

# Suitability Matrix\_Supervisory Board

## Rating scale

- 1 = basic theoretical knowledge
- 2 = extensive theoretical knowledge
- 3 = practical competencies
- 4 = broad competencies used in practice

	Current Supervisory Board													Average	Collective suitability Yes/No	Expected level		
	Chairperson of the Supervisory Board	b	c	d	e	f	g	h	i	j	k	l						
<b>Substantive knowledge and skills</b>																		
<b>Strategic planning and understanding of the business strategy of the bank and its implementation, of the market environment, areas of business, key risks, and clients' needs</b>																	Yes/No	<i>average level at least 2,5</i>
<b>Risk management (identification, evaluation, monitoring, controlling and mitigation of key risks of the bank, risk acceptance, risk strategy, capital, refinancing and liquidity, internal models and risk controlling function)</b>																	Yes/No	<i>average level at least 2,5</i>
<b>Assessment of the bank's effectiveness in the development of effective management, supervision and control models</b>																	Yes/No	<i>average level at least 2,5</i>
<b>Regulatory framework and requirements</b>																	Yes/No	<i>average level at least 2,5</i>
<b>Compliance (understanding of the compliance function, operation and effectiveness of the compliance system)</b>																	Yes/No	<i>average level at least 2,5</i>
<b>Interpretation of financial information of the bank and the ability to define adequate controls; general knowledge of financial reporting</b>																	Yes/No	<i>average level at least 2,5</i>
<b>New technologies, mobility, digitisation and data security</b>																	Yes/No	<i>average level at least 2,5</i>
<b>Financial markets</b>																	Yes/No	<i>average level at least 2,5</i>
<b>TOTAL</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			



# Suitability Matrix - Management Board

## Rating scale

- 1 = basic theoretical knowledge
- 2 = extensive theoretical knowledge
- 3 = practical competencies
- 4 = broad competencies used in practice

## Substantive knowledge and skills

	Current Management Board							Collective suitability At least one rate "4" and at least one rate "3" (Y/N)	Expected level
	CEO	CFO	CRO	COO	Retail	Markets	Corporate		
<b>Strategic planning and understanding of the business strategy or business plan of the bank and its implementation</b>								Y/N	<i>For CEO expected level 4</i>
<b>Risk management (identification, evaluation, monitoring, controlling and mitigation of key risks of the bank, including related obligations, risk acceptance, risk strategy, capital, refinancing and liquidity, internal models and risk controlling function)</b>								Y/N	<i>For CRO expected level 4</i>
<b>Lending</b>								Y/N	<i>For CRO expected level 4</i>
<b>Assessment of the bank's effectiveness in the development of effective management, supervision and control models</b>								Y/N	<i>For CFO expected level 4</i>
<b>Regulatory framework and requirements</b>								Y/N	<i>For CEO and for CFO expected level 4</i>
<b>Compliance (understanding of the compliance function, operation and effectiveness of the compliance system of a peer bank)</b>								Y/N	<i>For CEO and CFO expected level 4</i>
<b>Interpretation of financial information of the bank and the ability to define priorities on that basis and define adequate controls and measures</b>								Y/N	<i>For CEO, CRO and CFO expected level 4</i>
<b>New technologies, mobility, digitisation and data security</b>								Y/N	<i>For COO expected level 4</i>
<b>Knowledge of financial markets and the banking industry</b>								Y/N	<i>For "Markets" expected level 4</i>

**Rating scale**

(see the Manager Model tab)

	CEO	CFO	CRO	COO	Retail	Markets	Corporate	Collective Suitability (Y/N)	expected level	Average level
<b>Management competencies</b>										
<b>Co-operation</b>								Y/N	<i>For CEO expected level 2 average level at least 2</i>	
<b>Supporting and inspiring</b>								Y/N	<i>For CEO expected level 2 average level at least 2</i>	
<b>Diversity &amp; Inclusion</b>								Y/N	<i>For CEO expected level 2 average level at least 2</i>	
<b>Client focus</b>								Y/N	<i>For CEO expected level 2 average level at least 2</i>	
<b>Strategy and innovation</b>								Y/N	<i>For CEO expected level 2 average level at least 2</i>	
<b>VUCA</b>								Y/N	<i>For CEO expected level 2 average level at least 2</i>	
<b>Self-improvement</b>								Y/N	<i>For CEO expected level 2 average level at least 2</i>	
<b>Achieving results</b>								Y/N	<i>average level at least</i>	
<b>Management practice</b>								Y/N	<i>average level at least</i>	
<b>Simplification and process orientation</b>								Y/N	<i>2</i>	



Experience in a senior management position (minimum 3 years in the last 10 years)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	mandatory
Experience in a financial sector in a senior management position or as a member of the management board (at least 3 years in the last 10 years)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	mandatory 100% for CEO, preferred for at least 50% with Polish nationality, including CEO
Nationality										at least 30% of women in total on the Supervisory Board and the Management Board by 2028
Gender	W/M	W/M	W/M	W/M	W/M	W/M	W/M	W/M	W/M	
Year of birth										
Number of positions held as a member of the management board (executive director)										
Number of other positions held on supervisory boards										

**CRO**

Established experience in managing the risks of the entire bank		Yes/No	
Broad experience in regulatory compliance		Yes/No	
Development of risk management systems		Yes/No	

**CFO**

Established knowledge of accounting			
Cost management, financial management, financial planning, scenario-based planning, budgeting		Yes/No	
Knowledge of value drivers/KPIs; knowledge of profitability analysis		Yes/No	
Knowledge and experience in scenario-based planning and non-financial drivers of financial results		Yes/No	
Knowledge of compliance		Yes/No	
Operational risk management		Yes/No	
Tax law		Yes/No	

**Head of Financial Markets**

Features, risks and applications of credit products and financial instruments		Yes/No	
Experience in selling bank products		Yes/No	
Basic knowledge of securities trading		Yes/No	
Knowledge of legal requirements for sales		Yes/No	

## Suitability Matrix - Manager model

<b>Co-operation</b>	<b>Harmoniously and efficiently communicates and co-operates with different people in the organisation</b>
	<ul style="list-style-type: none"> <li>- Co-operates with people not directly linked within the organisational hierarchy</li> <li>- Emergently moves beyond the organisation, knows how to encourage others to co-operate</li> <li>- Helpful and friendly, not territorial</li> <li>- Resolves conflicts. Looks for mutually beneficial solutions</li> <li>- Looks beyond own scope of responsibility</li> <li>- Creates an atmosphere for dialogue</li> <li>- Shares information. Creates opportunities for the exchange of expertise and experience</li> <li>- Builds relations based on mutual trust</li> <li>- Builds a sense of relationships and respect in teams</li> </ul>

### Scale of co-operation:

1. **Accepts co-operation**
2. **Co-operates**
3. **Builds a culture of co-operation**

<b>Support and inspiration</b>	<b>Supports employees. Inspires, engages and develops the team. Makes the team unite around shared goals and embrace change.</b>
	<ul style="list-style-type: none"> <li>- Creates a shared vision of the team</li> <li>- Allows employee to achieve goals in their own ways and means</li> <li>- Support employees and creates conditions necessary to achieve goals</li> <li>- Regularly provides feedback</li> <li>- Invests time in development of employees, recognises their potential and motivates them to use it</li> <li>- Talks to every employee about their results, successes and development. Sees it as a value</li> <li>- Knowingly employees people who are better than himself/herself and helps them grow</li> <li>- Helps the team to embrace change by engaging people and building up support for change</li> </ul>

**Scale of support and inspiration:**

1. Sees the need for support and inspiration
2. Tries to provide support and inspiration
3. Sees support and inspiration as a priority

Diversity	Supports diversity in the team and in the organisation. Takes advantage of different perspectives, opinions and view. Does not discriminate against difference. Supports and encourages constructive confrontation.
	<ul style="list-style-type: none"><li>- Motivates and engages teams of high diversity</li><li>- Creates and supports a culture which appreciates and applies opposing viewpoints</li><li>- Accepts and supports diverse ideas and solutions</li><li>- Gladly and efficiently co-operates with people of different characters</li><li>- Counteracts stereotypes and prejudices</li><li>- Demonstrates in action that diversity is power</li></ul>

**Scale of diversity**

1. Accepts diversity
2. Builds respect for diversity
3. Uses diversity

Client-centricity	Sees work from the client's perspective. Understand that the work should serve the client. Knows that clients are different and have diverse needs. Contributes to building client value.
	<ul style="list-style-type: none"><li>- Knows how the team's work impacts the client</li><li>- Understands that all parts of the organisation contribute to client experience</li><li>- Always treats the client's interest as the top priority</li><li>- Identifies and understands diverse needs of clients</li><li>- Sees the results of work from the client's perspective</li><li>- mBank brand ambassador, builds brand recognition in the market</li></ul>

**Scale of client-centricity**

1. Sees the client
2. Is client-centric
3. Creates value for clients

<b>Strategy and innovation</b>	<b>Builds innovative strategies for the area. Contributes to the implementation of the mBank Group strategy.</b>
	<ul style="list-style-type: none"> <li>- Explains the Group's long-term strategy to the team</li> <li>- Sees the goals of the area in the context of strategic objectives of the mBank Group.</li> <li>- Goes beyond short-term operating goals.</li> <li>- Provokes experiments, encourages new ideas, builds a modern work environment.</li> <li>- Recognises opportunities of new methods and solutions</li> <li>- Knows how to translate innovative ideas into specific business actions</li> <li>- Takes a broad perspective on long-term plans of the organisation</li> <li>- Follows market trends, sees opportunities and threats. Translates global trends into day-to-day actions</li> </ul>

**Scale of strategy and innovation**

- 1. Understands the strategic context**
- 2. Operates in the strategic context**
- 3. Contributes to the development of the strategy**

<b>VUCA</b>	<b>Seizes opportunities arising in the changing environment. Handles ambiguity, uncertainty and complexity.</b>
	<ul style="list-style-type: none"> <li>- Understands the complexity of the environment, including business and markets, and works efficiently in such an environment.</li> <li>- Helps others understand complex problems by breaking complex issues into realistic and manageable tasks.</li> <li>- Promotes a flexible, innovative approach, accepts the risk of making mistakes, explores and experiments.</li> <li>- Finds solutions to new problems which go beyond the routine</li> <li>- Find solutions in conditions of uncertainty by using intuition.</li> <li>- Handles quick, chaotic, unplanned change</li> <li>- Manages in-depth transforming changes in the area</li> <li>- Reads signals from the environment in unclear, ambiguous situations</li> </ul>



**VUCA scale:**

- 1. Accepts uncertainty**
- 2. Handles uncertainty**
- 3. Seizes opportunities created by uncertainty**

Self-improvement	Always strives to improve skills and knowledge
	<ul style="list-style-type: none"><li>- Every step of the way, strives to grow as a manager and as a person</li><li>- Knows his or her strengths and weaknesses</li><li>- Admits to mistakes and weaknesses</li><li>- Learns from mistakes. Appreciates constructive feedback</li><li>- Inspires and shares knowledge with others</li><li>- Interested in everything new, promotes continuous learning and improvement of skills</li><li>- his or her own and others'</li><li>- Applies new knowledge in practice</li><li>- Unlearns old habits and behaviours replacing them with new better ones</li></ul>

**Self-improvement scale:**

- 1. Sees the need for self-improvement**
- 2. Takes step in self-improvement**
- 3. Promotes a culture of self-improvement**

Achieving results	Efficiently plans and achieves ambitious goals. Performance-oriented, systematically and persistently follows up to deliver quality on time.
	<ul style="list-style-type: none"><li>- Sets clear and specific, realistic goals, tasks and expectations for the team</li><li>- Consistently works to achieve goals. Overcomes obstacles</li><li>- Evaluates performance fairly and adequately</li><li>- Regularly and consistently monitors progress of goals, uses clear measures</li><li>- Actively responds to problems as an opportunity to define new business prospects</li><li>- Strives to improve own efficiency and that of the team</li><li>- Works to achieve results but never at the cost of the company, employees or business partners</li></ul>

**Scale of achieving results:**

- 1. Tries to achieve goals**
- 2. Regularly achieve goals**
- 3. Exceeds goals**

Management practice	Manages through objectives and brings the team together around shared, clearly defined priorities
	<ul style="list-style-type: none"><li>- Clearly communicates the vision and concepts and wins others for them</li><li>- Systematically and consistently delegates tasks and responsibilities</li><li>- Uses modern methods of project management and team management</li><li>- Systematically and transparently shares goals and status of work</li><li>- Enables the team to participate in defining the path toward the goals</li><li>- Efficiently mobilises and organises all resources necessary to achieve goals and adequately estimates the required time and the complexity of tasks</li><li>- Sets priorities, if necessary adjust plans</li><li>- Uses financial and non-financial incentives available in the organisation</li></ul>

**Scale of management practice:**

- 1. Knows management tools**
- 2. Efficiently uses management tools**
- 3. Promotes good management practice**

Simplification and process orientation	Works towards pragmatic simplification and continuous improvement of processes in the organisation
	<ul style="list-style-type: none"><li>- Simplifies complex processes</li><li>- Eliminates unnecessary bureaucracy, identifies and eliminates process redundancies</li><li>- Knows and uses process management methods to improve organisational efficiency</li><li>- Follows a common-sense approach</li><li>- Communicates clearly, concisely and precisely</li><li>- Develops and implements effective processes, looks for opportunities and areas of improvement, inspires others to do the same</li></ul>

**Scale of simplification and process orientation:**

- 1. Understands process orientation**
- 2. Applies process orientation**
- 3. Promotes process simplification**