

Assessment Questionnaire for Supervisory Board Members

Questionnaire for the Suitability Assessment of Supervisory Board Members and Candidates for Supervisory Board Members

First name:	
Surname:	
Family name:	
Parents' first names:	
Citizenship:	
Place of birth:	
Contact details (address/phone/e-mail):	
Registered address (permanent or temporary):	
Address of residence:	
PESEL number or date of birth:	
ID card number and series or passport number:	

ASSESSMENT QUESTIONNAIRE (summary)

Questionnaire for the Suitability Assessment of Supervisory Board Members and Candidates for Supervisory Board Members

Information on the current position	
Company:	
Body:	
Job name:	
Scope of responsibility:	
Reporting organisational units:	

Reason for conducting the Suitability Assessment	
Reason for conducting the assessment:	

Last Suitability Assessment	
Date of previous suitability assessment:	
Type of previous suitability assessment:	
Reason for conducting the previous secondary suitability assessment:	
A photocopy of the previous suitability assessment form including the attachments is appended to the form.	

Summary of the assessment		
	Assessment:	Notes:
Professional qualifications – knowledge and experience		
Professional qualifications – skills		
Professional qualifications – Polish language		
Guaranty – criminal record		
Guaranty – Reputation		
Guaranty – independence of judgement – conflict of interest and financial standing		
Guaranty – independence of judgement – behavioural traits		
Being Independent (Supervisory Board)		
Being Independent (Audit Committee)		
Time commitment		
Combining functions		

Recommended actions		
As a result of the conducted assessment, it is recommended to		
In terms of the identified aspects that require improvement – it is recommended to take the following corrective actions		
	other:	

For Secondary Suitability Assessment: To the best of the Bank's knowledge, the data in the other appendices not attached to this form have not changed since the previous suitability assessment and the statements therein remain valid.	
Date	

ASSESSMENT QUESTIONNAIRE (education)					
Educational requirements and initial assessment					
#	Requirement	Status of requirement	Assessment		
1	University level education				
2	Professional education (which one?)				

Educational requirements and secondary assessment					
#	Requirement	Source of requirement	Date of requirement	Deadline	Delivery
1					
2					
3					
4					
5					

		Assessment	Date
Assessment in terms of Education			

ASSESSMENT QUESTIONNAIRE (CV)				
Professional experience requirements				
#	Requirement	Value (in months)	Minimum in accordance with the suitability policy (in months)	Assessment
1	Seniority			
2	Seniority in the financial sector			
3	Seniority in banking			
4	Experience in managerial or supervisory positions			
5	Experience in managerial or supervisory positions in the financial sector			
6	Experience in managerial or supervisory positions in the banking sector			
7	Experience in the area of risk management			
8	Experience in academic or administrative positions or positions related to controlling financial institutions or other companies:			

	Assessment	Date
Assessment of Professional Experience		

ASSESSMENT QUESTIONNAIRE (professional qualifications)							
Competence in supervised entity management							
#	Competence	Primary / secondary assessment	Level of competence required by the Bank	Previous assessment (if applicable)	Self-assessment	Assessment of the current level of competence	Justification
1	Market knowledge The person assessed knows the financial market in general, with particular emphasis on the banking sector and the knowledge of the Polish market.						
2	Knowledge of legal requirements and regulatory frameworks The assessed person is familiar with the regulations, recommendations of supervisory authorities and codes of good practice governing operations in the banking sector.						
3	Strategic planning (having management skills) The assessed person understands the institution's business strategy/business plan and can implement them.						
4	Knowledge of management system, including risk management The assessed person understands the methodology of risk management – identifying, assessing, monitoring, controlling and minimising the major risks affecting the institution.						
5	Accounting and financial audit The assessed person has current knowledge of accounting, accounting standards and financial auditing.						
6	Supervision, control and internal audit I understand the principles and standards of the audit and internal control system.						
7	Interpretation of financial information (having financial and accounting skills) The assessed person is able to interpret financial data and accounting data, can carry out an analysis and draw conclusions on the basis of presented data, necessary to manage the entity while taking into account the market situation.						
8	Knowledge of Polish The assessed person has a proven command of the Polish language, communicates efficiently in Polish with the employees (both on everyday and industry-related matters), understands the matters discussed during the meeting of the authority; is able to use Polish in presentations and speeches during conferences, workshops or key meetings. Has a proven command of the Polish language, communicates efficiently in Polish with the employees (both on everyday and industry-related matters), understands the matters discussed during the meeting of the authority; is able to use Polish in presentations and speeches during conferences, workshops or key meetings.						

Competence in risk management							
#	Competence	Primary / secondary assessment	Level of competence required by the Bank	Previous assessment (if applicable)	Self-assessment	Assessment of the current level of competence	Justification
1	business risk – the risk of a failure to achieve the assumed and necessary economic objectives due to failure in market competition						
2	strategic risk – the risk related to making adverse or wrong strategic decisions, lack of or faulty implementation of the adopted strategy and changes in the external environment and an inappropriate response to these changes						
3	credit risk – the risk of potential loss due to the non-performance of an obligation by a customer or counterparty at the contractual deadline						
4	concentration risk – a risk resulting from excessive concentration of exposures to individual customers, groups of connected customers, customers operating in the same sector of economy, geographical region, conducting the same activity or trading the same commodities, entities belonging to the bank's group of companies (both cross-border and domestic), exposures denominated in the same currency or indexed to the same currency, under the applied credit risk mitigation techniques and large indirect credit exposures, such as a single collateral issuer, characterised by the potential to generate losses sufficiently large to threaten the bank's financial standing or capacity to run its core business or to lead to a significant change in the bank's risk profile						
5	collective borrowers default risk – a specific concentration risk arising from the potential significant credit losses of an institution as a result of concentration of exposures to a group of borrowers characterised by similar default behaviour, and associated with the potential likelihood of an event (e.g. natural or social/political) of nationwide character resulting in default of a large group of debtors						
6	counterparty risk – counterparty default risk – means the risk that the counterparty to a transaction defaults before the final settlement of the cash flows associated with that transaction						
7	settlement/delivery risk – this is the risk that debt instruments, equity instruments, foreign currencies and commodities (except for repurchase transactions and securities or commodities lending or borrowing transactions) will remain unsettled after their established settlement/delivery dates						
8	F/X lending risk – actual or potential threat to the bank's results and equity related to foreign currency loans granted to unsecured borrowers						

9	position risk – the risk of impairment of assets, increase in the level of liabilities or change in the financial result as a consequence of sensitivity to changes in prices of financial instruments. This type of market risk covers the general and specific risk of positions in debt instruments (interest rate risk) and equity instruments (equity price risk), with securitisation positions in the trading book treated as debt instruments. It should be stressed that the interest rate risk considered under market risk only applies to the activities in the trading book. In the area of position risk – as defined above – we distinguish the following elements: interest rate risk, equity instrument price risk						
10	F/X risk – the risk of impairment of assets, increase in the level of liabilities or change in the financial performance as a result of sensitivity to changes in F/X rates						
11	commodity price risk – the risk of loss in the value of assets or change in the financial performance as a result of sensitivity to changes in commodity prices (homogeneous ones – e.g. platinum, crude oil)						
12	interest rate credit valuation adjustment risk – this is the risk related to the adjustment of the valuation of the portfolio of transactions with a counterparty due to the change in the 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	conduct risk: the actual or potential risk of loss that an institution may incur as a result of inadequate provision of financial services, including through wilful misconduct or negligence						
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 identified in the context of threats and vulnerabilities of an existing component or group of components of the ICT environment and the effect of these relationships on the secure functioning of the ICT infrastructure and related processes, as well as the security of data used for the needs of the bank's operations and provision of services to customers						
15	legal risk – the risk of incurring losses as a result of erroneous or late drafting or enactment of regulations, their instability, changes in case law, erroneous shaping of legal relations, quality of formal and legal documentation or unfavourable decisions of courts or other authorities in litigation with other entities						
16	model risk – means the potential loss that an 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 – associated with money laundering or financing terrorism						
18	liquidity risk – the risk of losing the ability to finance assets and meet liabilities in a timely manner in the normal course of the Bank's business, or in other conditions that can be foreseen, causing the Bank to incur unacceptable losses						
19	market liquidity risk – the risk of losing the ability to convert certain facilities on the market into cash within the required time, which results in the necessity to incur financial losses on those facilities						
20	intraday liquidity risk – the risk of losing the ability to meet cash obligations on the current day						
21	liquidity concentration risk – the risk of defaulting on current obligations due to dependence (lack of diversification) or excessive exposure to a single entity or related entities						
22	financing risk – the risk of a shortage of stable sources of finance in the medium and long term, resulting in an actual or potential risk of the bank's defaulting on its financial obligations as they fall due in the medium and long term, either in full or as a result of having to incur unacceptable financing costs						
23	risk of excessive leverage - means the vulnerability of an institution to risks due to leverage or contingent leverage that may require taking unplanned actions to adjust its business plan, including the emergency sale of assets that could generate losses or require adjustments to the valuation of its remaining assets						
24	insolvency risk – a risk arising from the failure to secure capital and the inability to achieve a level of capital adequate to the risk of the bank's activity, necessary to cover unexpected losses and satisfy supervisory requirements allowing further independent functioning of the bank						
25	compliance risk – the effects of non-compliance with laws, internal regulations and market standards						
26	reputational risk – current or future risk to the financial result, equity or liquidity caused by the breach of the bank's reputation						
27	systemic risk – a risk of disruption in the functioning of the financial system which, if it were to materialise, would disrupt 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 credit or debt dynamics and related asset price imbalances, unstable funding models, risk distribution across the financial system, links between financial institutions, or macroeconomic and sectoral imbalances						
28	contagion risk – the risk of transmission of disorders in the functioning of the market or a financial market participant to another market or another financial market participant(s), in particular when the transmission of disorders is exceptionally strong (extreme) and its source is other than common market factors or economic conditions						

Competence in managing the main areas of operations of a supervised entity							
#	Competence	Primary / secondary assessment	Level of competence required by the Bank	Previous assessment (if applicable)	Self-assessment	Assessment of the current level of competence	Justification
1	Retail banking						
2	SME Banking						
3	Corporate Banking						
4	Private and Investment Banking						
5	Strategy and Transformation						
6	Finance						
7	Risk Management						
8	Technology & Operations						
9	Areas of support						

Personal competences							
#	Competence	Primary / secondary assessment	Level of competence required by the Bank	Previous assessment (if applicable)	Self-assessment	Assessment of the current level of competence	Justification
1	Authenticity The behaviour of the person assessed is consistent with the intentions communicated as well as his/her values and beliefs. Openly communicates his/her intentions, ideas and opinions to the extent consistent with the needs and expectations of the role and while maintaining the security and confidentiality of the information. The assessed person provides factual information to the supervisor, taking into account risks and difficulties. Encourages others to be open and honest about their tasks and the situation in their managed area.						
2	Language The person assessed communicates orally and in writing in a clear and organised manner and in accordance with the accepted social and corporate norms driven by the organisational culture in his/her native language or in the language used at work in the location of the institution.						
3	Firmness The assessed person makes decisions in a timely manner, acting in accordance with an agreed schedule or, if there is no such schedule, as soon as possible taking into account current priorities. When making decisions, he/she relies on the available information.						
4	Communication The assessed person conducts communication in a manner that enables clear and transparent information to be given and received. His/her behaviour encourages and gives the interlocutor the space to formulate feedback.						
5	Judgement The assessed person draws conclusions based on an analysis of available information and the possible courses of action. He/she considers the situation holistically, beyond the perspective of his/her position, especially when dealing with problems that may threaten the continuity of the company's operations.						
6	Customer care and high standards The assessed person focuses on ensuring high standards and, where possible, finding ways to raise them. Specifically: refuses to authorise the development and marketing of products and services and incurring capital expenditures in circumstances where he/she is unable to adequately measure the risk due to a lack of understanding of the structure, principles or underlying assumptions of the proposed solution. Identifies and researches customer expectations and needs and ensures that correct, complete and understandable information is provided to customers. Takes into account in particular the value of the product to the customer and the relevance and suitability of the product.						
7	Leadership skills / team leadership When managing a subordinate team and project work, the assessed person indicates the directions of activity, supports teamwork, motivates employees and ensures that they have the professional competencies appropriate to their functions or necessary for achieving the objectives set. Accepts feedback and demonstrates an attitude of openness to engage in a constructive discussion.						
8	Loyalty The assessed person's behaviour demonstrates that he or she identifies with the organisation, its vision and goals, and demonstrates commitment. Spends adequate time on the job and completes his/her tasks as expected. Defends the interests of the organisation and acts in an objective and critical manner. Recognises and anticipates potential conflicts of interest and takes actions aimed at mitigating their negative impact on the company's operations.						
9	External awareness The assessed person continuously monitors the state of the organisation, the prevailing balance of power within it and operating methods adopted. Is well versed in the prevailing national and international economic situation (including financial, economic and social developments) that may affect the organisation and the interests of the individual entities. At the same time, he/she uses this information effectively.						

10	Negotiations The assessed person identifies and discloses interests in a manner designed to achieve consensus in pursuit of negotiation objectives.						
11	Persuasion The assessed person is able to influence the opinions of others using persuasive skills, authority and tact. He/she has a strong personality and remains relentless in all situations where it is justified.						
12	Teamwork The assessed person acts based on the interest of the group and contributes to a common goal.						
13	Strategic skills The assessed person creates and develops realistic plans and strategies for the development of the company (e.g. using scenario analysis), taking into account long-term objectives. Strategic plans consider the risks to which the organisation is exposed and take appropriate steps to manage those risks.						
14	Resistance to stress The assessed person understands and takes into account in decision making the internal and external conditions that form the context in which the enterprise operates. When making decisions and taking actions, he/she takes into account their impact on stakeholders.						
15	Sense of responsibility The assessed person understands and takes into account in decision making the internal and external conditions that form the context in which the enterprise operates. When making decisions and taking actions, he/she takes into account their impact on stakeholders.						
16	Chairing meetings When chairing meetings, the assessed person creates an atmosphere of openness and encourages participants to take part on equal terms, and ensures that the meetings run smoothly. He/she has knowledge of the tasks and responsibilities of the participants.						

	Assessment	Date
General Assessment of the Current Level of Competence		

ASSESSMENT QUESTIONNAIRE (competences of the Audit Committee)					
Competences of the Audit Committee					
#	Competence	Primary / secondary assessment	Level of competence required by the Bank	Assessment of the current level of competence	Justification
1	Knowledge of accounting:				
2	Accounting Skills:				
3	Knowledge of auditing financial statements:				
4	Skills related to auditing financial statements:				
5	Knowledge of banking:				
6	Skills related to banking:				

	Assessment	Date
General Assessment of the Current Level of Competence		

ASSESSMENT QUESTIONNAIRE (competences of the Appointments and Remuneration Committee)					
Competences of the Appointments and Remuneration Committee					
#	Competence	Primary / secondary assessment	Level of competence required by the Bank	Assessment of the current level of competence	Justification
1	Knowledge and experience in relation to the Bank's operations				
2	Knowledge and experience in the area of compensation policy and practice				
3	Knowledge and experience in relation to remuneration with respect to risk management and risk control (i.e. with respect to using the mechanism of adjusting the remuneration structure to the Bank's risk and capital profile)				

	Assessment	Date
General Assessment of the Current Level of Competence		

ASSESSMENT QUESTIONNAIRE (competences of the Risk Committee)					
Competences of the Risk Committee					
#	Competence	Primary / secondary assessment	Level of competence required by the Bank	Assessment of the current level of competence	Justification
1	Knowledge and experience in relation to the Bank's operations				
2	Knowledge, including expertise, and skills with respect to risk management practices and controls				

	Assessment	Date
General Assessment of the Current Level of Competence		

ASSESSMENT QUESTIONNAIRE (clean criminal record)

Summary of the assessment performed by the Bank

The information provided by the applicant in this form adversely affects the assessment of his/her criminal record in terms of the suitability for appointment as a member of the body of the supervised entity (primary assessment).

The information provided by a member of the bank's authority in this form negatively affects the assessment of a criminal record for suitability to hold office (secondary assessment).

		Assessment	Date
Assessment of the criminal record			

ASSESSMENT QUESTIONNAIRE (Guarantee)	
Irregularities related to the scope of responsibilities of the Person Subject to Suitability Assessment detected as a result of control	
Designation of the body that conducted the control	
Period of control	
Date of control	
Scope of control	
Scope of responsibilities of the Person as at the date of control	
Irregularities identified	
Scope of responsibilities to which the irregularities were related	
Actions by the Person related to rectification of irregularities	

Irregularities related to the scope of responsibilities detected in the course of supervisory activities carried out by the supervisory authority	
Type of supervisory action:	
Date of supervisory action:	
Period covered by supervisory action:	
Scope of supervisory action:	
Scope of responsibilities of the candidate as at the supervisory action date:	
Irregularities identified:	
Scope of responsibilities to which the irregularities were related	
Actions by the Person related to rectification of irregularities:	

Fulfilment, by the member of the Authority, of his/her duties	
Comment	

Membership in committees	
The person is a member of a Bank's internal committee	
Duties as part of the committee	
The person fulfils his/her duties as part of the committee referred to above	
Description and comment to the assessment	

Summary of the assessment performed by the Bank	
The information provided in this form adversely affects the assessment of your suitability in terms of the guarantee to serve as a member of the bank's governing body.	

	Assessment	Date
Assessment of the guarantee		

ASSESSMENT QUESTIONNAIRE (conflict of interest)			
Adopted solutions to manage identified conflicts of interest			
#	Irregularity identified:	Management solutions adopted:	Is the solution effective?
1			
2			
3			
4			
5			
6			

Summary of the assessment performed by the Bank	
The information presented by the Candidate / Supervisory Board Member in this form has a negative impact on the assessment of his/her independence of judgement in terms of the risk of a conflict of interest, in terms of his/her suitability for appointment to the Supervisory Board.	

	Assessment	Date
Assessment of conflict of interest		

ASSESSMENT QUESTIONNAIRE (independent judgement)
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Assessment of behavioural traits (for Secondary Suitability Assessment)

<p>Please describe (and if possible document) the actions of the body member in the period since the last assessment that are an expression of behavioural traits affecting independence of judgement, together with their assessment. Consider in particular:</p> <p>1) Voting on potentially controversial issues, consistent or inconsistent with the majority at meetings of the body;</p> <p>2) exercising or refraining from exercising the right of veto;</p> <p>3) written or recorded questions addressed to other members of the entity's bodies.</p>	
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Summary of the assessment performed by the Bank

<p>The information provided in this form adversely affects the assessment of your suitability in terms of independent judgment to serve as a Supervisory Board Member.</p>	
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	Assessment	Date
Independent judgement assessment		

ASSESSMENT QUESTIONNAIRE	
Being Independent - Supervisory Board	
The information provided by the Person Subject to a Suitability Assessment in this form allows the person to be considered independent	

	Assessment	Date
Independence assessment		

ASSESSMENT QUESTIONNAIRE	
Being independent - Audit Committee	
The information provided by the Person Subject to a Suitability Assessment in this form allows the person to be considered independent	

	Assessment	Date
Initial Independence Assessment by the Human Resources Division		
Recommendation of the Nomination and Remuneration Committee re. independence		
Independence assessment		

ASSESSMENT QUESTIONNAIRE (combining functions)

Summary of the assessment performed by the entity

The information presented negatively influences the assessment of independence of judgment in terms of suitability for appointment as a member of a body in the supervised entity.

The number of functions performed concurrently is consistent with the principles adopted by the Bank.

Assessment

Date

Assessment of combining functions

ASSESSMENT QUESTIONNAIRE (time commitment)	
Preparation to perform the duties in the position to be assigned to the Candidate	
Need for training	
Scope of training	
Duration of training	
Expected date of training	
Need for induction	
Expected date	
Expected duration	

Requirements in terms of time commitment	
number of planned meetings of the Body	
estimated number of meetings outside the schedule	

Remote work	
The Bank applies solutions that enable remote work	

Prolonged absence	
The Bank has an absence replacement strategy in place which, while complying with the regulations, enables employees to devote sufficient time to their existing duties as well as those arising from the need for replacement, and ensures continuity and lack of disruption in operations.	

Summary of the assessment performed by the Bank	
The Bank has assumed that the minimum time required to perform the duties associated with the function is (please provide number of hours per month and number of days per year)	
The information provided by the Person Subjected to the Suitability Assessment adversely affects the assessment of his/her ability to commit sufficient time in terms of his/her suitability for service/appointment as a member of the Supervisory Board.	

Assessment of the achievement of the Authority's objectives and expectations	
Participation in meetings	
total number	current
Prolonged absence	
reason	number of days
Substitution performed due to absence of another member of the Supervisory Board	
function/position	number of days
Evaluation of the preparation and involvement in Supervisory Board meetings	

Summary of the assessment performed by the Bank	
The information provided in this form negatively impacts the assessment of the ability to commit sufficient time in terms of suitability to serve/hold a position in the Supervisory Board.A17	

	Assessment	Date
Time commitment assessment		