlling and mitigating risks relating to the bank's capital, as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser by the appraiser in this respect.	The appraiser meets one of the following criteria: 1. University degree in a field related to the financial market sector, in particular in banking and finance, economics, economic relations, management, law, accounting, auditing, administration, financial regulations, information technology and quantitative methods (or a post-graduate or MBA degree in this field, or an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 7 years of experience, including 3 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in the field of finance, financial audit, financial reporting, controlling or budgeting, or as a member of the bank's ALCO committee, whose responsibilities include identifying, assessing, monitoring, controlling and mitigating risks relating to the bank's capital, as well as a high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a high assessment of the appraiser in this respect.	The appraiser meets one of the following criteria: 1. University degree (preferably in economics, law, exact sciences or other fields of study related to the nature of the position held/to be held by the person subject to the suitability assessment and the related scope of tasks and responsibilities. This requirement is also deemed met in the case of a university degree in another field along with a post-graduate degree in one of the preferred fields of study or MBA, or holding an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 2 years of managerial or supervisory experience related to capital management risk in the financial sector (including experience gained in this respect in supervision or control authorities, public administration bodies responsible for financial sector legislation and entities providing advisory services to entities in the financial sector).	The appraiser has a university degree (preferably in economics, law, exact sciences or other fields of study related to the nature of the position held/to be held by the person subject to the suitability assessment and the related scope of tasks and responsibilities. This requirement is also deemed met in the case of a university degree in another field along with a post-graduate degree in one of the preferred fields of study or MBA, or holding an internationally or nationally recognised industry certificate confirming knowledge in this field), or at least 2 years of managerial, supervisory or academic and research experience related to capital management risk in the financial sector (including experience gained in this respect in supervision or control authorities, public administration bodies responsible for financial sector legislation and entities providing advisory services to entities in the financial sector).	The appraiser does not meet prerequisites for the Basic level.
24		insolvency risk	risk resulting from failure to ensure capital, and the inability to achieve the level of capital adequate to the risk of the bank's activity, necessary to cover unexpected losses and meet supervisory requirements allowing further independent functioning of the bank.	2. University degree in any field (no post-graduate studies required) and at least 10 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in the area of finance, financial audit, financial reporting, controlling or budgeting, or as a member of the bank's ALCO committee, whose responsibilities include identifying, assessing, monitoring, controlling and mitigating risks relating to the bank's capital, as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser by the appraiser in this respect.	2. University degree in any field (no post-graduate studies required) and at least 8 years of experience, including 5 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in the area of finance, financial audit, financial reporting, controlling or budgeting, or as a member of the bank's ALCO committee, whose responsibilities include identifying, assessing, monitoring, controlling and mitigating risks relating to the bank's capital, as well as a high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a high assessment of the appraiser in this respect.	2. A PhD degree as a minimum and at least 2 years of academic and research experience related to capital management risk in the financial sector.		
25	Management area	compliance risk	consequences of non-compliance with laws, internal regulations and market standards.	The appraiser meets one of the following criteria: 1. Master's degree in law (or university degree in other field and post-graduate studies in law) and at least 8 years of experience, 3 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in a function related to the practical application of the laws, internal regulations, recommendations of supervision authorities and codes of good practices and ethics governing banking activities, as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser by the appraiser in this respect.	The appraiser meets one of the following criteria: 1. Master's degree in law (or university degree in other field and post-graduate studies in law) and at least 7 years of experience, including 2 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in a function related to the practical application of the laws, internal regulations, recommendations of supervision authorities and codes of good practices and ethics governing banking activities, as well as a high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a high assessment of the appraiser in this respect.	The appraiser meets one of the following criteria: 1. University degree (preferably in economics, law, exact sciences or other fields of study related to the nature of the position held/to be held by the person subject to the suitability assessment and the related scope of tasks and responsibilities. This requirement is also deemed met in the case of a university degree in another field along with a post-graduate degree in one of the preferred fields of study or MBA, or holding an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 2 years of managerial or supervisory experience related to compliance and reputation risk in the financial sector (including experience gained in this respect in supervision or control authorities, public administration bodies responsible for financial sector legislation and entities providing advisory services to entities in the financial sector).	The appraiser has a university degree (preferably in economics, law, exact sciences or other fields of study related to the nature of the position held/to be held by the person subject to the suitability assessment and the related scope of tasks and responsibilities. This requirement is also deemed met in the case of a university degree in another field along with a post-graduate degree in one of the preferred fields of study or MBA, or holding an internationally or nationally recognised industry certificate confirming knowledge in this field), or at least 2 years of managerial, supervisory or academic and research experience related to compliance and reputation risk in the financial sector (including experience gained in this respect in supervision or control authorities, public administration bodies responsible for financial sector legislation and entities providing advisory services to entities in the financial sector).	The appraiser does not meet prerequisites for the Basic level.
26		reputation risk	current or future risk to the financial result, own funds or liquidity, arising from damage to the bank's reputation.	2. University degree in any field and at least 9 years of experience, including 4 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in a function related to the practical application of the laws, internal regulations, recommendations of supervision authorities and codes of good practices and ethics governing banking activities, as well as a high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a high assessment of the appraiser by the appraiser in this respect, as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser by the appraiser in this respect.	2. University degree in any field and at least 8 years of experience, including 3 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in a function related to the practical application of the laws, internal regulations, recommendations of supervision authorities and codes of good practices and ethics governing banking activities, as well as a high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a high assessment of the appraiser by the appraiser in this respect.	2. A PhD degree as a minimum and at least 2 years of academic and research experience related to compliance and reputation risk in the financial sector.		
27	Systemic risk area	systemic risk	risk of disruption in the functioning of the financial system, which, if materialised, disturbs the operation of the financial system and the national economy as a whole, the source of which may be, in particular, trends associated with excessive loan lending or debt dynamics and related asset price imbalances, unstable financing models, risk distribution in the financial system, links between financial institutions or macroeconomic and sectoral imbalances.	The appraiser meets one of the following criteria: 1. University degree in a field related to the financial market sector, in particular in banking and finance, economics, economic relations, management, law, accounting, auditing, administration, financial regulations, information technology and quantitative methods (or a post-graduate or MBA degree in this field, or an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 8 years of experience, including 5 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in a position involving assessing, monitoring, controlling and mitigating systemic risk, as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser by the appraiser in this respect.	The appraiser meets one of the following criteria: 1. University degree in a field related to the financial market sector, in particular in banking and finance, economics, economic relations, management, law, accounting, auditing, administration, financial regulations, information technology and quantitative methods (or a post-graduate or MBA degree in this field, or an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 7 years of experience, including 3 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in a position involving assessing, monitoring, controlling and mitigating systemic risk, as well as a high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a high assessment of the appraiser by the appraiser in this respect.	The appraiser meets one of the following criteria: 1. University degree (preferably in economics, law, exact sciences or other fields of study related to the nature of the position held/to be held by the person subject to the suitability assessment and the related scope of tasks and responsibilities. This requirement is also deemed met in the case of a university degree in another field along with a post-graduate degree in one of the preferred fields of study or MBA, or holding an internationally or nationally recognised industry certificate confirming knowledge in this field), and at least 2 years of managerial or supervisory experience related to systemic risk in the financial sector (including experience gained in this respect in supervision or control authorities, public administration bodies responsible for financial sector legislation and entities providing advisory services to entities in the financial sector).	The appraiser has a university degree (preferably in economics, law, exact sciences or other fields of study related to the nature of the position held/to be held by the person subject to the suitability assessment and the related scope of tasks and responsibilities. This requirement is also deemed met in the case of a university degree in another field along with a post-graduate degree in one of the preferred fields of study or MBA, or holding an internationally or nationally recognised industry certificate confirming knowledge in this field), or at least 2 years of managerial, supervisory or academic and research experience related to systemic risk in the financial sector (including experience gained in this respect in supervision or control authorities, public administration bodies responsible for financial sector legislation and entities providing advisory services to entities in the financial sector).	The appraiser does not meet prerequisites for the Basic level.
28		risk of contagion	threat of transmitting disturbances in the functioning of the market or a financial market participant to another market or another financial market participant/participants, in particular when the transmission of disturbances is exceptionally strong (extreme), and comes from sources other than common market factors or economic conditions.	2. University degree in any field (no post-graduate studies required) and at least 10 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in a position involving assessing, monitoring, controlling and mitigating systemic risk, as well as a very high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a very high assessment of the appraiser by the appraiser in this respect.	2. University degree in any field and at least 8 years of experience, including 5 years of managerial or supervisory experience in the financial sector (where experience in the financial sector also includes experience in supervision or control authorities or public administration bodies responsible for legislation in the financial sector, e.g. the Ministry of Finance), in a position involving assessing, monitoring, controlling and mitigating systemic risk, as well as a high self-assessment of the appraiser's knowledge, experience and skills in a given risk category, and a high assessment of the appraiser by the appraiser in this respect.	2. A PhD degree as a minimum and at least 2 years of academic and research experience related to systemic risk in the financial sector.		





[illegible]



Personal competencies		EVALUATION THRESHOLDS				
No.	Description	Meets the criteria			Does not meet the criteria	
1	<b>Authenticity</b> The appraisee's behaviour is consistent with the communicated intentions as well as values and beliefs. He/she openly communicates his/her intentions, ideas, and opinions to in a manner consistent with the needs and expectations regarding the performed role while observing rules on security and confidentiality of information. The appraisee provides his/her supervisor with accurate information reflecting the facts, including risks and difficulties. He/she encourages others to be open and honest about the performed tasks and situation in their field of responsibilities.	The appraisee's behaviour is in most situations consistent with the communicated intentions as well as his/her values and beliefs. In most situations, in which it is deemed reasonable, he/she openly communicates his/her intentions, ideas, and opinions in a manner consistent with the needs and expectations regarding the performed role. When informing his/her supervisor, he/she usually provides accurate information reflecting the facts, including risks and difficulties. This person usually encourages others to be open and honest about the performed tasks and situation in their field of responsibilities.			The appraisee's behaviour is visibly inconsistent with the communicated intentions as well as his/her values and beliefs. He/she does not communicate his/her intentions, ideas, and opinions in a manner consistent with the needs and expectations regarding the performed role. When providing information to his/her supervisor, he/she conspicuously misrepresents the facts or overlooks risks and difficulties. This person's behaviour and communication manner discourage others from being open and honest about their tasks and situation in their field of responsibilities.	
2	<b>Decisiveness</b> The appraisee makes decisions on time, acting in accordance with the established schedule or, if there is no schedule, as quickly as possible taking into account current priorities. When taking decisions, he/she relies on available information.	In most cases, the appraisee makes decisions on time, acting in accordance with the established schedule or, if there is no schedule, as quickly as possible taking into account current priorities. When taking decisions, he/she usually relies on all available information.			2	
3	<b>Loyalty</b> The appraisee's behaviour demonstrates that he/she identifies with the organisation, its vision and goals, as well as proves his/her commitment. He/she spends time for the job that is adequate to his/her responsibilities, and performs his/her tasks as expected. He/she defends interests of the organisation and acts in an objective and critical manner. He/she recognises and anticipates potential conflicts of interest and takes actions aimed at mitigating their negative impact on the functioning of the company.	The appraisee's behaviour usually demonstrates that he/she identifies with the organisation, its vision and goals, as well as proves his/her commitment. In most situations, he/she spends time for the job that is adequate to his/her responsibilities, and performs his/her tasks as expected. He/she usually defends interests of the organisation and acts in an objective and critical manner. In most situations, he/she recognises and anticipates potential conflicts of interest and takes actions aimed at mitigating their negative impact on the functioning of the company.			3	
4	<b>Sense of responsibility</b> When taking decisions, the appraisee understands and takes into account internal and external determinants which form the context of the company operation. When taking decisions and actions, he/she takes into account their impact on stakeholders.	When taking decisions, the appraisee usually understands and takes into account internal and external determinants which form the context of the company operation. When taking decisions and actions, he/she usually takes into account their impact on stakeholders.			When taking decisions, the appraisee does not understand or does not take into account internal and external determinants which form the context of the company operation. When taking decisions and actions, he/she does not take into account their impact on stakeholders.	
No.	Description	Very high	High	Medium	Basic	None
5	<b>Language</b> The appraisee communicates orally and in writing in a clear and organised manner and in accordance with the accepted social and corporate norms resulting from the organisational culture, in the native language or the language used in job at the institution's location.	In all situations, the appraisee communicates orally and in writing in a clear and organised manner and in accordance with the accepted social and corporate norms resulting from the organisational culture, in the native language or the language used in job at the institution's location.	In most situations, the appraisee communicates orally and in writing in a clear and organised manner and in accordance with the accepted social and corporate norms resulting from the organisational culture, in the native language or the language used in job at the institution's location.	In certain situations, the appraisee communicates orally and in writing in a clear and organised manner and in accordance with the accepted social and corporate norms resulting from the organisational culture, in the native language or the language used in job at the institution's location.	The appraisee communicates orally and in writing in a clear and organised manner and in accordance with the accepted social and corporate norms resulting from the organisational culture, in the native language or the language used in job at the institution's location.	The appraisee communicates orally and in writing in a clear and organised manner and in accordance with the accepted social and corporate norms resulting from the organisational culture, in the native language or the language used in job at the institution's location.
6	<b>Communication</b> The appraisee communicates in a manner that allows clear and transparent information to be provided and obtained. His/her behaviour encourages interlocutors and gives them a possibility to formulate feedback.	In all situations the appraisee communicates in a manner that allows clear and transparent information to be provided and obtained. His/her behaviour always encourages interlocutors and gives them a possibility to formulate feedback.	In most situations the appraisee communicates in a manner that allows clear and transparent information to be provided and obtained. His/her behaviour usually encourages interlocutors and gives them a possibility to formulate feedback.	The appraisee sometimes communicates in a manner that allows clear and transparent information to be provided and obtained. But just as often, he/she communicates in a not fully transparent manner or the communication does not allow to obtain clear information from the interlocutor. The appraisee's behaviour sometimes encourages interlocutors and gives them a possibility to formulate feedback, but just as often he/she fails to ensure that interlocutors have the comfort when giving feedback.	The appraisee rarely communicates in a manner that allows clear and transparent information to be provided and obtained. His/her behaviour usually discourages interlocutors from giving feedback or gives them no possibility to give feedback.	The appraisee communicates in a manner that does not allow clear and transparent information to be provided and obtained. His/her behaviour discourages interlocutors from giving feedback or gives them no possibility to give feedback.
7	<b>Judgement</b> The appraisee draws conclusions based on analysis of available information and possible courses of action. He/she examines the situation in a holistic way, beyond the perspective of the position held, especially when solving problems which may threaten continued operation of the company.	In all situations the appraisee draws conclusions based on analysis of available information and possible courses of action. He/she always examines the situation in a holistic way beyond the perspective of the position held, especially when solving problems which may threaten continued operation of the company.	In most situations the appraisee draws conclusions based on analysis of available information and possible courses of action. He/she usually examines the situation in a holistic way beyond the perspective of the position held, and always examines it this way when solving problems which may threaten continued operation of the company.	In some situations, the appraisee draws conclusions based on analysis of available information and possible courses of action. But just as often, he/she makes decisions without taking these premises into consideration. In about half of the cases, he/she examines the situation in a holistic way, beyond the perspective of the position held. He/she usually examines it this way when solving problems which may threaten continued operation of the company.	The appraisee rarely draws conclusions based on analysis of available information and possible courses of action. He/she only occasionally examines the situation in a holistic way, beyond the perspective of the position held, including cases of solving problems which may threaten continued operation of the company.	The appraisee draws conclusions without basing them on analysis of available information and possible courses of action. He/she examines the situation from the perspective of the position held, including cases of solving problems which may threaten continued operation of the company.
8	<b>Customer care and high standards</b> The appraisee focuses on ensuring high standards and, where possible, finding ways to raise them. In particular: he/she refuses to approve development and marketing of products and services as well as to incur capital expenditures in circumstances when he/she is not able to appropriately measure risk due to the lack of understanding the structure, rules or basic assumptions of the proposed solution. He/she identifies and analyses customer expectations and needs, and ensures provision of correct, complete and understandable information to customers. In particular, he/she takes into consideration value of the product for customers as well as adequacy and suitability of the product.	The appraisee always focuses on ensuring high standards and, where possible, finding ways to raise them. In particular: he/she always refuses to approve development and marketing of products and services as well as to incur capital expenditures in circumstances in which he/she is not able to appropriately measure risk due to the lack of understanding the structure, rules or basic assumptions of the proposed solution. If reasonable, he/she always identifies and analyses customer expectations and needs, and ensures provision of correct, complete and understandable information to customers, taking into account in particular value of the products to customers as well as appropriateness and suitability of the products.	The appraisee in most cases focuses on ensuring high standards and, where possible, finding ways to raise them. Sometimes he/she refuses to approve development and marketing of products and services as well as to incur capital expenditures in circumstances in which he/she is not able to appropriately measure risk due to the lack of understanding the structure, rules or basic assumptions of the proposed solution, but there are times when he/she does grant such approval. If reasonable, he/she usually identifies and analyses customer expectations and needs, and ensures provision of correct, complete and understandable information to customers, taking into account in particular value of the products to customers as well as appropriateness and suitability of the products.	The appraisee in some cases focuses on ensuring high standards and, where possible, finding ways to raise them. Sometimes he/she refuses to approve development and marketing of products and services as well as to incur capital expenditures in circumstances in which he/she is not able to appropriately measure risk due to the lack of understanding the structure, rules or basic assumptions of the proposed solution, but equally often grants such approval. In certain justified situations, he/she identifies and analyses customer expectations and needs, and ensures provision of correct, complete and understandable information to customers, taking into account in particular value of the products to customers as well as appropriateness and suitability of the products.	The appraisee rarely focuses on ensuring high standards and finding ways to raise them. He/she rarely refuses to approve development and marketing of products and services as well as to incur capital expenditures in circumstances when he/she is not able to appropriately measure risk due to the lack of understanding the structure, rules or basic assumptions of the proposed solution. He/she rarely identifies and analyses customer expectations and needs, and ensures provision of correct, complete and understandable information to customers, taking into account in particular value of the products to customers as well as appropriateness and suitability of the products.	The appraisee places no importance on ensuring high standards and does not seek ways to raise them. Grants approval to develop and market products and services and to incur capital expenditures regardless of whether he/she is able to appropriately measure risk thanks to understanding of the structure, rules or basic assumptions of the proposed solution. He/she does not analyse customer expectations or needs, and information provided to customers is not reviewed in terms of its completeness or understandability. Nor does he/she take into consideration value of the product for customers or adequacy and suitability of the product.
9	<b>Leadership skills</b> When managing the subordinate team and project work, the appraisee provides direction, supports teamwork, motivates employees and ensures that they have professional competences appropriate to their functions or necessary to achieve the established goals. He/she accepts feedback and demonstrates an attitude of being open to engage in constructive discussion.	When managing the subordinate team and project work, the appraisee always provides direction, supports teamwork, motivates employees and ensures that they have professional competences appropriate to their functions or necessary to achieve the established goals. He/she accepts feedback and demonstrates an attitude of being open to engage in constructive discussion.	When managing the subordinate team and project work, the appraisee usually provides direction, supports teamwork, motivates employees and ensures that they have professional competences appropriate to their functions or necessary to achieve the established goals. He/she accepts feedback and demonstrates an attitude of being open to engage in constructive discussion.	When managing the subordinate team and project work, the appraisee sometimes provides direction, supports teamwork, motivates employees and ensures that they have professional competences appropriate to their functions or necessary to achieve the established goals. But just as often, his/her management methods lack any or all of the above elements. He/she accepts feedback and demonstrates an attitude of being open to engage in constructive discussion.	When managing the subordinate team and project work, the appraisee rarely provides direction, supports teamwork, motivates employees and ensures that they have professional competences appropriate to their functions or necessary to achieve the established goals. He/she rarely accepts feedback and demonstrates an attitude of being open to engage in constructive discussion.	When managing the subordinate team and project work, the appraisee fails to provide direction, support teamwork, motivate employees and ensure that they have professional competences appropriate to their functions or necessary to achieve the established goals. He/she does not accept feedback and does not demonstrate an attitude of being open to engage in constructive discussion.
10	<b>External awareness</b> The appraisee monitors on an ongoing basis the situation in the organisation, its prevailing internal balance of powers, and the adopted methods of operation. He/she has a good grasp of the prevailing national and global economic situation (including financial, economic and social developments) which may affect the organisation and interests of individual entities. At the same time, he/she effectively uses this information.	The appraisee monitors on an ongoing basis the situation in the organisation, its prevailing internal balance of powers, and the adopted methods of operation. He/she has a good grasp of the prevailing national and global economic situation (including financial, economic and social developments) which may affect the organisation and interests of individual entities. At the same time, he/she effectively uses this information in all relevant situations.	The appraisee usually monitors on an ongoing basis the situation in the organisation, its prevailing internal balance of powers, and the adopted methods of operation. He/she has a good grasp of the prevailing national and global economic situation (including financial, economic and social developments) which may affect the organisation and interests of individual entities. Usually, he/she effectively uses this information in relevant situations.	The appraisee has general knowledge of the situation in the organisation, its prevailing internal balance of powers, and the adopted methods of operation. He/she has a general knowledge of the prevailing national and global economic situation (including financial, economic and social developments) which may affect the organisation and interests of individual entities. In certain situations he/she uses the information in an efficient way, but just as often fails to do it, or the information he/she has is not sufficient to take adequate actions.	The appraisee has limited knowledge of the situation in the organisation, its prevailing internal balance of powers, and the adopted methods of operation. He/she has a poor grasp of the prevailing national and global economic situation (including financial, economic and social developments) or fails to recognise its impact on the organisation and interests of individual entities. He/she rarely uses this information effectively in relevant situations.	The appraisee does not monitor and has no knowledge of the situation in the organisation, its prevailing internal balance of powers, and the adopted methods of operation. He/she does not know the prevailing national and global economic situation (including financial, economic and social developments) or fails to recognise its impact on the organisation and interests of individual entities. Alternatively, he/she has this knowledge, but does not use it in relevant situations.
11	<b>Negotiations</b> The appraisee identifies and discloses interests in a way intended to reach consensus in the pursuit of negotiation goals.	The appraisee always identifies and discloses interests in a way intended to reach consensus in the pursuit of negotiation goals.	The appraisee usually identifies and discloses interests in a way intended to reach consensus in the pursuit of negotiation goals.	The appraisee sometimes identifies and discloses interests in a way intended to reach consensus in the pursuit of negotiation goals, but just as often fails to do it.	The appraisee rarely identifies and discloses interests in a way intended to reach consensus in the pursuit of negotiation goals.	The appraisee never identifies and discloses interests in a way intended to reach consensus in the pursuit of negotiation goals.
12	<b>Persuasion</b> The appraisee is able to influence opinions of others, using to this end his/her persuasion skills, authority and tact. He/she has a strong personality and remains steadfast in all situations in which it is reasonable.	The appraisee is able to influence opinions of others in all situations, using to this end his/her persuasion skills, authority and tact. He/she has a strong personality and the ability to remain steadfast.	The appraisee is able to influence opinions of others in most situations, using to this end his/her persuasion skills, authority and tact. He/she has a strong personality and remains steadfast in most situations in which it is reasonable.	The appraisee can sometimes exercise influence on the opinions of others, but just as often he/she fails to do so. In certain situations, he/she remains steadfast, if reasonable, but just as often he/she is unable to defend his/her opinion.	The appraisee rarely can exercise influence on the opinions of others or remain steadfast, even though it is reasonable in a given situation.	The appraisee cannot exercise influence on the opinions of others or remain steadfast, even though it is reasonable in a given situation.

Personal competencies		EVALUATION THRESHOLDS				
No.	Description	Meets the criteria		Does not meet the criteria		
1	<b>Authenticity</b> The appraisee's behaviour is consistent with the communicated intentions as well as values and beliefs. He/she openly communicates his/her intentions, ideas, and opinions to in a manner consistent with the needs and expectations regarding the performed role while observing rules on security and confidentiality of information. The appraisee provides his/her supervisor with accurate information reflecting the facts, including risks and difficulties. He/she encourages others to be open and honest about the performed tasks and situation in their field of responsibilities.	The appraisee's behaviour is in most situations consistent with the communicated intentions as well as his/her values and beliefs. In most situations, in which it is deemed reasonable, he/she openly communicates his/her intentions, ideas, and opinions in a manner consistent with the needs and expectations regarding the performed role. When informing his/her supervisor, he/she usually provides accurate information reflecting the facts, including risks and difficulties. This person usually encourages others to be open and honest about the performed tasks and situation in their field of responsibilities.		The appraisee's behaviour is visibly inconsistent with the communicated intentions as well as his/her values and beliefs. He/she does not communicate his/her intentions, ideas, and opinions in a manner consistent with the needs and expectations regarding the performed role. When providing information to his/her supervisor, he/she conspicuously misrepresents the facts or overlooks risks and difficulties. This person's behaviour and communication manner discourage others from being open and honest about their tasks and situation in their field of responsibilities.		
2	<b>Decisiveness</b> The appraisee makes decisions on time, acting in accordance with the established schedule or, if there is no schedule, as quickly as possible taking into account current priorities. When taking decisions, he/she relies on available information.	In most cases, the appraisee makes decisions on time, acting in accordance with the established schedule or, if there is no schedule, as quickly as possible taking into account current priorities. When taking decisions, he/she usually relies on all available information.		2		
3	<b>Loyalty</b> The appraisee's behaviour demonstrates that he/she identifies with the organisation, its vision and goals, as well as proves his/her commitment. He/she spends time for the job that is adequate to his/her responsibilities, and performs his/her tasks as expected. He/she defends interests of the organisation and acts in an objective and critical manner. He/she recognises and anticipates potential conflicts of interest and takes actions aimed at mitigating their negative impact on the functioning of the company.	The appraisee's behaviour usually demonstrates that he/she identifies with the organisation, its vision and goals, as well as proves his/her commitment. In most situations, he/she spends time for the job that is adequate to his/her responsibilities, and performs his/her tasks as expected. He/she usually defends interests of the organisation and acts in an objective and critical manner. In most situations, he/she recognises and anticipates potential conflicts of interest and takes actions aimed at mitigating their negative impact on the functioning of the company.		3		
4	<b>Sense of responsibility</b> When taking decisions, the appraisee understands and takes into account internal and external determinants which form the context of the company operation. When taking decisions and actions, he/she takes into account their impact on stakeholders.	When taking decisions, the appraisee usually understands and takes into account internal and external determinants which form the context of the company operation. When taking decisions and actions, he/she usually takes into account their impact on stakeholders.		When taking decisions, the appraisee does not understand or does not take into account internal and external determinants which form the context of the company operation. When taking decisions and actions, he/she does not take into account their impact on stakeholders.		
No.	Description	Very high	High	Medium	Basic	None
13	<b>Teamwork</b> The appraisee acts out of the interest of the group and contributes to the achievement of a common goal.	The appraisee always acts out of the interest of the group and contributes to the achievement of a common goal.	The appraisee usually acts out of the interest of the group and contributes to the achievement of a common goal.	In certain cases, the appraisee acts out of the interest of the group and contributes to the achievement of a common goal, but just as often acts out of his/her own interest or pursues individual rather than common goals.	The appraisee rarely acts out of the interest of the group and contributes to the achievement of a common goal.	The appraisee acts out of his/her own interest and not the interest of the group if they contradict each other. In such situations, he/she does not contribute to the achievement of a common goal.
14	<b>Strategic skills</b> The appraisee creates and develops realistic plans and strategies for the company development (including scenario analysis), taking into account long-term goals. In strategic plans, he/she takes into account the risks which the organisation is exposed to and takes appropriate steps to manage those risks.	The plans and strategies for the company development created by the appraisee always are realistic and take long-term goals into account. In strategic plans, the appraisee always takes into account the risks which the organisation is exposed to and each time takes appropriate steps to manage those risks.	The plans and strategies for the company development created by the appraisee are usually realistic and take long-term goals into account. In strategic plans, the appraisee usually takes into account the risks which the organisation is exposed to and, in most cases, takes appropriate steps to manage those risks.	Certain plans and strategies for the company development created by the appraisee are realistic and take long-term goals into account. However, just as often this is not the case. In strategic plans, in about half of the cases the appraisee takes into account the risks which the organisation is exposed to and takes appropriate steps to manage those risks.	The plans and strategies for the company development created by the appraisee rarely are realistic and take long-term goals into account. In strategic plans, the appraisee rarely takes into account the risks which the organisation is exposed to, or takes them into account but rarely takes appropriate steps to manage those risks.	The plans and strategies for the company development created by the appraisee are unrealistic or do not take long-term goals into account. In strategic plans, the appraisee does not take into account the risks which the organisation is exposed to, or does not take appropriate steps to manage those risks.
15	<b>Resistance to stress</b> The appraisee acts in a logical and efficient manner, even when under high pressure and in moments of uncertainty.	The appraisee always acts in a logical and efficient manner, even when under high pressure and in moments of uncertainty.	The appraisee usually acts in a logical and efficient manner, even when under high pressure and in moments of uncertainty.	The appraisee sometimes acts in a logical and efficient manner when under high pressure and in moments of uncertainty. But just as often his/her actions undertaken under pressure or in moments of uncertainty are not logical or efficient.	The appraisee rarely acts in a logical and efficient manner when under high pressure and in moments of uncertainty.	The appraisee usually acts in an illogical or inefficient manner, particularly when under high pressure and in moments of uncertainty.
16	<b>Chairing of meetings</b> When chairing meetings, the appraisee creates an atmosphere of openness and encourages their participants to engage on equal terms as well as ensures a smooth course of the meetings. He/she has knowledge of the tasks and responsibilities of the participants.	When chairing meetings, the appraisee always creates an atmosphere of openness and encourages their participants to engage on equal terms as well as ensures a smooth course of the meetings. He/she has knowledge of the tasks and responsibilities of all participants to the extent that allows to effectively manage meetings.	When chairing meetings, the appraisee usually creates an atmosphere of openness and encourages their participants to engage on equal terms as well as ensures a smooth course of the meetings. He/she has knowledge of the tasks and responsibilities of the participants to the extent which usually is sufficient to effectively manage meetings.	When chairing meetings, in about half of the cases the appraisee creates an atmosphere of openness and encourages their participants to engage on equal terms as well as ensures a smooth course of the meetings. He/she has knowledge of the tasks and responsibilities of the participants to the extent which in some cases is sufficient to effectively manage meetings.	When chairing meetings, the appraisee rarely creates an atmosphere of openness and usually deters their participants from engaging on equal terms. He/she rarely ensures smooth course of the meetings. He/she has partial knowledge of the tasks and responsibilities of the participants, however its extent rarely is sufficient to effectively manage meetings.	When chairing meetings, the appraisee rarely creates an atmosphere not conducive to openness and deters their participants from engaging on equal terms. Meetings do not proceed effectively under his/her chairmanship. He/she has no knowledge of the tasks and responsibilities of the participants to the extent needed to effectively manage meetings.